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# **The Social Life of Money Among Ghanaian Londoners**

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Thesis submitted for the degree of PhD in Anthropology

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# Declaration

I Ashley Puskas hereby declare that this thesis and the work presented in it is entirely my own. Where I have consulted the work of others, this is always clearly stated.

Signed: \_Ashley Puskas\_\_\_\_\_

Date: \_\_11/02/2020\_\_\_\_\_

# Abstract

This thesis is an ethnographic examination of the social role that money plays in the lives of Ghanaian Londoners, and sits at the intersection of money and community making. By focusing on money's presence in four key spheres of social interaction for my informants (remittance giving, Christian faith, love and marriage and households), I am able to trace money's integral role in the lives of the members of this community.

By drawing on moral economies and wealth in people frameworks, this work seeks to demonstrate how my informants preserve certain understandings of personhood and cultural practices in London's neoliberal environment by productively adapting them to navigate and negotiate life in the diaspora. These practices, which embed social relations within monetary exchange and vice versa, then inform the value they attribute to money and perceptions of market economies.

I also demonstrate how these different forms of monetary transaction operate alongside different timescales of reciprocity, allowing my informants to strategically address short, mid and long term needs and goals. Thus, my informants tactically engage with different transactions in different realms of social interaction at different times in their life course to address both near and distant futures. Therefore, this work represents a contribution to anthropological theory on timescales of reciprocity.

Furthermore, this work provides a contribution to the empirical anthropological literature through its examination of intimate relations, changing gender norms and gendered divisions of labour in households with regard to monetary expenditure and ownership. This demonstrates the extent to which migration, gendered expectations, customary values, and Christian Pentecostal beliefs all intersect to impact the ways that money impacts gender relations in the diaspora.

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*No man is an island, entire of itself;  
Every man is a piece of the continent,  
A part of the main.*

*If a clod be washed away by the sea,  
Europe is the less,  
As well as if a promontory were,  
As well as if a manor of thy friend's  
Or of thine own were.*

*Any man's death diminishes me,  
Because I am involved in mankind;  
And therefore never send to know  
For whom the bell tolls;  
It tolls for thee.*

*-John Donne 1624*

## Introduction

‘Baabi a yefa ko na yefa ba.

The place we pass through in going, we pass through in returning’ (Appiah & Appiah 2000).

*In the winter of 2008, whilst studying Political Science at The George Washington University, I made a decision that would become a seminal choice – to study abroad for a semester in Ghana. The five months I spent there were to influence the next decade of my life, the trajectory of my academic career, and the focus of this very thesis.*

*I arrived in Accra in January of 2009 and enrolled in Ashesi University, a small college in an affluent neighborhood of Accra (Labone Junction). I lived in student housing with two Ghanaian students and another white American student whilst studying African Studies. In my free time, I interned at a human rights law firm and aided in drawing up reports on women’s organisations and micro-finance initiatives. It was there that I saw first-hand how money was used and viewed as a means towards achieving development goals and better lives for those who had access to it. By meeting and working with these women I also began to see how money impacted social relations and how it created and reinforced social ties within a community. Even though I was mulling over a possible career in law, my fascination with money’s social life stayed with me.*

*I cannot put into words how much I loved my time in Ghana. The sights, smells and sounds were all a shock to my Western senses, but what I was most struck by were the people – their graciousness, generosity, kindness, affability and openness were unlike anything I had experienced before. Within weeks I had a Ghanaian name, friends, aunties, uncles, dinner invitations and funeral invitations. In short, I was welcomed into every community I encountered in Accra with open arms. Despite the oppressive heat, swathes of mosquitos, scarce wifi and frequent lack of running water, I thoroughly loved every moment spent there; which was due to the welcoming nature of everyone I encountered and the deep relationships I was able to so quickly forge. And whilst I came home with the typical study abroad souvenirs: kente cloth, a book of Ghanaian proverbs, adinkra symbol door handles, mugs emblazoned with Ghanaian names reflecting the day*

*of the week on which you are born, etc.; I also came back with much more. I returned less interested in the law and more interested in African studies, people and community.*

*After deciding that I no longer wanted to pursue a career in law, I began an internship at an international children's charity in London that worked throughout sub-Saharan Africa, including Ghana. My experience living there made me a good fit for the charity as part of my job description included liaising with their offices in Ghana. This internship would eventually turn into a job as the Corporate Fundraising Manager. I worked there for three years in this capacity before feeling that fundraising was taking me down a different path than I had originally envisioned. I was no longer liaising with in-country staff or focusing on the communities and people our work impacted. Instead, I was meeting with CEOs and Corporate Sustainability Managers discussing ways that involvement with the charity could improve their company's public relations or employee engagement and retainment. My primary concern now was meeting fundraising targets, and I felt as though I was now even further away from truly engaging with sub-Saharan African communities.*

*While lamenting these feelings of discontent to a good friend of mine at work, she suggested I accompany her to a conference about Africans in the UK as a way to reinvigorate my interest in the charity's work and reconnect to my interests. There, I attended a talk about remittance giving and its role in both sending and recipient families and communities. Its importance, prevalence and exponential growth from a development standpoint were discussed, but I became so interested in the wider social implications of these transnational exchanges, that I began considering returning to academia to research this further. So, in 2014, I left my job and enrolled at Goldsmiths, University of London in the Anthropology department to do just that through the MPhil/PhD programme.*

*Originally my focus was solely on remittance giving behaviours amongst Ghanaian Londoners. However, whilst in the field, it became clear that while remittance giving was, indeed, an important part of diaspora life, it was intricately linked to other forms of monetary circulation occurring within the community. In other words, the social impact of remittance giving was similar to or intrinsically connected to other monetary*

*transactions that occurred in different social spheres of life such as tithing in religious practice, or costs associated with dating during courtship. When I would ask about motivations for remitting behaviour, Christian values would be raised; tithing would be mentioned as a comparison; and household gender roles and divisions of labour would be drawn upon. As more and more of my interlocutors raised these new social spheres in which monetary exchange was occurring in similar ways as equally important to their community, I began to change tactic and widen my approach to fieldwork. I began to focus on these different spheres of monetary exchange across the Ghanaian Londoner community, and the impact they had on social relations. My findings would wind up painting a picture of a diaspora continually in flux, negotiating the financial demands and opportunities of their neo-liberal setting through modes of monetary exchange reliant on long-held, kin-informed practices and networks of social relations.*

Utilising the frameworks of wealth-in-people and moral economies, this work illustrates the interplay of kin networks, community making, religion, relationship making, gender roles and money within a cross-section of a Ghanaian Londoner community. By examining how all of these elements interact with each other in different aspects of Ghanaian Londoner life, it shows how money is ever-present as a means of underpinning social relations, creating community and reinforcing interpersonal relationships; and explores how money is used as the symbolic and literal fulcrum around which Ghanaian Londoners interact and negotiate social meaning. Whilst this is influenced by the British economy's migratory draw, it is not the sole determining factor; as the complex influences of macroeconomic environments both in the UK and Ghana have elevated money's importance.

Social entities such as kin networks and religious communities play a profoundly important role in the lives and activities of my informants; and within the context of these social networks, money acts ubiquitously. One might ask, as I did, why? Why do monetary transactions and flows seem to underpin so many different aspects of social relations for these people? I contend that the migratory draw of London as a land of economic opportunity imbues money with both literal and symbolic value in the everyday lives of Ghanaian Londoners. Furthermore, the financial demands of living in London, coupled with the social expectation to participate in additional forms of

financial transactions such as remittance giving, tithing, brideprice and courtship payments, means that Ghanaians are constantly engaging with money – both as a means of survival and as a means of community membership.

Despite the demanding neoliberal context in which Ghanaians live in London today, my informants retain specific understandings of personhood and cultural practices which greatly influences their participation in certain types of economic transactions including, but not limited to brideprice payments, remittance expenditure, tithing, courtship practices, and gendered household roles. They engage with these practices at varying times in their life courses through monetary exchange, productively adapting them, in order to negotiate the varying demands of their urban environment and moral obligations. These modes of transaction, which I will analyse within the framework of moral economies, allow Ghanaian Londoners to successfully navigate the tensions and demands at play in their London-based lives, remain connected with a sense of home and identity, and both forge and retain transnational and local bonds. As will be explored in this thesis, the adaptations they make as are embodied in different forms of monetary exchange, then become central to their understanding of and interactions with neoliberal/capitalistic economies, transnational migration, life in the London diaspora, gender roles, and the value they attribute to money.

Money is also used as a means through which kin ties, be they those of ethnic groups or those of community resembling kinship networks, are created and/or strengthened. My informants' use of this commodity on a social level allows them to garner a 'wealth in people' in terms of alliances, friends, husbands, wives, connections etc. This then becomes even more salient in the context of transnational migration where migrants may find themselves distanced from the kin ties they once knew in their home countries. Transnational migration, for my informants, stretches kin linkages, at once strengthening their intensity and weakening it. They are strengthened where Ghanaian diaspora members then find themselves drawing on these pre-existing ties in order to forge and retain networks, personhood and a 'Ghanaian' way of life in their new environment. And yet, they can also become weakened through distance and the influence of membership in new communities, where new ties are forged. Thus, different forms of monetary exchange which can act on both local and transnational

levels to gain and maintain valuable social relations become crucial to my informants as they work to navigate life in a new, foreign, setting whilst maintaining connection to their homeland. By bringing human relations into the market, through participation in remittance giving, tithing and brideprice exchange, accruing a wealth in people allows my participants to strategically traverse a highly individualistic and often alienating setting through an intersection between social ties and money.

What this work contributes to wider anthropological theory is an illustration of how diaspora members can utilise social forms of exchange to deal with the demands of, what Guyer (2007) has described as the 'near future' whilst still participating in long-term investments and gains emphasised as valuable and advantageous by neoliberal states. By participating in forms of monetary exchange that encompass different scales of reciprocity predicated on social relations, my informants are able to locate and create a space where they can simultaneously address short-term needs whilst participating in long-term investments, both on fiscal and social levels. For example, participation in remittance giving that supports the practice of fostering allows migrants to address immediate near-future needs of childcare, as well as long-term goals such as the desire to enhance their overall financial standing by seeking employment abroad. Whilst this represents just one example that will be explored in greater depth, in each form of monetary transaction highlighted within this thesis, both short-term and long-term goals were able to be met.

This thesis, then, sits at the intersection between money and community making amongst Ghanaian Londoners, and looks to understand how, through the participation in moral economies based on social relations, my informants are able to inhabit two realms at once – Ghana and London, the near-term and the long-term, the social and the fiscal. Within the four social spheres I examine in this thesis (remittance giving, Christian faith, love and marriage and the household), ingrained kinship ties combined with the use of money significantly influences social life.

The following sections provide a review of the anthropological literature around Ghanaian kinship structures, Ghanaian/Akan/Ashanti valuation and interaction with money, as well as the anthropology of money; which I will utilise as theoretical and

empirical frameworks for arguments made throughout my thesis. I will then go on to describe the different methodologies employed, as well as detail the challenges and opportunities I faced in the field.

## **Money**

Beginning with more classical analyses of money, market economies and reciprocal exchange from scholars such as Marx, Simmel, Polanyi, Mauss and Sahlins, the following review will endeavor to sketch prevailing and relevant theoretical frameworks within the anthropology of money. I do so by grouping these into different categories in order to put different theories in conversation with one another.

### *Marx, Simmel & Polanyi*

Marxist approaches identify the introduction of money into society as an irrevocably transformative one. Simmel and Polanyi, who were influenced by Marx, further saw the introduction of money and market economies as an alienating force in society. Simmel's seminal *The Philosophy of Money*, originally published in 1905 (2000), an exploration of money in the 20<sup>th</sup> century, identified money as the great leveller within society, providing its wielder with the ability to subvert long-held distinctions of status. For Simmel, money, in the anonymity it conveys, allows anyone who possesses it, regardless of class, background, etc., to enter into the marketplace and contracts of exchange freely. However, with this freedom comes a price, as Simmel (Ibid) himself acknowledges; namely, a disengagement with society's networks of exchange and an alienation from social capital and interests in the exchange of goods and services. What Simmel goes on to argue is that money quantifies quality, thus making commensurate what was once deemed incommensurable (Ibid)<sup>1</sup>. Polanyi's *The Great Transformation* (1945) further argues that money transforms society as he observes a break in pre-market reciprocal relations that relied almost exclusively upon interpersonal relationships; and an emergence of economy-based modes of transactions that no longer rely upon reciprocity, relationships and linkages in society. For Polanyi, pre-market modes of transaction, that once relied upon social interaction, helped to

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<sup>1</sup> This idea of quantification of quality and money's transformative properties will be further explored and discussed in the context of 'wealth in people' (Guyer 1993, 1995), where money, as transacted along social lines has the ability to turn into a wealth in networks and alliances.

underpin and reinforce the human side of society. It was a means by which members of a society maintained contact and community, transmitting cultural capital with each interaction. When these interactions no longer become necessary through the introduction of money and market economies, the disintegration of society as we know it occurs. These examples demonstrate attempts to provide an overarching schema in which one could situate the influence of the market economy within our modernising society. The legacy of these views continues to this day in the works of Gregory (2004) and Harvey (2005) who focus on neoliberalism and capitalist markets as promoting the individual over the collective<sup>2</sup>. But as Maurer (2006: 17) puts it in his review, Polanyi's

“‘great transformation’ and the anthropological theories that followed on from that line of thought, could, and have been widely criticized ‘for neglecting the embeddedness of the economy, for over-looking money’s earmarking for special purposes, for obviating the diverse and multiple monetary repertoires with which people engage and create spaces and times of value’

Thus, subsequent theories, which will be explored in greater detail, seek to re-embed the economy and economic transactions within social relations. However, before we address more recent economic anthropological contributions, it is important to acknowledge principles of reciprocity and exchange which are also drawn upon in contemporary anthropological works on money.

### *Reciprocal Relations, Reciprocity and Exchange*

Mauss and Sahlins' contributions to theoretical frameworks on reciprocal relations seek to understand how exchange is embedded within a wider web of social relations. These works revolve around gift giving and principles of reciprocity which demonstrate how exchange can be imbued with morality and meaning.

Mauss's exploration of the tenets of reciprocity is widely cited throughout anthropological economic theory, especially when exploring how societies that transacted in a pre-monetary, pre-market society operate economically in a post-monetary and post-market globalised world. This especially holds true when evidence of reciprocal relations and gift-giving (using money, goods, etc.) along kin lines is still evident. The basic tenant of Mauss's argument in *The Gift* (1990) states that gift-giving and reciprocity builds relationships between people and groups. He argues that the

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<sup>2</sup> Neoliberalism is explored in greater detail in 'Setting the Scene'



'gift' is evident in all aspects of society – social, political, religious, etc. This notion that a gift creates, maintains and reinforces ties between groups of people in all aspects of life has made Mauss's work particularly applicable to anthropological examinations of the exchange of money in a 'market society' that seek to re-embed these transactions within social relations. As 'the gift' is evident in all aspects of life for members of a society, then it must also be evident in economic transactions.

In Maussian theory, reciprocal relations are especially pertinent to the motivations for giving. Mauss (1990: 31) argues that a gift embodies the spirit of the giver, or as Maori termed it, *hau*. In this way, both the giver and recipient of the gift are intrinsically linked to both the object and each other: 'the objects are never completely separated from the men who exchange them'. Therefore, the object of exchange is imbued with value and morality, and provides a physical link that expresses an intangible one. In the case of anthropological explorations of money, this physical link would be represented by the physical exchange of moneys (coins, bills, etc.) and its intangible counterpart would be values, emotions, ethics and interpersonal relationships and interactions that underpin the makeup and functioning of society. This will be picked up by Bohannan's discussion of the moral values that money can convey or be associated with.

Mauss was also influenced by Marxist thought; as they are both concerned with problematising the notion of freedom of choice within society. Lambek (2008) argues that an emphasis on a freedom of choice in market participation, a hallmark of neoliberal ideology, negates wider obligations at play within society. Mauss's concern with obligations inherent in social relations and reciprocity demonstrates how they are intrinsically linked to moral considerations: 'The Maussian gift with obligations to be given, received and returned, is a precise exemplification of Durkheim's understanding of society with a moral system' (Ibid: 135). Lambek goes on to draw on Bourdieu to further make the point that, for those participating in the gift economy, 'obligations' can be manifold, and it is therefore up to the participants to 'exercise judgment about *how* to fulfil their obligations – how generous to be, how quickly to act, in what manner and so forth' (Ibid: 136). This is especially true for my informants who expressed the necessity to weigh different obligations in the socioeconomic realm against each other or against the demands of the formal economy before deciding in which realm of exchange they could, or should, participate. For example, and as will be explored

further in the 'Christianity' chapter, whilst many churchgoers endeavoured to regularly participate in giving tithes, often the demands of the formal economy such as a rent increase, school supplies, a relative's medical emergency abroad, fostering fees, or loss of employment meant they were unable to tithe as regularly as they would have wanted. Thus, my interlocutors had to weigh obligations and strains inherent with living in a capitalist/neoliberal society, and make judgments as to where they would, and could, participate in gift exchange relative to their own lives and social contexts.

Sahlins, too, focussed on reciprocity and its inherent obligations, arguing that pre-market or non-market forms of exchange were closely tied to social relations, and occurred along kin lines. Therefore, reciprocal exchange reinforced the relationships between households within a community, and strengthened wider social relations. In his work, *Stone Age Economics* (2008: 193-194), he classifies three different types of reciprocity – generalised, balanced and negative. Generalised refers to gift-giving where reciprocity is not expected in a certain time frame or for a certain amount of goods or services. It is also characterised as 'weak reciprocity' (Ibid). Balanced reciprocation describes immediate exchange between parties. Rather than a possible delay in reciprocation, as is characterised by generalised reciprocity, balanced reciprocity occurs when the debt is paid immediately. Sahlins' delineation of different forms of exchange and reciprocal relations was also influential in later economic anthropological works such Graeber's (2001) notions of 'open' and 'closed' reciprocity. Notably, Sahlins' examination of different kinds of reciprocal relations, characterised by timeframes of repayment or lack thereof, can, and have, been utilised in examinations of remittance gifting, tithing and marriage (Monsutti 2004, Lindley 2007, Åkesson 2011). In my own research, different types of remittance giving (e.g. fostering or hometown associations) that operate along different timescales serve different purposes for my informants; allowing them to address specific needs on short-term, mid-term and long-term timeframes.

This, in turn, will be picked up by anthropologists such as Zelizer, Bohannan, Parry and Hart who show that reciprocal relations are still present within, and relevant to, monetary exchange. Especially within my own research, spheres of exchange that are enacted along kin lines as well as principles of pre-market reciprocal relations will prove extremely relevant to further discussions of remittance giving, tithing, courtship

expenditure and brideprice exchange. Therefore, it is necessary to acknowledge and discuss these theories of reciprocal relations as they will be drawn upon in more nuanced explorations of money, monetary exchange and valuation explored within this thesis.

### *Re-embedding Money in Social Relations*

Bloch and Parry's seminal, *Money and the Morality of Exchange* (1989), offers an influential break with the way in which anthropological examinations of money had traditionally been conducted, and sought to re-embed money and its exchange within social relations. Rather than simply focusing on spheres of exchange, or framing monetary exchange in terms of 'general purpose', 'special purpose', 'closed reciprocity', 'open reciprocity', etc., Parry and Bloch sought to complicate these hard and fast categories to demonstrate how money's role within modern society is much more fluid and variable than originally suggested.

Another aspect of this work that significantly broke with the status quo, was its recognition of money's ability to be imbued with morality and meaning. They argued that, rather than seeing money as a universally destructive and socially eroding force, dependent on the cultural and societal context, money presence could fit comfortably within pre-established means of exchange (Ibid: 18). Similarly, Keith Hart's work problematised the conception of money as the enemy of reciprocal relations in society. In *Heads or Tails? Two Sides of the Coin* (1986), Hart argues that money plays a nuanced role in society; at once reinforcing social relations while detaching from the personal. Physical forms of money such as coins, bank notes, etc., simplified complex barter systems, but did not necessarily erase inter-personal relations in exchange. These viewpoints, I would argue, provide a much more nuanced lens through which to examine many of the areas of my informants' lives in which money and its exchange are prevalent.

Throughout my experience in the field, my interlocutors engaged strategically with money, utilising it in ways that served to underscore relationships and convey value and emotion, whilst simultaneously navigating life in the diaspora. Surprisingly, even when lamenting the cost of living in London and concerns regarding economic hardships, there seemed to exist a perception of money and free market economies as avenues for

success, rather than an inhibiting or prohibitive force. Largely positive towards London's market economy in their expressed viewpoints, my informants characterised money as an entity that provides rather than detracts – providing necessities such as food, housing, education, connections with home and transnational families, insurance for the afterlife, membership in communities and organisations, a means to more money, and a means to growing trends in gender equality. Therefore, understanding how money is valued and utilised as a cohesive force in social relations within this community through the transactions this thesis highlights is vital to understanding how my informants view capitalism, as well as its role in the diaspora as a whole. I do not mean to characterise my informants' views towards market economies as completely positive. Indeed, many of my informants lamented the demands of the economy as irrevocably impacting social relations such as gender norms and divisions of labour in the household. Rather, despite these criticisms of the effects of living in a capitalist market economy, when specifically asked about capitalism and London's economy, these strains were disregarded and a positive opinion was put forth.

Revisiting Bloch and Parry, a further aspect of their research regarding exchange and flows of money I want to highlight is their semi-relativistic approach to analysing economic transactions. While they argue that money's meaning and valuation needs to be examined particularly the context of different societies, they also qualify this by stating that there do exist overarching unifying features when entire transactional systems are examined (1989: 23). These unifying features relate specifically to timescales of exchange and the different moralities that exist respective to these timescales. These timescales refer to short-term exchange which could be characterised by immediate payment for goods or services, whereas long-term exchange would refer to cycles of reciprocal relations where repayment is either delayed or can never be fulfilled. These long-term exchanges, therefore, rely more on a foundation of strong interpersonal relations and pre-market practices of exchange. However, as Block and Parry make apparent, short-term transactions are not devoid of morality. These transactions are appropriate as long as they do not impede or obstruct an 'enduring social and cosmic order' (Ibid: 28). Therefore, both forms of exchange where money is concerned, are morally permissible within a society, so long as pre-existing moral orders are able to endure where short-term transactions and individual gain are present.

Reflecting on my research, this could very well be the reason that Ghanaian Londoners do not readily vilify money or market economies, even when expressing disdain for the economic hardships that come with competitive capitalist markets. Pre-market reciprocal relations could be labelled for the purposes of this discussion as long-term transactions, and have remained very much in place with the advent of market economies and an increase in the prevalence of short-term transactions. In fact, one could argue that the introduction of the market economy and the financial pressures it brought with it to many pre-market societies necessitated a renewed emphasis on certain forms of reciprocity in order to mitigate the demands associated with thriving in a competitive, individualistic environment.

For example, remittance giving became a more common economic feature of African life with the introduction of money and migration (Sander 2003). As families sought to survive in a newly capitalistic society, they migrated to where there was employment and sent funds home, either to their own immediate families or to support children who were left with relatives while they worked elsewhere through a practice known as fostering<sup>3</sup>. Migrating for employment and the practice of gifting remittances has only grown in tandem with the international economy, to the point where revenue from remittances represents a significant source of income to many developing countries' GDPs (Buch & Kuckulenz 2010, Eversole and Johnson 2014, Zotova & Cohen 2016). However, despite remittance giving's entanglement with the market economy, it is largely underpinned by the principles of reciprocity and gift-giving, demonstrating that money can serve to maintain long-term transactions and reciprocal relations, rather than acting purely as a means of social erosion. Therefore, in this case, I think that Bloch & Parry's focus on how money is incorporated into societies and their pre-market transactions proves particularly salient in the context of my own research.

My informants' attitudes towards money are also not so much concerned with its presence, but rather with access to and use of it. Foster's (1999) and Eiss's (2002) work in this regard becomes relevant here as well. Foster, in his work in Melanesia in the 90s,

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<sup>3</sup> Please see the 'Remittances' chapter for more on fostering and the role money plays within it.

identified that Melanesians were not focused on the mode of economic transaction, but were far more concerned with the flow of money (Foster 1999). Rather than see money and a market based economy as the source of their economic woes, my informants would instead cite expensive women (i.e. Ghanaian women who expected financial support from men), inability to think of a 'get rich quick' scheme, lack of time to start a business or work another job, etc. as their main impediments to accessing the flows of money. Therefore, Foster's findings hold true within my own research and, as Eiss (2002: 293) goes on to say, when the focus begins to move towards the flow of money and access to it, rather than exchange and reciprocal relations, the object of exchange, i.e. money, is returned to 'the space and time of their genesis', allowing us to locate relationships that were missed or overlooked by a focus on modes of exchange. Rather than focusing on what kinds of exchange remittance gifting, brideprice payment, tithing, etc. constitute, it becomes more useful to look at how these overall flows of money work together and separately within the lives of my informants. This allows us to further situate money and monetary flows within wider social relations.

#### *Special Monies/Earmarking*

Further seeking to re-embed money within social relations are anthropological explorations of special purpose or earmarked monies. Bohannan's (1959) work amongst the Tiv from the late 40s to early 50s offers an expansion on ideas of categorisation of 'special purpose' and 'general purpose' money, first posited by Polanyi and his colleagues. In this case, 'special purpose' money refers to a form of ear-marking undertaken by people to reserve certain funds for certain purposes. This idea of ear-marking as 'special purpose' money was later elaborated upon by anthropologists such as Zelizer (1989). These notions of 'special' and 'general' acknowledge different ways in which members of a post-monetary society can negotiate different types of exchange; and it is from this distinguishing of different economic spheres that Bohannan's notion of 'conveyances' and 'conversions' within economic transactions was formed (Bohannan 1959). Bohannan saw the Tiv as not only having different spheres of exchange, but also different kinds of morality that transactions made within said spheres were imbued with (i.e. different moneys used for different modes of exchange are morally valued differently to acknowledge different levels of moral significance). These different levels of morality that were enacted through spheres of exchange, in which reciprocal and

economic transactions could sit, were morally neutral “conveyances” that occurred within the spheres of exchange and morally charged “conversions” that occurred between them (Ibid). Significantly, Bohannan’s work adds a moral dimension to exchange, demonstrating a recognition that money’s value, meaning and circulation are imbued with different considerations and play a diverse number of roles within society, just as pre-monetary societies’ modes of exchange were varied and nuanced. As will be explored in the ‘Remittances’ and ‘Christianity’ chapters, there exists a moral element to motivations for participating in practices such as remittance giving and tithing, and certainly within my own work, I have found that certain forms of monetary exchange are imbued with more moral capital than others. For example, amongst my Christian informants, tithes are imbued with religious significance, and as investments in a Biblical covenant that serve to insure access to God’s ‘Grace’ (Grace, as it was understood at GracePoint, refers to the ‘favour of the Lord’, which in turn provides economic prosperity, health and eternal life). Therefore, the monies allocated to these payments were imbued with a loftier moral and religious significance.

Zelizer (1989) most famously discussed the notion of ‘special monies’ as a means by which to counter the prevailing idea that money, in the context of the current market economy as a means of exchange, was simply an alienating and dehumanising force. Zelizer (Ibid: 344) challenged that notion, and saw money as sitting both within the market, but also within society, and argues that there exists ‘an alternative model of ‘special monies’ that incorporates the social and symbolic significance of money’. For Zelizer, money, just as pre-monetary and pre-market modes of exchange, can be imbued with meaning and significance. She specifically cites practices of earmarking; whereby certain amounts of money are set aside for special purposes as evidence that certain transactions and certain savings can possess a different significance in monetary exchange. And therefore, even short-term transactions, as Bloch and Parry describe them, can have special meaning. Zelizer (2011: 117) goes on to situate this practice, most evident within examinations of the economy of the household, within a larger macroeconomic context, stating:

‘The case of domestic money is only one example, an empirical indicator of a complex social economy that remains hidden in the dominant economic paradigm of a single, qualityless, and rationalizing market money’

While money was created to be general purpose in nature, allowing for its transaction to be applicable to any goods and services within the purview of the market economy, 'special monies' are created and transacted despite this.

As will be elaborated upon in the 'Household' chapter of this thesis, earmarking, budgeting and the allocation of funds as 'special monies' are all evident amongst my informants. The household becomes the point for many families where money is imbued with its significance and morality. At the level of the household, remittances can be saved and apportioned, household expenditure is budgeted, allowances to children are provided, and religious payments (membership fees or tithes) are meted out. Here, decisions are made that separate general-purpose money (i.e. basic household expenditures including bills, food, etc.) from monies that support relatives, religious beliefs, and community membership both locally and transnationally. At the household level, we see the distinction and overlap between money as symbolic and money as a means of settling debts.

For example, when putting aside money for the possible giving of remittances, some informants refer to it in terms of both a moral obligation as well as debt payment. These overlapping viewpoints of this 'special money' that is set aside, demonstrate how, for my interlocutors, money has a dual nature. Not only can it fulfil moral commitments, working to preserve religious and kinship line membership, but it can also represent a pragmatic means to an end. Money's universal nature, its fiscal purpose to settle debts, allows the payment of remittances to be settled quickly within a financial transaction, allowing Ghanaian Londoners to support family or community members quickly and with less effort than through, for example, the exchange of goods. This is where Zelizer's (1989) discussion of 'special purpose' money within 'general purpose' money becomes salient to my research. Money's ability to stand both within 'special' and 'general' categories for Ghanaian Londoners gives it a unique role within their lives and far-reaching implications.

Through demonstrating how money is re-embedded within social relations and can be imbued with and informed by conceptions of morality and meaning, Zelizer's work runs parallel to the conception of moral economies.



### *Moral Economies*

Largely in response to scholars such as Polanyi and Marx who characterise the rise of the market economy, its subsequent macroeconomic impact, and the rise of modernity and modern market systems as causing the 'disembedding' of the economic system from its political and social mores' (Holzman 2012: 92), the concept of a moral economy was brought to the fore through anthropology. This conception of a 'moral economy' and 'market moralities' seeks to problematise this view of the market as a force which continually and consistently separates the economy from society and social relations, thus illustrating how people can, and do, incorporate social relations into economic transactions.

The conception of the moral economy, put forward initially by Thompson (1968, 1971), in order to address poverty and hunger riots in England, marked an effort to demonstrate how there had been an overly simplistic approach to examinations of protesting, rioting, subversion and poverty in terms of cause and effect models; whereby specific upheavals or conditions such as rising food prices would then cause dissent (1971). As Thompson (Ibid) would go on to argue, this fails to take into account overarching systems of norms and obligations that were not coterminous with state policy or ideology. Thus, it becomes important to think of moral dimensions of economies alongside a political, economic approach.

This conception of a *moral* economy that takes into account social relations such as systems of reciprocity, has therefore been attractive to anthropologists. As Fassin<sup>4</sup> observes, it has been approached in the discipline in two different yet complementary ways, with one largely focused on the economic characteristics, and the other on the moral aspects. When considered through an economic lens, the moral economy 'corresponds to a system of exchange of goods and services and characterises pre-market societies' (Ibid). This approach sees the presence and emergence of a market economy as a natural extension of, and embedded within, social relations that have and

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<sup>4</sup> Fassin, Didier. "Moral Economies Revisited." *Annales. Histoire, Sciences Sociales*, vol. 6, Sept. 2009, [www.cairn-int.info/article-E\\_ANNA\\_646\\_1237--moral-economies-revisited.htm#no1](http://www.cairn-int.info/article-E_ANNA_646_1237--moral-economies-revisited.htm#no1).

continue to pervade society. Whereas the other approach focuses on the moral economy as 'a system of norms and obligations. It guides judgments and actions, and distinguishes between what is done and what is not done. More than a set of economic rules, these norms are principles of good character, justice, dignity and respect...' (Ibid). Here the focus shifts from economic activity as a mode of production and focusses on societal and individual motivations for participation in exchange and production – i.e., principles of reciprocity, gift-giving and reciprocal exchange. One can see how both of these focusses complement one another in evaluating moral economies, as they are rooted in a focus on the embeddedness of social relations (Mauss 1990, Polanyi 1945, Carrier 1995, Gregory 2015). There has also been criticism that the use and conceptualisation of the moral economy has become too broad in anthropology (Fassin 2009), and that a return to an emphasis on and consideration of both the economic and moral attributes should be maintained. Hann (2018: 251), for example, argues that the aforementioned two approaches should be synthesised with an acknowledgement of both the material and the moral: 'we should think instead of embedded human economies with multiple dimensions; the material and the moral are equally fundamental'.

The moral economy can also provide the space for marginalised or minority groups to engage with or subvert capitalist market influences (Thompson 1971, Scott 1976, Fassin 2009, Hann 2018). For example, Scott's (1976) use of the moral economy to understand revolts and resistance takes the conception of Thompson's moral economy further by arguing for the consideration of an emotional and ethical dimension to the moral economy. By adding this dimension, argues Fassin (2009), we can understand what drives people to enter into subversive activities through participation in moral economies. The use of the moral economy, then, to analyse resistance and revolts has been popular in the social sciences as it aims to understand both the feelings and sociopolitical contexts that drive people to engage in resistance and subversive activities (Ramsay 1996, Walton 1993).

Of course, this is not to say that the moral economy is only a means of subversion for its participants. When governments enact policies that respect cultural norms, beliefs, customs and social relations, people can engage with it through the moral economy. As

Hann (2018) points out in his work on Hungarian workfare, the Hungarian government's historical role in implementing this scheme was largely positively received as it provided Hungarians with an avenue to engage with government policy that reflected preexisting social relations and values.

Certainly, in my own work, the systems of exchange that occur between individuals in different social realms can be examined through the lens of the moral economy. At the heart of all monetary transactions and exchange that I observed were material and moral considerations. Moral in that many of the expressed reasons for participating in these different types of giving were predicated upon principles of reciprocity and what was considered just, moral and right behaviour in society; and material in that the form this societal participation would take would be monetary transactions.

Whilst one could consider each form of exchange or monetary expenditure highlighted in this thesis as a moral economy in its own right, each possessing moral dimensions reliant upon the embeddedness of social relations, it is important to stress that these transactions are all part of a wider societal norm operating within the Ghanaian Londoner diaspora, preserving and acting upon embedded long-term social relations. Truly for my informants, payments such as remittances, tithing and brideprice all possess, as Hann (Ibid: 231) puts it, 'a *moral dimension* in the sense of a collective and systemic basis in long-term shared values'. Therefore, even where seemingly short or mid-term transactions or cycles of exchange occur, they are always acting to reinforce these patterns of long-term expectations, shared values, interaction and exchange.

Furthermore, it is important to emphasise how, for my informants, judgments regarding participation in these moral economies is central to navigating life in a neo-liberal context. For many of my interlocutors, making judgments on participation in different aspects of the moral economy was crucial in order to navigate the financial demands of London's diaspora.

The intersection between morality and economic transaction was further explored through Lambek's (2008) work on economic virtue and value. He contends that economic value, as it endeavours to make objects commensurable, is thus inherently

incommensurable with ethical value, which is related to emotions, acts and virtue. This is not to say that the incommensurability of ethical values cannot be navigated. Indeed, ethical values are considered daily through judgments that occur on the level of the ethical as a means through which we can negotiate and navigate social obligations and contracts present in society. This, of course links with the conception of participation in the moral economy being concerned with judgments, obligations and actions.

For my informants, participation in the kinds of monetary exchange that do the work of the social represent a way to make an impact and simultaneously 'do the right thing'. Therefore, engagement with these moral economies allows them to retain certain understandings of virtuous personhood. There is value both in the outcome and in the practice. For my informants, virtue and value are markedly interlinked. Where money does the work of the social and the moral, virtue and value interact in profound ways.

Throughout this thesis, rather than create a new theoretical framework through which to discuss monetary exchange and reciprocity, I draw on relevant literature as I explore the varied motivations and outcomes involved in my informants' exchange of money. My work is firmly rooted within a moral economies perspective that money is incorporated into social relations and is uniquely used as a means through which to underscore interpersonal relations, create community and convey value and emotion. Throughout this thesis, I will be examining different spheres of monetary flow within the lives of Ghanaian Londoners, as it is through this relativist examination that we can gain a complete, rich and in-depth understanding of how money and its unique valuations and uses in different aspects of Ghanaian Londoner life are negotiated on a daily basis. By focusing on money's flow throughout different spheres of interaction, we are able to see how themes of reciprocity, altruism, kinship, religious beliefs and gender norms and relations are all influenced by and enacted through money.

### **Kinship**

Kinship relations among Ghanaians in pre-colonial Ghana and West Africa were first explored broadly in anthropology by Rattray in his works on the Ashanti (1923, 1927, 1929). These early works explored the life, customs and beliefs of the Ashanti in colonial Ghana. The majority of this work presents the reader with folklore and religious beliefs and touches on kin relations. Later work on kinship by anthropologists would offer a

more in-depth exploration of important themes present among the different kin groups in Ghana. The following discussion of Ghanaian kin groups will examine these ties through the examination of matrilineal and patrilineal descent, the importance of sibling relations and fostering, changing kin ties and kin ties in London.

### *Matrilineal/Patrilineal Descent*

Matrilineal and patrilineal descent groups were referenced by many of my informants in an effort to explain gender norms and relations within the context of their ethnic background. The anthropological focus on matrilineal versus patrilineal descent, especially within Ghana, has been most famously discussed in Fortes's (1945) seminal work on the Tallensi, which emphasises the importance of clanship, lineage systems and descent networks. He provides an in-depth analysis, not only of patrilineal kinship, but also of how Ghanaian kinship relations and lineages factored into nearly every aspect of life for the Tallensi (Ibid: 30). Further elucidating the complex ties of kinship among the Tallensi in his work, *The Web of Kinship Among the Tallensi* (1949), Fortes differentiates between lineage concerns and family concerns to demonstrate the extent of the influence of lineage systems and rules. This is reflected in my own research as the majority of respondents describe a division of labour within the household along gender lines dependent on historical kinship structures, i.e. men take charge of certain aspects of life such as finances, migration decisions, religious affiliation, etc., while women are firmly in charge of everyday home life matters, such as household budgeting, childrearing, etc. This will be further drawn upon in the 'Households' chapter, where there exist clear gender divisions for money's exchange and use.

The anthropological focus on kinship in the separate realms of jural, political and religious laws and the family unit is further analysed by Fortes and Evans-Pritchard (1950) where kinship and lineage systems were examined with respect to family relations and political institutions respectively. Fortes (1950) also closely worked with the Ashanti (the ethnicity that most of my respondents identify as) and describes their kinship structure. He chooses to focus on political institutions and government as well as the domestic realm focussing on the influence of matrilineal lineage. Fortes (Ibid) describes how matrilineal descent governs every part of Ashanti life, from political dealings to domestic relations. In his examination of Ashanti political systems (Ibid:

254), he describes how citizenship is determined through the mother's line, and, in turn, the land to which citizens are entitled is passed through this matrilineal form of descent. However, while authority is passed through the mother's line, it is passed to men, making the head of each lineage male. It should be emphasised here though, that this is always countered by a senior female – a sister or mother. While this male head of lineage may initially imply a patriarchal structure, Fortes stresses that there exists a great deal of equality between men and women among the Ashanti due to the aforementioned presence and reverence for strong senior female figures. Busia's (1951) fieldwork among the Ashanti in the 1950s, similar to Fortes's work, focusses on the political organisation of the Ashanti and the position of the chief within it. This examination of kinship as a political institution was largely due to anthropologists attempting to understand how these societies lacked an apparent 'state' or traditional political structure. Busia (Ibid: 1) echoes how important the matrilineal lineage system is in every aspect of Ashanti life, and emphasises how the mother's lineage is of utmost importance in political matters: 'In Ashanti a child is bound by religious and educational ties to his father, but the greater part of his rights and duties are derived through his mother. For political purposes the matrilineal bond is the more significant'. Lystad's (1958) research with the Ashanti in the 50s also describes how integral clans are to the political structure of the Ashanti and the ways in which clans are linked matrilineally. Busia (1951) further corroborates the importance of matrilineal descent by stating that inheritance, not only of possessions and property, but also of political office is passed down matrilineally as well. In my fieldwork, Ghanaian Londoners who identify as Ashanti or Akan (matrilineal kinship groups), still express the importance of the mother's line in their daily lives. During conversations with informants, kin ties and ethnic identities such as Ashanti or Akan were referenced as influencing factors in daily social relations. Women, especially, express how their matrilineal heritage gives them enhanced standing in their London households and allows them more control of money and its exchange. This will be elaborated upon throughout the thesis as Ghanaian Londoner women discuss their tithing, remitting and household expenditure habits, and how integral kin ties are to these practices.

### *Siblings and Fostering*

Sibling relations and fostering have been extensively explored in anthropological examination of Ghanaian kinship. Both Busia (1951) and Fortes (1950) describe the importance of siblings in Ashanti kinship and specifically the 'mother's brother. Busia (1951: 2) emphasises sibling relationships and how this bond is used to trace back lineage through the female line: 'a man has several potential heirs, descendants of his own mother or his mother's sisters. There is a tendency for a lineage to split up into a number of branches descended from the same mother'. Fortes (1950: 270) delves deeper into the nexus of sibling relations among the Ashanti and the importance of the 'mother's brother' in Ashanti society. As has previously been stated, the matrilineal line does not necessarily mean that males do not possess power or consequence in Ashanti society, rather, it means that his authority is traced through the female line. Ashanti children may even go so far as to address this uncle as father and it is expected that this uncle will, in turn, assist with the child's upbringing financially (Ibid). This uncle, or *wofa*, also presides over domestic issues such as divorce and brideprice. The consequence of the mother's brother and siblings in Ghanaian society was further examined in later literature by anthropologists like the Goodys'. This is of interest in terms of the practice of fostering, a practice whereby a child is looked after by relatives for the mother so that she may migrate for work. In terms of my own encounters with fostering in my fieldwork, they occurred along the mother's brother's line as well, demonstrating the importance of these kin-ties and matrilineal descent in my informants' lives.

Anthropologists such as Fortes, the Goodys, and Tait continue their work on Ghanaian kinship and the importance of sibling relations with examination of the Konkomba, Lo Wiili and the LoDagaba. Notably, Goody (1962) emphasises in his research among the LoDagaa sibling networks that exist among these different groups and the extent to which these relations impact descent, everyday life and political dealings. Significantly, Goody's (1969: 53) examination of the mother's brother and the sister's son illustrates how the web of sibling relations among West African societies, be they matrilineal or patrilineal, significantly inform social relations. Goody's (1982) work among the Gonja and her findings with regard to fostering is also highly dependent upon kinship networks. Among the Gonja, it is sibling relations that are primarily called upon to foster children. She also emphasises the importance of the mother's brother when

fostering male children. However, the importance of brothers among the Gonja means that the father's brothers can foster as well (Ibid: 38). These sibling relations were very important to my informants' practice of fostering. For example, in the case of Corey, whose fostering is examined in the context of remittances, he was fostered by his mother's brother's sister. As he explained, it is usually done this way due to the matrilineal descent structures— further demonstrating the relevancy of lineage to my interlocutors, even in the context of present-day London.

Yet another aspect of West African life that further reinforces the influence of sibling relations is cross-cousin marriage, which Goody (1966) also observed in his fieldwork in Northern Ghana in the 60s. Using the Lo Wiili as an example, cross-cousin marriage exists in order to reinforce unilineal descent groups and households (Ibid). Cross-cousin marriage means that sibling ties can be preserved within kinship relations and the importance of these links, such as the mother's brother and sister's son remain viable and important (Ibid: 349). While cross-cousin marriage is not a prominent practice amongst Ghanaian Londoners, I touch on it here to further underscore the historic importance of the mother's brother's line. In my own research, this system of descent is still drawn upon for remitting behaviours related to fostering, and in courtship and brideprice payments.

### *Changing Kin Ties*

Another focus on Ghanaians in anthropological literature on kinship, tends to focus on the changing structure of Akan or Ashanti families and to what extent lineage, descent and kinship affect their current lives. Anthropologists like Christine Opong, Jack Goody and Enid Schildkrout direct their research to examine Ghanaian women, family structures, and interactions between kinship groups in major cities in Ghana.

Opong et al's (1975) work on women's position in Ghana in the 70s, especially as members of the workforce, describes how increasing economic pressures demand women spend more time in economic pursuits without, in many cases, the assistance of a larger kin group, thus placing more stress on women in Ghanaian society than ever before. Also, many women have been forced into migrant agricultural work, placing them outside of their home towns: 'in this immigrant community women appear to be



playing a much more subsidiary role in agriculture than they would if they were working in their home towns; in this respect, they are similar to the strangers in Akokoaso, who were rarely able to rise to ownership of either food or cocoa farms' (Ibid: 77). Taken out of their kin networks, women lose the social standing and respect they may have enjoyed in their home communities. Therefore, there exists an attempt to maintain a connection to these kin groups as they offer support. And, while in the face of migration and changing socioeconomic circumstances, the influence of these ties may change or weaken, it is understandable why they would still be present in the minds and lives of migrant Ashanti and Akan peoples. This demonstrates how kin networks have retained relevance in post-independence Ghana and why they remain of consequence to present-day Ghanaian Londoners. In my own research, within the context of London, even when removed from the influence of wider kin networks, perceptions of gender roles informed by Ashanti or Akan values significantly inform women's standing in relationships and the household. This will be elaborated on further in the 'Love & Marriage' and 'Households' chapters.

Goody (1975) also wrote on the position of women in Ghanaian society, specifically paying attention to the interface between polygyny, the economy and women's roles. In his work (Ibid: 185), he charts the decrease in polygyny and corresponding increase in female participation in the market economy, demonstrating how wider macroeconomic events can influence kin ties and lineages.

Oppong's (1979: 242) work on changing family structure and marriage among the Akan in the 70s also highlighted how an increase in Western influences of monogamous nuclear families altered the traditional matrilineal type of marriage once practiced by this kin group. The outcome was a move away from the man 'as lover . . . [and] the tendency to stress his role as parent and provider of social and financial security for children, if not wife'. This new role for men meant new stresses were placed on the conjugal relationship and, in turn, the conjugal unit became more independent altering how an Akan or Ashanti marriage used to function as part of an extended clan group. Schildkrout (1973) also examined changes in families and was particularly interested in how fostering of children and social relations worked in societies with multiple kin groups. Her research in Kumasi in the 70s, where many members of different kin groups

reside, allowed her to research social relations and fostering among heterogeneous populations. What became evident though in her research was a general sense of consensus regarding fostering despite kinship differences. Interestingly, while fostering is usually done by siblings or other relatives, the unavailability of family in Kumasi led individuals to seek out people who were considered as acceptable as family, namely members of the same ethnic group (Ibid: 54). Here the lasting importance of kinship is demonstrated as it is given even more importance when individuals reside away from their wider families. This was especially true in the case of my informants, who all felt a nostalgia towards their kin groups. In the case of Kojo, for example, we will see how his ethnicity is very much at the forefront of his mind; and not only informs gender relations and divisions of labour in the household, but also informs how and where remittances are given. We will also see how, in the context of London, while he would have preferred a woman specifically from his hometown, he settled for a wife who shared his Ashanti background as he understood how difficult it would be to find a wife with such a specific background in a large foreign city. This picks up on Schildkrout's observation of how kin ties can be widened in different environments and contexts.

Okali (1983) further examines the changes in social relations that arose with the advent of cocoa farming among the Akan through her research put forward in the 80s. She pays special attention to property relations and the development of the cocoa trade, as well as the relations between spouses who farm cocoa. Conjugal nuclear familial bonds were strengthened, and at the same time, wider matrilineal kin and clan affiliations were weakened. This demonstrates a changing reliance on familial and kin ties in the face of changing wider socioeconomic environments.

#### *Kin Ties in London*

It is also important to emphasise how kinship ties are influenced by religious beliefs, migration and a renegotiating of gender roles. These works are the most relevant to my own research in that they address kin ties' lasting influence on Ghanaians, as well as their flexibility in modern-day settings (i.e. modern notions of masculinity and femininity, new environments, etc.). In other words, depending on the type of social relation, kin ties can have different levels of influence. In the case of my research, kin

ties in London are maintained with varying levels of influence through different social spheres of interaction.

Transnational migration from Ghana to the UK greatly impacted kin ties. While one may expect that distance and time away from fellow kin group members may weaken ties, anthropologists have found that, on the contrary, it can strengthen them (Manuh 2003, Opong 1983). Ghanaians now in foreign environments often rely on kin networks in order to find and create communities whilst still maintaining links to their homeland. Furthermore, kin ties are drawn upon as a way in which to reconcile new influences in foreign countries with long held lineage-informed values. As Clark (1999: 70) puts it,

‘The ability to renegotiate and reinterpret obligations of kinship, marriage, chieftaincy, neighbourhood etc., in the context of frequent and dramatic changes in life circumstances seems ironically to be one of the most firmly held and persistent values’

Therefore, far from kin ties being disregarded in the face of more individualist Western neoliberal values, Ghanaians are able to draw on kin ties to reconcile their new beliefs, gender roles, or household divisions of labour. They are also, notably, able to draw upon these ties in order to create community in new environments. Throughout this thesis, my research will draw upon Ghanaian kin ties to demonstrate their importance in the diaspora. We will see how they are both maintained and renegotiated in their new London environment to accommodate changing gender norms and economic strains. Furthermore, my discussion of the ways in which kin ties and Christian beliefs intersect and inform one another draws heavily on Akan values which are ever-present in the minds of my informants. I also discuss how the church and its members act as kin groups, extending principles of relations inherent to customary lineages to fellow worshippers. Truly, for my informants, a shared perception of what it means to be Akan or Ashanti pervades diaspora life.

Specifically within the context of London, Fumanti’s (2010a, 2010b, 2013) extensive work describes how Ghanaians draw on and incorporate kin ties and identities in this new environment. In the context of aesthetics, community ties and even religious worship, customary Ashanti or Akan values and sensibilities are drawn upon in London. In so doing, these migrants are able to feel at home in a new environment. Often this new environment means that Ghanaians who identify as Ashanti or Akan may not be

able to surround themselves with people of the same ethnicity; therefore, it is important to not only remember and celebrate their own heritage, but to also forge kin-like connections with others who may not share their ethnic background. Notably, Fumanti (2010b: 20) describes how Ghanaian migrants create ties to people who may or may not share their ethnic background through a concept of trust called 'gyade' in Twi. Once these ties are created, people refer to one another as though they were kin:

'For Ghanaians in London trust, gyade, is critical to their social relations . . . Gyade binds people to each other in reciprocal mutuality and it is sanctioned morally through the creation of fictive categories of kinship. Ghanaians use kinship terminology, both in Twi and English, to sanction these relations . . .'

(Fumanti 2010b: 20)

Here again, is another example demonstrating how kin ties can change and extend in new ways to forge relationships and create community. My own findings demonstrate that kin ties are negotiated in different ways, especially in the context of the church community and the household in order to navigate life in London's diaspora. In the 'Households' chapter especially, I will demonstrate how differing and changing perceptions of kin-informed social norms play a large role in bargaining power and changing gender norms.

This description of anthropological examinations of kinship among Ghanaians and the ways in which these operate within their daily lives offers a context through which much of my work will be situated. As previously stated in this discussion, kin ties were referenced by informants as significant influencing factors in many different aspects of their lives. From remittance giving, to courtship and dating, to managing a household, many of my interlocutors cited their wider kin ties as significant in these social spheres. Furthermore, money and monetary flows within these spheres of social relations often occurred along kin lines or according to kin influences as will become evident in the subsequent chapters. Therefore, it is necessary to understand the interplay between monetary exchange and kin-informed values and norms.

### **Money in Ghana & Wealth in People**

The accumulation and circulation of money have long been integral to Ghanaian life. Thus, through understanding how money is valued, perceived and exchanged historically as well as in present-day Ghana, we can gain a greater understanding of its impact

within the diaspora. Furthermore, we can see how money, and its valuation is linked to conceptions of West African personhood and society.

Inherent to understanding money's function in society is to understand value creation, definition and transmission. Anthropologists have demonstrated how exchange is inherently linked to value transmission within society as well as understandings of personhood (Munn 1986, Strathern 1988). For example, Strathern's (1988) work in Melanesia in the 80s illustrates how entering into gift exchange can reinforce conceptions of both the 'individual' and the 'dividual'. In the case of money, it too must be examined through the lens of value and the impact it has on conceptions of personhood and social ties in a given society. Even though one could make the argument that money's introduction carries with it a risk of undermining social relations, it can also be seen as another means of circulating values within a culture, thus acting upon and strengthening social relations.

Guyer (1995, 2004) argues that for Africa, and Nigeria particularly, it is necessary to situate money within the wider cultural context in which it operates. She argues that the sheer complexity and breadth of African systems of exchange demonstrates this necessity, and observes that forms of exchange reliant on and reinforcing social relations take place alongside participation in the formal economy, necessitating an approach to understanding the economic life of West Africans that encompasses both 'transaction and personhood' (1995: 84). Money in Ghana is seen as a means of differentiation between the realm of the human and the realm of nature, with its circulation and accumulation inherently linked to understandings of personhood: 'money is not merely instrumental to human social relations but essentially a human substance itself, coursing through social networks with a humanizing force' (Hasty 2005: 277). Often compared to blood, its flow throughout society allows for its healthy functioning.

McCaskie's work on Asante wealth and accumulation demonstrates how transactions with and accumulation of gold (*sika*) impacted notions of personhood and social relations. Historically, gold has been omnipresent in Asante life, 'located conceptually and materially at the very core of the historical experience of their society and culture . .

.' (1983: 26). Its presence in myths, folklore and proverbs, most notably in the conception of the Golden Stool and Golden Tail, demonstrates the value that was placed upon it and its accumulation. Those who were able to accrue it were venerated and received special standing in society: 'It was the entrepreneurial deployment of gold that initiated, and then embedded and accelerated, crucial processes of differentiation in Asante society' (Ibid: 27). These processes of differentiation refer to titles of reverence that Asante peoples could accrue through the accumulation of wealth; titles such as obirempon or 'big man' or 'chief'; thus demonstrating how notions of personhood or standing in society for the Asante were inherently linked to accumulations of wealth.

However, this is not to say that all forms of accumulation and circulation of money were or are revered by Ghanaians. Because money is seen as a means through which values, emotions and feelings can be transmitted throughout a society, it has a dual nature – one where the means of its circulation and consumption can imbue it with positive or negative connotations. For example, as Hasty (2005: 278) points out in her work on corruption in Ghana, corruption can be understood as a negative or wasteful movement or flow of money, one that, utilising the blood metaphor, has been compared to hemorrhaging.

Money also has transformative properties for Ghanaians and West Africans. Specifically in the context of Nigeria, for example, in social payments such as brideprice, funerary expenses and the attainment of chieftancy titles, money is converted into social relationships such as kin ties and relationships (See Barber 1982, 1995; Falola 1995, Henderson 1972). This can be understood in terms of 'wealth in people' (Guyer 1993, 1995). In this understanding of money's role in society, an important motive for accumulation of these funds is to accrue these advantageous relationships. Guyer (2004) discusses this kind of wealth in terms of the quality of quantification, and emphasises that, whilst the quantity of money is important, its ability to garner advantageous social relations imbues it with a special quality.

Within my own fieldwork, the majority of the transactions I encountered could be understood in this framework. Whilst my informants were not explicit about payments such as remittances, tithing, brideprice and courtship payments as possessing a quality

that placed them in a different realm of exchange, or as a means to generate and accrue a wealth in people, it was clear from sermons and interviews that these transactions possessed special meaning to both the individuals involved as well as the wider community. Not only did they become the means through which informants created social relations and garnered partnerships (both earthly and ethereal in the case of tithing), they also provided the means through which they could jointly create networks and spaces of possibility in the diaspora. In other words, by participating in exchanges that generated a wealth in people, they could then act upon these relations to further different goals, agendas to negotiate life in the diaspora.

### **Methodology**

The following section will explore the methodology employed within my research. By first situating it within the larger anthropological literature on urban ethnography, I will go on to discuss gaining access, field work sites, challenges and ethical considerations, as well as the main methods employed.

#### *Urban Ethnography, Gaining Access, and Fieldwork Sites*

As this ethnographic work has been conducted in the urban setting of London, it is necessary to situate it within the wider anthropological work on 'urban ethnography'. We, as anthropologists, use ethnography as a means in order to intimately understand how life is lived by a group of people. However, when we initially think of anthropologists embarking on fieldwork, we commonly envisage the lone researcher, going to a foreign, often rural, community and living amongst this population. The idea of anthropologists conducting research into urban communities, or, indeed even their own urban communities is not one classically held. However, since the 1920s, with the proliferation of urban environments, city and social planning, anthropologists have strived to conduct this type of urban ethnography in order to understand the unique impact that urban environments have on peoples and communities. As my own research represents an urban ethnography in the context of London, I will provide a brief summary of the rise and discipline, situate my own work within it, and discuss the challenges and opportunities involved.

I touch upon the 1920s, because this marks the rise of urban ethnography under ‘the Chicago school’. Park (1952), a professor at the University of Chicago, began advocating for social research of and within the city around him, focusing on growing immigration, city planning, and urban neighborhoods. Park’s way of conducting research, however, was eventually met with criticism (Castells 1977, Hannerz 1980, Saunders 2016) for being overly simplistic and reductionist in their characterisation of peoples’ lives being a product of their urban setting. However, regardless of its failings, the Chicago school produced several influential works from sociologists that pioneered urban ethnography<sup>5</sup>.

A second generation of urban ethnographers, followed in the Chicago school’s footsteps, but also broadened the study to look at social issues such as class and poverty, but lacked broader theoretical implications (Jackson 1985: 161). The criticisms of these anthropological works of the 60s and 70s led to a move towards broader quantitative analysis of urban environments (Duneier et al 2014: 4). However, more recently, since the 90s, there has been a renaissance of urban ethnography and a growing interest in the method amongst anthropologists and sociologists.

Delving into the actual practice of urban ethnography, it poses unique challenges for the researcher such as the difficulty to fully immerse oneself in a community within the urban landscape. As Sanjek (1978) puts it, due to the transitory nature of urban life – where social interactions and activities occur at various different hubs or places of interest within city life for short periods of time, it is difficult for the researcher to take a generalised immersive ethnographic approach. This was especially true for my own research, in that the Ghanaian Londoner community is dispersed across London. Sites of community-making, where Ghanaian Londoners would come together and interact, were dotted throughout various boroughs and neighborhoods. Restaurants, churches, community centres and bars would play host to members of this community, but then they would leave to their respective homes across London, making it difficult to fully immerse oneself in a ‘Ghanaian’ community. Therefore, as Sanjek recommends, it becomes necessary to attach oneself to certain key interlocutors who can in turn aid in accruing contacts to encompass a wider network of urban community members. This

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<sup>5</sup> See Wirth’s *The Ghetto* (1998), originally 1928, and Thrasher’s *The Gang* (1927).



strategy proved especially helpful and represents the main way I went about growing my base of interlocutors.

Despite my previous experience living in Ghana, I had very few links within the London diaspora, and therefore had to strategise the best ways to gain access, and foster relationships that would provide an intimate portrait of the role that money plays in this community. Rather than approaching individuals independently, I chose to find sites of activity in which I could immerse myself in the hopes that I could build contacts organically, grow those relationships and then build on them to widen my circle of networks.

This initially led me to seek employment in restaurants and visit churches and markets in key boroughs with large populations of Ghanaians. In this way, I thought I could be around Ghanaians as much as possible. According to census data, the primary boroughs/areas for Ghanaian settlement are: Islington, Tottenham, Brixton, Walthamstow, Haringey and Croydon.

I entered the field in the Autumn of 2015. Fieldwork for this thesis was carried out over the course of a year, primarily in North London. At the time, I was living in Finsbury Park, and as such, knew there were many Ghanaians living in the area. Therefore, I attempted to locate places that had a high Ghanaian population frequenting the premises. Two main sites where participant observation and interviews were carried out were a restaurant called Sweet Handz in Holloway Road, North London, and a church called GracePoint in Islington. I volunteered to work at the restaurant, where, in exchange for helping out, I could take longer breaks and chat with customers. Sweet Handz is one of the more well-known Ghanaian restaurants in London, and as such represented a place where I could hopefully meet with Ghanaians who would stop for a drink or wait for their take-out to discuss my research and possibly make connections that would prove beneficial to my research. It is a small restaurant with a bar and waiting area in the front of the house, and a larger seating area to the back of the building and upstairs. My time was mostly spent in the bar area, where I met many Ghanaians, observed and engaged in conversations. I worked there for eight months it

was through connections made there that I was able to gain entry into my primary fieldwork site, Grace Point Church.

GracePoint Church is a large historical building located between Highbury & Islington and Angel tube stations. Originally an art-deco cinema opened in 1930, it was turned into a bingo hall in the early 70s, and finally bought by Resurrection Manifestations for the purposes of religious practice and private hire<sup>6</sup>. One of the co-founders of the church originally started it out of his private home. He and his partner then expanded to a second location, Amhurst Park, further north. However, once the congregation became too large to accommodate there, GracePoint was purchased. GracePoint's congregation encompasses first, second and third-generation Ghanaians and has a large population of younger congregants. While the vast majority of churchgoers are Ghanaian, it also has other West African and Caribbean congregants. These congregants are often reasonably well-off professionals, English speaking and hold formal employment in the London economy. The building is arranged over several floors, with the stage directly in front as you enter. To the right and the left there is access to offices where different prayer meetings and youth services are held. The main stage, upon entry, has both floor seating and balcony seating. All seating is directed at the large stage that is used throughout the service and behind it hangs a wide screen that often displays pertinent Bible verses, gospel song lyrics and topics throughout ministration to which singers and pastors refer often. GracePoint church's appearance is a polished and carefully maintained one, characterised by state-of-the-art the sound, audio and visual systems, rows of nicely upholstered chairs, and young, well-dressed greeters that would welcome new attendees personally with welcome packs about the church. GracePoint's aesthetic was modelled after megachurches and prosperity gospel ministration. The aesthetic and performativity of GracePoint will be further elaborated upon in the 'Christianity' chapter, however I offer a brief description here to acquaint the reader with the space of my primary fieldwork site.

GracePoint Church represents a stark contrast to Amhurst Park, which still hosts services under the umbrella entity Resurrection Manifestations which controls both Amhurst Park and GracePoint churches. Amhurst conducts services solely in Twi and is largely

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<sup>6</sup> "GracePoint Website." *Gracepoint UK*, [gracepointuk.com/](http://gracepointuk.com/).

attended by first generation Ghanaian migrants, therefore, attendance in this church is solely Ghanaian, as opposed to the more diverse attendance at GracePoint. As I previously mentioned, the Amhurst Park location of Resurrection manifestations is the older site of the two, and this shows in the condition of the church. Basic, mismatched chairs, worn carpets and a dated sound and projection system demonstrate that the bulk of investment by Resurrection Manifestations is focussed on GracePoint's more prosperous congregation and attracting new churchgoers there. The separation of the congregation over two different sites allowed church leaders to serve its multigenerational and varied congregation in different ways. As Amhurst Park only offers services in Twi, it provides first-generation migrants with services more similar to those that are experienced in Ghana. Notably, Amhurst Park's congregation, when I attended, appeared to be of a lower socioeconomic standing than that of GracePoint. The most obvious difference in appearance was that Grace Point church-goers dressed for church in more formal attire, i.e. dress shoes, suits, dresses and skirts, while Amhurst attendees wore jeans, leggings, flip flops, etc. Amhurst attendees' appearance demarcated a lower socioeconomic class than that at GracePoint. Also, notably, Amhurst offered services later in the evenings on weekdays as many congregants had to work weekends either in the informal sector or in work where shifts could arise unexpectedly, further denoting a low to lower income demographic at Amhurst. Grace Point's main service offering of the week was on Sundays with prayer services and youth services interspersed during the week. Therefore, GracePoint's schedule was more aimed at people with a 9 to 5, 5 days a week career – indicative of work in the formal sector, and aimed at more well-off families as well as second generation youth.

Upon entry into GracePoint Church, I made connections with various congregants, and they, in turn, put me in touch with family members and friends. This snowballing effect, as was detailed in Tuomainen (2009) and MacGaffey & Bazenguissa-Ganga's (2000) research amongst Ghanaian Londoners and Congolese traders in Paris, respectively, allowed me to grow my contacts and networks in a natural, informal way that relied on the strength of the relationships built. These relationships then provided me with access to more intimate environments such as informants' homes where more in-depth interviewing could take place.

Whilst my fieldwork formally ended in the Summer of 2016, I continued to maintain links with the church and church-members, and attended church services and events for a further 6 months. Overall, interaction with informants in the field ranged from casual to in-depth. I interacted regularly with about 170 people per week through the church, and about 80 per week at the restaurant. I would speak with about 50 of the churchgoers and about 15 of the restaurant patrons per week. Furthermore, I conducted semi-formal and formal interviews during the course of my fieldwork. Semi-formal interviews were comprised of casual conversations that I was given permission to include in my research as well as short sit-down conversations I was able to record or take notes on. Over the course of my work, I conducted multiple semi-formal interviews with about 40 people. In terms of the formal interviews, I worked closely with 15 informants who sat with me for multiple in-depth life history interviews. These were individuals whom I would see on a regular basis and who contributed greatly to my work. In this introduction, I have chosen to specifically highlight four informants who are continually referenced throughout this thesis in multiple chapters. However, other key informants and their contributions are included as well in relevant chapters.

The nature of this work was sensitive, as in the discussions of money – how it is earned, spent, valued, etc. are not necessarily casual conversations for my informants (indeed, for most people!). Whilst everyone I spoke with in the field was very frank and open, specifically pointed questions about money could be considered very personal topics and needed to be broached carefully. This is especially the case when there is a possibility of those who engage in this research having a vulnerable status where earning money is concerned. Common examples of this type of vulnerability are undeclared taxes on profits from work undertaken in the informal and semiformal sectors, or working on a rented National Insurance number in the case of visa overstayers (Vasta & Kandigle 2010). Therefore, fostering relationships with Ghanaian Londoners that engendered a sense of trust was crucial to engaging what may be potentially vulnerable informants. In fact, within my own research, I did encounter people whose immigration statuses were currently, or at one time, considered ‘illegal’; and while they were very open about this in interviews, I was concerned with the sensitivity of their representation and the ethics of working with people in legally precarious situations. Therefore, at the start of any of my conversations, I would

reassure my interlocutors that sensitive information (either identified as such by the informant or myself) would not be included without express permission. Furthermore, I told all my informants that I would use pseudonyms to protect their identities as a matter of course in this research. This helped inspire trust and allowed my informants the space to speak freely and openly about their pasts, views and experiences. Since my goal to understand how money mattered socially to people, how it was used both symbolically and as a means of transaction, was at the forefront of this research, it was important to foster trustworthy relationships. Doing my utmost to create a research environment where informants felt safe in divulging sensitive, personal information, provided my ethnography with richer in-depth insights into my interlocutors' lives and views. This also allowed for my research to gain a reputation of dependability within the community, which further served to attract new informants in key research sites. However, it was important to locate these key research sites in which I could find informants in the first place. Therefore, I began to seek out places that acted as fulcrums of activity in the Ghanaian Londoner community – places where Ghanaians engaged socially with peers and returned to regularly.

Throughout this thesis I do refer to the 'Ghanaian Londoner community', however I also recognise that my research has been limited to certain sites of interaction within this community, which in turn means that I have spoken to specific members and not the wider diaspora in its entirety. As I discuss throughout this thesis, the vast majority of my informants were Christian, employed and middle class. Therefore, when I refer to 'Ghanaian Londoners' or the 'Ghanaian Londoner community' I am doing so in reference to the cross-section of said diaspora with which I was able to gain access and forge relationships.

### *Methods and Critiques*

My research relied mostly on qualitative methods, rather than quantitative methods as the focus was on how money was used as a tangible means by which Ghanaians negotiated the intangible, namely social relations. Therefore, an understanding of how Ghanaians valued, exchanged, thought and talked about money, rather than the literal values that were given and received was of great interest to my research. As previously stated, there was a reluctance regarding the disclosure of specific amounts of money that

were exchanged. So, salary, household budgets, remittance amounts, etc., were either purposefully not disclosed, avoided in conversation, or were given as an approximation. While it would have been advantageous to get a more precise idea of the actual amounts involved, and be able to add a quantitative element to this thesis, it was simply not feasible without jeopardising the relationships I had forged with my interlocutors in the field. Furthermore, the focus of this thesis is on money's social role within the Ghanaian Londoner community and how it is used to reinforce relationships and ties – therefore, specific numbers or amounts are not as important to this research as are the social implications of its exchange.

The main qualitative method employed was the interview. I felt that this represented the best way to gather information about Ghanaian Diaspora members' lives and their varied interactions with money, as it would allow me to forge an intimate relationship with respondents and gain a greater understanding not only of their current lives in the UK, but also of their life histories, which would add to a wider understanding of the motivations and valuations behind the exchange of funds within the Ghanaian Londoner community.

As stated in Rapley's (2004: 3-4) discussion of the qualitative interview, we live in an interactive society and therefore, the interview holds special weight and 'pervades and produces our contemporary cultural experiences and knowledges of authentic personal, private selves'. In this way, as we speak about ourselves through the interview, we are producing knowledge of ourselves. Therefore, this method of research also allowed the researched party to become an active participant and agent of the research and resultant ethnography. The interview also provided a better idea of my own place within the research as researcher, as well as the ability to explore reflexivity: 'as we treat the other as human being, we can no longer remain objective, faceless interviewers, but become human beings and must disclose ourselves, learning about ourselves as we try to learn about the other' (Ibid: 14). This self-disclosure allowed participants to gain a greater confidence in my motives and methods, thus allowing space for a deeper discourse and a more intimate insight into the lives of Ghanaian Londoners.

The specific kind of interviewing I found to be most beneficial in my research were life histories. Integration and the 'straddling' of two cultures occurs on an individual basis and contributes to the argument posited by such anthropologists as Brettell (2003) who argue that, for these reasons, it is important for the research of transnationalism and migration to include rich life histories. Brettell (Ibid: 26-27) also suggests that drawing on this genre helps us to move past generalisations and constructs generated by migration theory, and instead gain a rich understanding of what life is like for transnational migrants from their viewpoints. Through life histories, I was able to compare and contrast my informants' experiences and discern salient trends in how money was transmitted and valued.

As the interview provides the informant with the space to give voice to any and all aspects of his or her life, it is often a great method to employ when researching sectors of society that may have previously been overlooked (Rapley 2004: 27). This is not to say that the Ghanaian Diaspora in London has been overlooked, or that my participants felt voiceless, rather certain members such as women who may not have had the opportunity to discuss their lives, connection with home, finances and remittance giving were afforded a platform through the interview. I particularly felt this when my interlocutors would bring up money in dating and romantic relationships. As young men and women would eagerly raise this subject, they would say how it was not something that many people discussed extensively and they were excited to do so with me. Thus, the interview afforded me with an opportunity to understand how important these issues were to my informants that simply attending the relationship seminars and sermons organised by the church, could not. Furthermore, it gave me insight into how young people viewed money's role in dating, rather than the church's messaging.

However, the interview method has been critiqued in examinations of anthropological methods, as it is subjective to both the researcher and the interviewee. One of the problems with this method is that it can be limiting in terms of the questions that are asked by the researcher as well as the willingness or truthfulness of the respondent. Often the best way to mitigate these issues is through semi-structured interviews that allow for the course of the interview to take different directions than necessarily originally intended by the researcher (Brinkmann 2014). While it is important for the

researcher to ensure that the interview stays on track, often this type of interview structure allows for research participants to raise points that the researcher did not think to enquire about. This occurred in my own research, as my interlocutors raised different areas in their lives, besides remittance giving, in which money played an integral role. As such, the research broadened to include these topics important to the Ghanaian Londoner community. This was especially the case in terms of my incorporation of an examination of courtship and dating into the thesis. Almost all of my informants raised dating and the role money plays in it as a significant area of life, and as such, I turned my focus towards it, and wound up including it as a focus of this work.

Another issue that can be encountered when utilising the interview method are power dynamics between interviewer and interviewee. Differences in power can be especially evident when the researcher is from a different economic background or race than the informant. Often, rather than feel that they have agency in the research, the respondent can feel objectified (Gubrium & Holstein 2001). One way to mitigate this, is to call respondents co-researchers, or co-participants in the ethnographic fieldwork being conducted (Ibid). Certainly in my own research, I was conscious of this issue and attempted to keep the interview as semi-structured as possible, therefore allowing for my interlocutors to feel as though they had as much agency in my research as possible. Furthermore, I asked key informants for their assistance in my research rather than just asking them to participate. In this way, I was able to position myself as a colleague in order to diminish any power differentials at play. This, in turn, helped me to gain even more informants through key informants, as this role as a research collaborator meant that they were invested in contributing to the overall success of my fieldwork.

Another issue with interviewing is that of truthfulness. When we discuss truthfulness, we talk about the respondent being fully truthful or forthcoming with regard to the questions posed by the researcher. As Duneier et al (2014: 3) put it, 'Although ethnography is sometimes said to 'give voice' to its subjects, one of its greatest strengths lies in its ability to examine the relationship between what people *say* and what they actually *do*' (Duneier et al 2014: 3). Therefore, sole reliance upon interviews could lead to a misrepresentation of social practice and daily life. A way to mitigate this risk is to utilise other anthropological research methods such as participant observation



in order to gain a more complete view of the community being researched. As will be elaborated upon in the 'Household' chapter, the ways in which men would initially describe their household structure (as entirely patriarchal, with a man as a main decision-maker), was quite different than what actually occurred for them. I would only glean this through discussions with women or additional probing. One of these men might say that he controlled all of the household finances. However, when I would ask more detailed questions, say, about whether or not there were separate bank accounts, conflicting evidence would emerge. For example, in the case of Steven, while he would maintain that he controlled all finances and decisions regarding expenditure, he also admitted that he and his wife had separate accounts that they each managed. Therefore, with further probing I was able to ascertain that Steven's household operated differently from how it was initially characterised.

Participant observation also played a significant role in my research. As previously mentioned, I was able to gain access to several key sites where I could interact with informants on a regular basis. Data gathered in this way gave me the opportunity to experience my interlocutors' different interactions with and engagement in their community. Participant observation allowed me the chance to see Ghanaian Londoners within their own environmental and societal context, which offered both confirmations of theories and surprises in my research. Bernard describes the practice of participant observation as 'the foundation of cultural anthropology. It involves getting close to people and making them feel comfortable enough with your presence so you can observe and record information about their lives' (Bernard 2006: 342). This concise definition of participant observation not only demonstrates its importance to anthropological fieldwork but also shows how this method gives the researcher the opportunity to gather a wide array of information through an attempt at immersion in a community – even in the face of the challenges that an urban setting can present for said immersion.

While I was unable to utilise quantitative methods in my research due to my interlocutors' reluctance to disclose specific monetary amounts employed in different modes of exchange, I contend that this work's focus on the social implications of

monetary exchange means that this work still presents a rich examination of money's complex social role in the Ghanaian Londoner community.

### **Organisation of the Thesis**

The structure of this thesis presents four distinct social spheres within the Ghanaian Londoner community and examines the complex role that money plays within and across them; connecting people both locally and transnationally. By focusing on different realms or modes of exchange that occur, we can see patterns of monetary use that, in turn, solidify ethnic, familial and community ties. The order of the chapters sets out to demonstrate how money flows socially within the community and moves from more literal concrete modes of monetary exchange, such as remittance gifting, to more symbolic uses of money, i.e. brideprice and courtship. In this way, it becomes evident how different kinds of physical exchanges of money have a multifaceted nature within this community that work together to create a social nexus that is an indelible part of Ghanaian Londoner life.

This work begins with a 'Setting the Scene' chapter which serves to provide historical background to Ghanaian migration in order to demonstrate how, why and when Ghanaians primarily came to the UK. By examining the migratory history of Ghanaian Londoners, we can better understand the context in which these London communities were built. Also within this chapter, I discuss diaspora and transnational studies in order to situate this research within the wider anthropological work conducted within these fields. I will also discuss Ghanaians living in Europe and London focusing on Pentecostalism, marriage, hometown associations and citizenship. Finally, this chapter will explore the distribution and employment of Ghanaians living in London as this directly relates to their relationship with money and its flow.

The 'Remittances' chapter delves into principles of reciprocity as related to gift giving and uses these theoretical frameworks to explore its practice and social impact. Each case study represents a different kind of remitting behaviour that occurs within this community – namely, remittances to support fostering, personal remitting, and remitting through hometown associations. The use of these key case studies will further elucidate the intersectionality of money, reciprocity, kin ties and altruism.

'Christianity' will situate the fieldwork conducted at the church within the wider anthropological literature on Pentecostalism amongst West Africans, performativity, church communities, and prosperity gospel. The practice of tithing is focused on, and is compared to remitting behaviours in terms of motivations and reciprocal relations. Furthermore, I look at fundraising within the church and how this serves to unite the church community providing a wealth in people.

The 'Love & Marriage' chapter will examine the role of money within courtship practices among Ghanaian Londoners, and how this, in turn, is influenced by kin ties, religion and conceptions of masculinity and femininity. By describing how money is exchanged in order to demonstrate emotional investment, we are able to see how social relations in yet another aspect of life are further underpinned by monetary considerations. Furthermore, by examining the changing practice of brideprice exchange amongst my informants, we can see how changing environments influence customary forms of monetary exchange as well as kin-informed practices and norms.

The 'Households' chapter will explore the role that money plays in the households of Ghanaian Londoners, by first situating my own research within the wider anthropological theory on moral economies of the household, bargaining power, cooperative conflicts and gendered divisions of labour. It will then draw on my experiences in the field to analyse the complex gendered role that money plays in these diasporic households within the differing perspectives of men and women. The juxtaposition of these gendered views of gender roles within the household demonstrate how important money and the management of it are, as well as the ways in which monetary income and changing economic environments in turn influence gender norms and bargaining power. As the household, for many of my interlocutors, is the site where decisions regarding budgeting and expenditure are made, it consequently becomes the space where money is given its meaning through its allocation within the Ghanaian Londoner community.

Finally, I will conclude by reiterating my argument and reflecting upon each chapter of this thesis and demonstrate the overarching themes that operate throughout these

different spheres of social interaction. I will demonstrate the significance of this work to both the theoretical and anthropological literature.

## Setting the Scene

‘Awaduwa kyinkyin a onya abe wo

When the Pestle roams about the mortar, it eventually finds pine nuts to pound.

Nothing ventured, nothing gained’<sup>7</sup>

### Introduction

As a community, Ghanaian Londoners share experiences and values that are a direct result of their histories of migration, experiences living in London and their respective links to homeland. The way that money is transacted and valued within this group of people, and the resultant implications for Ghanaian Londoners’ lives, operate within a community that is at once local and transnational. In order to better understand the different ways in which money impacts their lives, it is important to understand the context within which the community operates, not only as a diaspora, but as an actively transnational society continually engaging with each other in London’s neoliberal setting, and with their country of origin.

This chapter will provide a sketch of migration patterns, distribution of Ghanaians in the UK, as well as Ghanaians’ employment and involvement in London’s capitalist/neoliberal economy. The aim is to provide some economic, demographic and historical context through which to understand how and why Ghanaians come to the UK, and the opportunities and limitations that they face upon arrival. It is through context that we can gain a deeper understanding of the role money plays within their lives.

Throughout this thesis, I draw on the experiences of various Ghanaian Londoners whom I met with in the course of fieldwork. While I was fortunate enough to interact regularly with a large number of Ghanaian Londoners, I was able to forge deeper relationships with several key informants who took a vested interest in my research and the success of my fieldwork. These ‘research partners’, as I refer to them, also acted as gatekeepers to different research sites and groups of Ghanaian Londoners, giving me access to wide

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<sup>7</sup> “Asante Twi and English Proverbs, Matched.” *Medium*, Medium, 22 Jan. 2014, [medium.com/@opunimagine/asante-twi-and-english-proverbs-matched-d42ee47e7493](https://medium.com/@opunimagine/asante-twi-and-english-proverbs-matched-d42ee47e7493).

and varied experiences on which to draw. These individuals spent a significant amount of time with me in the field. Their input, viewpoints and experiences served to draw out the wider social themes at play, and provided me with an in-depth look at money's varied roles in their community. As such, I frequently draw on their experiences, viewpoints, histories and values. The following sections will briefly introduce these key interlocutors, and provide some background information about their lives and role in this research.

### *Corey*<sup>8</sup>

Corey, one of the very first Ghanaians I met in London, was a key gatekeeper for GracePoint church - one of the most important research sites for this thesis. He introduced me to the majority of the congregation, including church leaders. By helping me to forge connections with new informants, and vouching for my research amongst these new connections, he truly helped to drive my research forward. I credit him a great deal with the success of my fieldwork.

I met him whilst working at Sweet Handz restaurant, where he was a regular patron. An extremely charismatic person, Corey's input in and zeal for my research proved invaluable during fieldwork, and he was keen to meet with me readily and often. At 28 years of age, his optimistic and entrepreneurial character led him to always develop new ways to earn money or attain a higher status - from marketing his church band's music online, to having small, trendy rucksacks created to sell under his own brand. His fiercely held and readily shared opinions covered topics ranging from religion to sexual politics and often reflected both Akan and Christian teachings and values. What was particularly interesting about these values, was how they were situated within the context of migration to London. Thus, Corey would often express a desire to 'stay true' to his values in the face of London's, and more generally, modern society's, temptations. However, despite his characterisation of London as a site of moral temptation, he also maintained it provided opportunity through its economy. More specifically, Corey saw in London something similar to the 'American dream'. On many occasions, he argued it

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<sup>8</sup> All names of informants are pseudonyms. Where names were Ghanaian, I chose Ghanaian pseudonyms, eg Kojo, Akosua, etc., and where names were more Western, I chose Western pseudonyms eg Corey, Juliet etc.

provided an equal playing field where ‘anyone with the right ideas and drive could make it big’. When challenged about this perception, as Corey’s entrepreneurial undertakings rarely garnered the levels of success he envisioned, he would maintain his faith in London as a setting where one idea, one day, would become his ticket to fame and fortune.

He often spoke about his childhood in Accra, and was equally passionate when describing how he came to live in London and the role that money played in his family life. Upon his parents’ emigration to London in pursuit of new career opportunities, he was fostered in Ghana as a young child by his mother’s sister and brother-in-law. While his parents were living in the UK, they sent remittances home to Corey’s Aunt’s family to support their children as well as his Aunt and Uncle in appreciation for their efforts in his upbringing. Corey’s family’s fostering and remittance habits will be explored in greater detail in the ‘Remittances’ chapter as this type of remitting arrangement is common within the Ghanaian Londoner community.

Once Corey’s parents were able to secure employment in accountancy, and financially support themselves as well as their children, Corey and his sister were sent for. After a three year period waiting for immigration arrangements to come through, they were then able to join their parents in London. Unfortunately, by the time they were able to arrive, Corey’s father had passed away. It was after this event, searching for a wider community that could support the family in their loss, that Corey’s family joined GracePoint Church. There they found a community of Christian Ghanaians, like themselves, that they could fully immerse themselves within. Church life, for them, has been fulfilling and enriching. Through it, they have found creative outlets in participation in the choir and band; new friends in prayer and youth groups; spiritual growth in Bible Study classes; and a place where they can interact and forge connections with a wider range of Ghanaian Londoners.

### *Juliet*

I originally met Juliet through her daughter, Victoria, as we had a common friend who introduced us when she heard of the research I was doing. Right from the start, Victoria was very open and interested in my research. We met often to discuss her upbringing,

Ghanaian heritage and how money and the exchange of it through remittance gifting, tithing, brideprice, etc., played a role in her life. She welcomed me into her family and introduced me to her mother and sisters, whom I had the pleasure of meeting and forging relationships with. It was Victoria's mother, Juliet, who offered a great deal of insight into her life and immediate family's experiences with migration to and life in London. We usually met in her home where Victoria's sisters, her mother and I would share a bottle of wine and chat about her life and experiences as a Ghanaian Londoner. A soap opera would be playing in the background, and during lulls in the melodrama we chatted freely.

Juliet originally came to the UK in the early 1970s when she was about 10, following the earlier migration of her parents. The whole family moved back to Ghana in 1974, and then returned again in 1986 after she had completed schooling at a university in Ghana. Her original plan was to be a teacher and stay in Ghana. However, her parents asked her to join the rest of her family in the UK, and Juliet agreed because she felt that life in Ghana would be emotionally difficult without them.

For a time, Juliet returned to Ghana with her daughters, Bianca, Caroline and Victoria, but she soon decided to come back to London in order to pursue a nursing career that paid more than she would earn in Ghana. Since the children were very young and needed care, she decided to leave them with her mother in a foster arrangement while she completed her training in the UK. While the girls were growing up, she often visited Ghana and occasionally sent for them so that they could maintain close bonds.

During her training, she met the man she would ultimately marry through family friends. He was an Akan Ghanaian as well, which pleased Juliet, and the couple joined a hometown association<sup>9</sup>. As many others, they did so primarily for help with employment and immigration proceedings – which were common hurdles encountered in the UK; but also to meet more fellow Ghanaian Londoners and to participate in fundraising activities in order to support communities in Ghana. Today, Juliet still works as a nurse in London and participates in her church and hometown association. Her

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<sup>9</sup> Hometown associations and their impact will be elaborated upon in the 'Remittances' chapter.



husband, Robert, works full-time in construction, and while he was less forthcoming in the interviews and home visits, their relationship will feature prominently in the 'Households' chapter.

### *Kojo*

I met Kojo, the co-founder of GracePoint Church, through one of the other junior pastors. Uncle Kojo, as he is referred to by the congregation, is a wiry, thin, elderly man who would often be called upon to organise special ceremonies such as baptisms, weddings, death announcements etc., or to lead the congregation in a special prayer. Usually dressed in Kente cloth during Sunday services, he would sing and dance along with the rest of the congregation. He truly was a charismatic fixture in the church, welcoming all, as well as myself. We would often sit and speak at length after Sunday service, and throughout our discussions, he covered topics from remittances, to hometown associations, to gender relations, to generational differences.

Kojo often nostalgically described his hometown to me and how important this was to his identity as an Ashanti man. Throughout our conversations he would reference this town, Komou, and relate stories of its history and folklore. He would also describe how daily life was there and juxtapose it to life in London – often lamenting the differences and difficulties that life in London presented. Kojo's hometown was always at the forefront of our discussions – he truly possessed a rich memory of life there and drew on its values frequently in our discussions.

Kojo emigrated to London 31 years ago, in 1987. His two elder sisters had made the move before him, so when he arrived he was able to make connections in the Ghanaian London community through them. While one sister stayed, the other went back to Ghana in an attempt to settle back in Accra. However, it was more difficult to find employment there, and other community members soon began requesting funds as the assumption was that her time abroad meant she must be wealthy. Soon, the demands of her neighbours, family and friends, coupled with her inability to find employment became overwhelming, and she returned permanently to London to work in a John Lewis department store. The rest of Kojo's family resides in Virginia and Italy, where they have been more fortunate to find employment and settle.

Kojo's story differs from his sisters' in that he was quickly involved with the church and married after his migration. This provided Kojo with community and familial ties – integral to his relative success making a permanent home in the diaspora. When he arrived, Kojo's cousin, Kofi, took him to his church one day to introduce him to other Ghanaian migrants. At the time, Kojo did not consider himself to be a believer, but he was quickly converted and began attending regularly.

As he narrates it, Kojo met his wife, who he was introduced to by another member of the congregation, at the first church he attended in London. After seeing her at church, Kojo became interested and they courted for a while until their marriage in 1988. While Kojo's wife is Ghanaian and Ashanti, she was not from Komou (a point Kojo stressed) and had lived the majority of her life in London. Nevertheless, Kojo felt it was important to marry someone who was at least from the same region as he was, so that they could expect to share Christian values, ideas about how to run a home and about the roles of husbands and wives therein. The couple have four children – two boys and two girls, who are all heavily involved with the church founded by Kojo.

As Kojo's involvement with the church was deepening, he and his cousin decided to start their own evangelical Christian church. Initially started out of Kojo's home, they were able to move as the congregation grew. After many years they were finally able to purchase a building in Amhurst Park in North London, and, a few years later, they acquired GracePoint in Islington.

### *Steven*

I would meet with Steven, who was in his 70s, in his nursing home to discuss his life in Ghana and immigration to the UK. He would often speak slowly and disjointedly, and his granddaughter would frequently help with the conversation, as, at times, it was difficult for me to follow. Often she would have to repeat what I had asked in a louder tone of voice, or in Twi to help him understand. Nevertheless, the conversations we had would bring out Steven's life history, views and values, and are some of the most in-depth and revealing insights provided during my research. Primarily due to his granddaughter's involvement, who sometimes translated phrases or meanings, these conversations rarely went off topic. In other words, we were all so focussed on understanding one

another and clearly conveying our points that Steven's contributions to my research project were uniquely focussed and rich.

Steven's discussions of his life and viewpoints, especially where money was concerned, were often in relation to household divisions of labour and gender roles and relations therein. When I would ask about the history of his family's migration between Ghana and the UK, he would often state things in a matter-of-fact manner, frequently confusing dates and losing interest. Oftentimes, when I would ask a clarifying question about his migration history he did not remember the answer to, he would get frustrated and ask, 'Why do you need to know that? Why does it matter?' Therefore, in order to avoid these moments of confusion and irritation, I would quickly move on to other questions. For these reasons, as will be seen in the 'Households' chapter, Steven's family history of migration is short and limited. However, where Steven became animated and interested in my research, was where gender norms and households were concerned.

Steven had strong opinions about households, and men's and women's place within. He primarily drew on kin-informed values in order to advocate for the maintenance of patriarchal households, and would argue that this was what was best for Ashantis in particular, and people in general. His unapologetic way of discussing these views gave me a rich insight into Ghanaian men's views of gendered divisions of labour as is influenced by perceptions of kin norms and values.

As can be seen in some of the brief life histories I have provided, migration has been greatly influenced by political and financial motivations which commonly recur in discussions of Ghanaian Londoners' lives. These motivations not only provide the context in which Ghanaian Londoners left, but also demonstrate why money plays such a large role in the London community. In other words, if they came for financial opportunities, it would make sense that money would occupy a place of importance in their lives. Therefore, the following section will present a brief history of the migration of Ghanaians to the UK and the reasons for doing so.

## **Migration to the UK**

For the majority of my informants, the main motivations for leaving Ghana to come to the UK were pragmatic. The varying economic and political upheavals experienced across generations within Ghana, combined with the allure of perceived financial opportunity in London, meant my informants made the move due to specific identifiable factors; and, depending on the time period in which they emigrated, often shared the same motivations for doing so. Therefore, I will offer here a discussion of major political and economic events that precipitated the influx of Ghanaian migrants to the UK, highlighting the experiences of key informants.

Prior to the 1960s, Ghana experienced a relatively prospering economy (Anarfi et al 2003) as it is a country rich in goods like cocoa and gold. In fact, Ghana's economy was counted as one of the most flourishing in West Africa, largely due to President Nkrumah's post-independence introduction of a socialist agenda that focused on nationalisation and the redistribution of wealth. But in the wake of the nationalisation of services, which were widely welcomed by Ghanaians, the new government began to experience economic strain. Thus, the 1960s became a decade known for a large economic downturn resulting 'in a balance of payments deficit, growing unemployment and social malaise' (Ibid: 6). However, it is important to note here, that despite the economic downturn, Nkrumah's presidency and policies are still widely praised amongst my informants, as they see his efforts to bolster equality as admirable. Unfortunately, though, despite his initial popularity and legacy, this economic downturn of the 60s was characterised by both increased inflation as well as markedly decreased per capita growth (Fosu & Aryeteey: 2006). This not only prompted a coup by conservative military and political figures collectively referred to as the National Liberation Council, but also many Ghanaians to seek employment, training and education opportunities in other countries. From this point on, into the 70s and 80s, tumultuous economic and political environments led to continued emigration from Ghana. Furthermore, as communities grew abroad in countries like the UK, a snowball effect began to develop, whereby the UK was no longer a completely foreign country; rather, it was a place where one could join peers, friends and relatives and rely on support networks in order to participate in a more prosperous and stable economy.

Following economic decline in the late 1960s, Ghana experienced a great deal of political upheaval through military coups in the 1980s. Nkrumah's government, when first established, offered great hope to Ghana and the African continent. Ghana, as the first African country to receive independence from colonial rule, was seen as a beacon of self-governance, and Nkrumah's socialist policies were widely embraced and celebrated by Ghanaians at the time. But the worsening financial situation in the 60's and 70's led to disenchantment and opened the door to political upheaval. Busia's conservative overthrow of Nkrumah's government left many of Nkrumah's left-leaning supporters angry as his rhetoric was decidedly capitalist. Furthermore, he banned Nkrumah's CPP party which further paved the way to his legitimate election in 1969 (Daddieh & Milliar 2014: 126). However, Busia too, was eventually toppled in yet another military coup by the more left-leaning Acheampong in 1972 (Ibid). The first few years of Acheampong's presidency saw an upturn in the economy. However, in 1975, the oil crisis caused a severe downturn in economic growth occurred and prompted disillusionment with Acheampong's leadership. With Acheampong's legitimacy as a leader in question, strikes began to take place in 1977 and the regime responded through violent oppression of the opposition as well as an expansion of political structures and military rule (Hansen & Collins 1980: 9). Importantly, this was also the period during which a young Jerry Rawlings entered Ghanaian politics and began criticising the methods of Acheampong's government, such as the entrenched cronyism that was present within Acheampong's regime. Growing public discontent threatened to jeopardise the Supreme Military Council's success in the upcoming elections, so measures such as lessening of opposition oppression and replacing the embattled Acheampong with General Akuffo (the former Prime Minister under Acheampong) as president were taken<sup>10</sup>. However, these measures proved too little, too late for members of the opposition parties. The growing resentment towards the Supreme Military Council, coupled with the demonitisation of the cedi just before the elections which 'replaced [it with] another cedi at a value of 30 per cent more than the old one . . . [meaning] in order to change the old cedi for the new one, 30 pesewas were lost on each cedi' (Hansen & Collins 1980: 13) meant that discontent with the government was widespread and intensified across Ghana. Thus, yet another military coup headed by

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<sup>10</sup> Thompsell, Angela. "A Brief History of Ghana Since Independence." *ThoughtCo*, ThoughtCo, 24 Dec. 2018, [www.thoughtco.com/brief-history-of-ghana-3996070](http://www.thoughtco.com/brief-history-of-ghana-3996070).

the now widely popular Rawlings saw Acheampong and Akuffo's party's rule violently overturned through a coup in the lead-up to the 1979 elections in the wake of which three former heads of state including Acheampong and Akuffo, as well as key military leaders, were executed (Ibid, Nugent 2009). This was followed by the presidency of Limann representing the newly formed PNP (People's National Party).

The main figure in the way these events were recounted by my interlocutors was Rawlings, who seems to have polarised Ghanaian opinion, with some depicting him as a charismatic leader, twice breaking up corrupt regimes, bourgeoisie cronyism, and returning the political scene to Nkrumahian socialist ideology which would benefit the disenfranchised. Others, on the other hand, identified Rawlings' coups and resultant presidency with a period of terror, persecution and paranoia; a period when any perceived ties to previous governments could be considered to be a threat warranting punishment, including execution. Regardless of views held by my interlocutors, his presidency in the late 1970s and 1980s saw not only political instability, but also economic volatility. Therefore, it is not surprising that during his rule immigration to the UK drastically increased.

During the coup, and afterwards, those seen as having any ties to the previous organisation were targeted, executed or imprisoned; including private business owners. Many were sentenced, and some received 'up to 45 years for economic crimes' (Hansen & Collins 1980: 16). As Steven recalls, 'they were killing businessmen, so I had to get out'. Although he maintained that his business was not necessarily linked to any of Acheampong's political cronyism, he knew that his previously prospering business would bring him under suspicion by Rawlings' regime. So he left Ghana, leaving behind his family in order to set up a new life in the UK, where he could eventually bring his family to join him. Along similar lines, Corey talked about how his father's decision to migrate was related to the political upheavals and worsening economic opportunities. It is important to note here that it was not just the threat of political persecution that influenced the movements of these men, but political persecution coupled with the knowledge that financial success could be greater abroad. As Steven would go on to say, 'and besides, even if I wasn't killed, the economy was bad. My job was not secure'.

After a second coup orchestrated by Rawlings in 1982, which allowed him to formally assume power, his economic policies failed, which led to a nation-wide economic crisis in 1983 (Horton 2001). At this point, the World Bank delivered credits to bail Ghana out, which were accompanied by adjustment measures in order to mitigate Ghana's economic collapse. These measures ushered in a period of severe austerity that further served to drive Ghanaians out of the country. In 1992, a multi-party coalition won the elections (Abdulai 1992).

The period from the mid 1960s into the 1980s caused many Ghanaians to experience significant instability in finances, opportunities and political infrastructure. While for some, like Steven, migration was specifically tied to political instability, for the vast majority of my informants, it was largely the worsening economy and lack of job opportunities that prompted them to look towards the UK. As Juliet argued, 'It was just better in the UK. There were more and better jobs'. This personal experience reflects larger movements cited by social scientists such as Mensah (2002) and Adepoku (2000), who argue that during this period Africans were drawn to Commonwealth countries and the US as they were perceived as providing political stability and economic opportunities that their home countries lacked.

After 1992, the political environment in Ghana largely stabilised, however, the economy was slow to improve. Since such large numbers of Ghanaians fleeing the economic and political scene had put down roots in the UK during the 70s and 80s and formed communities of their own within cities such as London, migrating Ghanaians were able to locate and utilise networks that were already in place. These networks could help new migrants secure jobs and navigate life in the UK. Thus, a snowball effect of migration began to take place, with Ghanaians continuing to migrate to London in search of employment. Even though the Ghanaian economy had begun to take a turn for the better, the draws of earning more money in London, combined with the security of transnational communities already in place, spurred migration on.

### **Ghanaians in London**

By the 1980s, 10 to 20 percent of Ghanaians were living outside of their country of origin (Herbert et al 2006). As was previously mentioned, the formation of the diaspora in

London happened over this period and the last two censuses taken in 2001 and 2011 record 56,111 and 95,666 Ghanaians living in the UK respectively. Furthermore, the Institute of Migration<sup>11</sup> conducted a mapping exercise in 2009 which provides data very similar to the UK census data taken from 2011, according to which the current Ghanaian population in London is 102,837<sup>12</sup>. This further illustrates the continuous growth of the Ghanaian community in the UK.

While these numbers do offer insights into the flows of Ghanaians from Ghana to the UK, they lack precision as they do not account for or reflect the many Ghanaians who have overstayed visas or otherwise violated visa restrictions and are, therefore, illegal migrants. As over-stayers were encountered in the field, be they over-stayers who had changed their legal status back to 'legal migrant' through marriage, sponsorship, etc., or who were still classified as 'illegal migrants', it is important to acknowledge this portion of the Ghanaian population living in London. Undocumented migrants rely heavily upon diaspora communities to find employment and housing to access benefits and to navigate the complicated road to eventual citizenship/naturalisation (should that be their goal). These Ghanaians do participate in the economy, either formally or informally, but their uncertain status means that they may have trouble taking advantage of key government benefits such as healthcare, housing, etc., which, in turn, leaves them vulnerable to exploitation. Therefore, there exists amongst this segment of the Ghanaian Londoner community secrecy when discussing their immigration status, life histories, or current employment. Those who did speak with me about this status either did so anonymously, or only after naturalisation had occurred. Ghanaians who were here 'illegally' risked a great deal to do so; often separating from families, spending their savings to get to the UK and support themselves, risking deportation or the inability to return home due to insufficient funds made in London. However, despite these risks, the allure of employment and entrepreneurial opportunities in London and the United Kingdom as a whole incited many Ghanaians to seek success in London's economy.

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<sup>11</sup> "International Organization for Migration." *International Organization for Migration*, [www.iom.int/](http://www.iom.int/).

<sup>12</sup> "International Organization for Migration: World Migration." *International Organization for Migration*, [www.iom.int/world-migration](http://www.iom.int/world-migration).



Further obscuring the actual number of Ghanaian migrants in London is the nature of the census itself. The UK census can be avoided and allows for people to categorise themselves in terms of their nationalities/identities. Therefore, if a family holds dual citizenship, or different generations hold different nationalities, self-classification as British or Ghanaian becomes complicated. As was found in the field, second and third generation Ghanaians find self-classification particularly difficult, as strong family transnational ties are usually maintained, and an effort is made to remain connected to a Ghanaian identity and heritage. These younger Ghanaians will usually identify as British; however, parents as well as second-generation members of the population, may still identify as Ghanaian Londoners. Thus, the way Ghanaians view the number of Ghanaians in London differs widely from census data. An example is the *African Culture Blog*, which estimates the number of Ghanaians living in the UK to be 2,500,000<sup>13</sup>. This number, according to the blog, takes into account second and third generation migrants. While 2,500,000 does seem grossly inflated, it is important to note how great Ghanaians feel their presence in the UK is; and that first-generation migrants still consider their British-born descendants as Ghanaian. Indeed, throughout fieldwork, Ghanaians I spoke to described the Ghanaian presence in London as large, and the social networks available to them as varied and widely accessible. Therefore, to Ghanaian Londoners, who take into account migrants with illegal status, as well as British-born Ghanaians, the figures put forward by both the census, as well as the Institute of Migration do not reflect the true Ghanaian presence in the UK.

The majority of these migrants reside in specific neighborhoods within London. The primary areas in which Ghanaian migrants reside are 'the boroughs of Southwark, Lambeth, Newham, Hackney, Haringey, Lewisham, Croydon and Brent' (Vasta & Kandilige 2010). As will be elaborated upon in the Methodology chapter, interviews and participant observation took place in Islington, Holloway Road and the Brixton area.

### **Diasporas, Transnational Communities and Ghanaians in Europe and London**

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<sup>13</sup> Allj, Gambari T. "Mapping London's Ghanaian Community (2016): Demographics & Discourses." *AfricanCultureBlog*, 19 Oct. 2016, [africanculture.blog/2016/08/02mapping-londons-ghanaian-community-2016-demographics-discourses/](http://africanculture.blog/2016/08/02mapping-londons-ghanaian-community-2016-demographics-discourses/).

For the purposes of this thesis, I will be using the terms of 'diaspora' as well as 'transnational community' interchangeably to describe Ghanaian Londoners as I believe that, possessing the following qualities discussed in greater detail below; namely that they are dispersed from their homeland (Safran 1991, Brubaker 2005), have a link to that homeland, be it real or imagined (Safran 1991, Brah 1996, Byfield 2000, Brubaker 2005, Mohan 2006, Tölölyan 2007), possess networks that span borders (Henry & Mohan 2003), engage in constructions and reconstructions of space (Ibid), and have multiple identifications as Ghanaians, British, British Ghanaians, Ghanaian Londoners etc. (Ibid), they can be classified as both. This is demonstrated by my earlier discussion of the census data and the ways in which categorisations offered by the census can skew its results as many Ghanaians in this study identify differently.

### *Diasporas*

Classical conceptions of the diaspora are based on an idea of a forcibly displaced group of people, or a 'victim diaspora' (Cohen 1996, 2008). The more classic examples of this conception of a diaspora would include the Jewish diaspora and the African slave trade (Ibid). The ways in which these more classical explorations are examined by scholars are varied, however, they all tend to describe diasporas as entities that possess two main characteristics: 'the traumatic dispersal from an original homeland and the salience of the homeland in the collective memory of a forcibly dispersed group' (2008: 4). This conceptualisation of the diaspora prevailed until the early 90s, when the category and terminology were broadened in order to include types of migration that differed, but could still be included under the umbrella term, diaspora.

A seminal paper by Safran, published in the early 1990s in the journal *Diaspora*, marked a departure from the limited ways in which diaspora had become conceptualised. Safran emphasised the importance of the idea of 'homeland' and its inclusion as one of the main characteristics of a diaspora. Notably, Safran (1991: 83-84) argues that members of a diaspora community share a 'collective memory' of the homeland and engage in continued interaction and reimagining of their homelands:

'I suggest . . . that the concept of diaspora be applied to expatriate minority communities whose members share several of the following characteristics: 1) they, or their ancestors, have been dispersed from a specific original 'center' to two or more 'peripheral,' or foreign, regions; 2) they retain a collective memory, vision or myth about their original homeland – its physical location, history and

achievements; 3) they believe that they are not – and perhaps cannot be – fully accepted by their host society . . . 4) they regard their ancestral homeland as their true, ideal home and as the place to which they or their descendants would (or should) eventually return – when conditions are appropriate; 5) they believe that they should, collectively, be committed to the maintenance or restoration of their original homeland and to its safety and prosperity; and 6) they continue to relate, personally or vicariously, to that homeland . . . and their ethnocommunal consciousness and solidarity are importantly defined by the existence of such a relationship’

This expanded definition of the diaspora allowed researchers to apply the term to communities that would not have necessarily fit the victim diaspora model classically associated with it. While Safran still acknowledges within these traits some of the traditionally held ideals of diaspora, i.e., dispersion and homeland, he greatly broadens the definition by adding more possible markers. Furthermore, his suggestion that diasporas may have some, but not all of these qualities allowed for an even broader inclusivity of the term.

This debate continued in the mid 1990s, when social constructivists such as Brah, Anthias and Soysal sought to further problematise conceptions of diasporas. Brah (1996), for example, called into question the very notion of a homeland, arguing that a specific link to or memory of a homeland is not integral to diasporas; rather, a ‘homing desire’ is important, as the homeland or home could be placeless, imagined, transnational, a place of origin or a place of settlement. Along the same lines Anthias (1998) criticised conceptualisations of origin, and further argued that literature on diasporas did not focus intently enough on internal divisions within diasporic groups. Soysal (2000: 13), too, went on to argue that the way diasporas had been dealt with in the social sciences ignored the experience of the immigrant and favoured a focus on the nation-state and citizenship: ‘[diaspora] suspends immigrant experience between host and home countries’ native and foreign lands, home-bound desires and losses – thus obscuring the new topography and practices of citizenship, which are multi-connected, multi-referential and postnational’. Following these debates, using the term diaspora when describing or analysing a community became extremely problematic as the use may overgeneralise and may obscure individual realities of migrants.

This view persisted until recently, in the early 00s, when anthropologists and other social scientists began renegotiating the terminology, navigating between previous seminal

definitions such as Safran's and social constructivist critiques. Tölölyan (2007), for example, argues that while critiques of diaspora studies carry validity, the attachment to a place of origin was necessary to understanding diasporas. Furthermore, Brubaker (2005: 5) argues that despite the broadening of the meaning of the term, there could still be identified three main characteristics necessary to identifying and understanding a diaspora:

'These are dispersion (either traumatically or voluntarily and generally across state borders); homeland orientation (whether to a real or imagined homeland) and boundary maintenance (the processes whereby group solidarity is mobilized and retained, even accepting that there are counter processes of boundary erosion)'

For Brubaker and others, it is important to distinguish characteristics of a diaspora from other kinds of migrant communities and prevent the dilution of diaspora studies.

Further corroborating Brubaker and Tölölyan's emphases on the diaspora's connection to a homeland, Mohan (2006) and Byfield (2000) assert that the concept of diaspora is dependent on a link to a homeland, with the homeland providing the diasporic identity.

Regarding the literature on Ghanaians in the UK and Europe, the term diaspora is widely used to describe these communities, as scholars cite the continued linkage with home, collective memory of the homeland and a shared identity and community. It is also utilised to describe the place in which Ghanaians are acting, and remaking and renegotiating identities (Patterson & Kelley 2000, Vasta & Kandilige 2010, Matsuoka & Sorenson 2012, Story & Walker 2015). Therefore, as Brubaker argues, it can offer a means by which to examine a particular experience diaspora members encounter. For example, Akyeampong (2000: 186) describes how the diaspora, for Ghanaians, is a place where identity, as well as social class and standing can be recreated. New identities and social standings are made and remade within the context of the UK; but also amidst the influence of a consistent linkage to homeland, be that through a sense of 'Akanness/Ashantiness' or through transnational linkages.

### *Transnational Communities*

Transnational links, characterised by relationships maintained with Ghanaian family or friends back in Ghana, are so prevalent within the Ghanaian Londoner community that many scholars have begun to use the term 'transnational community' to describe this group of people; either interchangeably with 'diaspora' or exclusively. Transnational as a category of analysis is much broader than diaspora and includes more varied communities of migrants (Portes et al. 1999, Vertovec 1999). While even this term can be problematic in its usage and applicability (Vertovec 2001), according to Henry and Mohan (2003: 15) it is seen to have 3 key features:

'They are networked social formations which span borders, they have a particular form of consciousness based on multiple identifications, they possess a specific mode of cultural reproduction centred on 'syncretism', they become pathways for capital movement and sites of political engagement, and may engage in novel (re)constructions of place'

Therefore, within the broader definition or heading of transnational communities, diasporas could be a sub-heading, or a specific type of transnational community. To further elucidate this point, I draw on Daswani's (2013: 1995) description of diasporas relative to transnationalism:

'While diasporas tend to evoke an idea of rupture and a sacred time that foregrounds rituals, performances, and embodied practices that allow people to reconnect with and re-create 'homeland,' transnationalism points to an irony and tension between the personal and group ambitions to transcend geographical, social and economic boundaries . . .'

Even within this distinction, one could situate my informants within both titles, as my interlocutors, who have experienced rupture, sacrifice and hold a nostalgia and imagination for a sacred time, continue to maintain links to their homeland transcending geographical and social boundaries.

This continuity that is maintained through transnationalism can be characterised and further explored through Levitt & Schiller's (2004: 1003) framework of simultaneity, 'or living lives that incorporate daily activities, routines, and institutions located both in a destination country and transnationally. . .' They highlight how migrants' transnational ties function as a means through which identity, being and belonging can both alternate between host and sending countries, as well as coexist simultaneously between the two. Of course, this means that these transnational individuals and communities are operating within several different political contexts which have the capacity to

‘determine access and action and organise and legitimate gender, race, and class status’ (Ibid: 1013). Therefore, issues of nationality, citizenship, identity and mobility are intrinsically linked to transnational migrants’ engagement with, and within, different sociopolitical contexts. These migrants, through their presence or involvement with multiple states, impact political policies and economic policies both in sending and hosting states through dual citizenship, remittance sending, hometown associations and participation in taxation and protesting, etc. (Ibid).

This thesis aims to examine the social role of money amongst Ghanaian Londoners and how money impacts a sense of membership and relationships. As such, it is important to understand the context of the community in which money operates not only as a diaspora, but as an actively transnational society continually engaging with a new environment and country of origin – Ghana. Therefore, I will go on to demonstrate how entities such as hometown associations and remittance sending can act as a means of transnational agency and participation. Furthermore, I will discuss in the ‘Christianity’ chapter how religions can act transnationally, influencing the formation of communities in destination countries and the creation of identities which transcend the borders and labels of nation-states.

However, whilst the study of transnationalism does allow for simultaneity in nationality, identity, being and belonging, there also exist limits to the concept of transnationalism. Al-Ali et al (2001) argue through their work with Eritrean and Bosnian refugees in Europe, that it is necessary to examine the unique social and political contexts in which migrants operate to understand both the opportunities and barriers to participation in transnationalism, as well as how activities that can be perceived as transnational can be pressed or limited. A concept they put forward called ‘enforced transnationalism’, aims to understand how transnationalism can arise as a specific result of ‘state policy, the context of flight, historical antecedents, or the dominance of particular ideological, moral or cultural positions . . .’ (Ibid: 595) Through this lens we can see how, in some cases, migrants can encounter social closure, exclusion and detachment in both sending and receiving countries, which would limit transnationalism. For example, Eritrean migrants expressed that ‘racism and anti-refugee sentiments’ greatly impacted their success in the labour market, which in turn impacts involvement in ‘transnational

activities, such as the regularity and volume of remittances, or the frequency of temporary return visits' (Ibid 589). Furthermore, class and economic backgrounds can influence to what extent migrants can be mobile or participate in economic transnational activities such as entrepreneurial endeavours that span borders (Ibid 596). These represent just a few examples of different barriers and limits to transnationalism, and demonstrates the necessity of putting transnational migrants' movement and engagement between countries in dialogue with their social and political contexts.

Whilst my informants did not cite any barriers to transnationalism, I will be discussing some that I observed, specifically with regard to remittances in this thesis. In the 'Remittances' section, I will draw upon the economic climate in London and the demand for remittances from home communities to demonstrate how the demands of participation in remittances could limit my informants' and their families' transnationalism.

#### *Ghanaians in Europe & London*

When examining how diasporas and transnational communities negotiate everyday life, it is important to highlight the various ways that belonging and citizenship are navigated, community membership is formed and transnational linkages are maintained – especially within the specific context of Ghanaians living in Europe and London. Some key aspects of diaspora life for Ghanaians pertinent to my research that have been explored extensively by anthropologists are the circulation of money, engagement in hometown associations, marriage, and Pentecostalism.

Anthropologists' work on the prevalence of Christianity in the diaspora demonstrates how instrumental church communities are to Ghanaians as they help migrants forge communities, create and maintain transnational ties, negotiate identity and help members navigate life in the diaspora (Kalilombe 1997, Van Dijk 1997, 2001, 2002a, 2002b, 2004, Ter Haar 1998, Hunt & Lightly 2001, Adogame & Weissköpfl 2005, Harris 2006, Riccio 2008, Fumanti 2010a Fumanti 2010b, Fumanti & Werbner 2010, Krause 2015, Krause & Van Dijk 2016). In terms of migration itself, churches have been instrumental to flows of Ghanaians, and especially to the maintenance of transnational ties. Many churches in European diasporas consider themselves 'global' retaining key

links to Ghana that aid in easing migration (Van Dijk 1997, 2002a, 2002b). For example, Van Dijk's (1997: 149) work in the Netherlands and Ghana in the 90s demonstrates how many Pastors, through transnational linkages, can act as 'brokers' on behalf of migrants – easing migration both legally and spiritually for members. Furthermore, the maintenance of transnational links allows churches in the diaspora and Ghana to retain a foothold in two locations at once; allowing for the continual movements of goods and people, as well as maintaining a 'global' image to further attract members to 'Pentecostalism's international image and promise of success' (Van Dijk 2002a). Upon entering the diaspora, Christian churches provide community membership – a place where one can forge networks with fellow diaspora members, share experiences, and navigate life in a foreign context through a shared moral ethic (Hunt & Lightly 2001: 105). Van Dijk (2002a, 2010, 2016) and Krause (2015, 2026) discuss how these communities allow for a remaking of identity, where participation and membership in these churches act as new kin ties, fostering in their members a sense of belonging. They further describe how conjugal Christian unions receive primacy in the church; further repositioning identity and kin ties as the bond between husband and wife takes centre stage over wider kin networks (Van Dijk 2002a: 175). Transnational churches allow for migrants to situate their belonging within connections rather than homeland – connections that are made both within and through churches, as well as through ideologies (Van Dijk 2010). These churches can also, notably, be areas where one can retain a sense of connectedness with homeland and sense of 'Ghanaianess' (Van Dijk 2004). In the case of women, for example, as is brought to the fore in Fumanti's (2010a) work, gender and religious identities intersect in church communities allowing for women to forge identities that carry both irreverence and piety, empowerment and modesty; thus carrying wider implications for gender roles in the diaspora. The importance and prominence, therefore, of church communities to Ghanaian migrant communities in Europe cannot be understated. Not only do they influence migratory flows, community, belonging and identity, but they also provide a means through which people can come to understand and negotiate membership in their new contexts.

Van Dijk (2004) discusses how marriages that occur within the church are often mediated by church leaders and can occur outside the purview of the state and state regulations. This not only demonstrates the extent to which church communities are



important to the lives of Ghanaians in Europe, but also the ways in which they are able to subvert the influence of the state, thus asserting a 'civic morality' over a 'civic responsibility' (Ibid).

Membership and activities within church communities as a response to the sociopolitical context in which migrants find themselves has been widely explored in anthropology, especially within the context of Britain (Kalilombe 1997, Hunt & Lightly 2001, Fumanti 2010, Krause & Van Dijk 2016). Fumanti's (2010b) work amongst Methodist Ghanaians in London focusing on virtuous citizenship highlights the importance that his informants place on virtue and civic duty. This is characterised by such attributes as 'being law abiding, hardworking, and actively involved in Methodist fellowships through acts of caring, charity, nurture and human fellowship' (Ibid: 4). Despite immigration status, it is only through honouring these moral duties and exhibiting these virtuous attributes by obeying laws, paying taxes and supporting family back home that citizenship in Britain can be earned and deserved. Fumanti (Ibid: 27) further situates his findings within a postcolonial context, drawing attention to the historical interactions between Britain and Ghana, and demonstrating how, through fellowships that attempt to aid in the migration of Ghanaians to the UK, Methodist Ghanaians can 'remain doubly rooted, in Ghana and Britain, as flexible postcolonial virtuous . . . citizens'. Fumanti and Werbner (2010) take the notion of virtuous citizenship further to understand how participation in a moral economy through involvement in churches or hometown associations contribute to migrants' claims on citizenship. As migrants ensure the welfare of family and communities back home through these organisations, they are further becoming virtuous citizens, thus legitimising their claims to civic membership.

Transnational citizenship is further negotiated through entities such as hometown associations, which can allow Ghanaian migrants the possibility to impact their home communities or even wider Ghanaian policy (Henry & Mohan 2003). A great deal of the influence carried through these hometown associations is asserted through the flows of money they facilitate, providing largely developmental impacts on home communities. Whilst involvement in these organisations has been criticised as a means for the elite to maintain influence within their constituencies thus perpetuating class distinctions (Woods 1994), Henry and Mohan (2003: 619-620) demonstrate through their research

amongst hometown associations in the UK that the Ghanaian government's recent increase in engagement with hometown associations, their members and activities represents a change in the Ghanaian diaspora.

Money as a means of transnational influence and citizenship-making is prominent in diaspora studies. In the geopolitical realm, for example, Koser (2003: 175) describes how Eritrean migrants can preserve their Eritrean citizenship, even as ex-patriots through paying a taxation fee, which they view as a 'duty'. Thus, by paying their tax and fulfilling their obligation to the state, they too are being virtuous citizens. Eritreans also utilise hometown associations in order to raise money for political causes back home, allowing them to impact home politics and maintain a foothold in their home country (Ibid). Furthermore, these migrants utilise and engage with giving remittances, another kind of transnational monetary flow prevalent in diasporas; especially amongst my informants. The anthropological literature on Ghanaian participation in remittance sending is widely noted (Wong 2000, Henry & Mohan 2003, Guzman 2008, Mazzucato 2008, 2009, Riccio 2008). Whilst remittance giving will be explored in greater detail in the 'Remittances' chapter, I will note here how this practice has been actively endorsed, and how remitting bodies such as hometown associations have been directly engaged with by the Ghanaian government (Mohan 2008). This demonstrates the increasing importance of transnational remittances to the Ghanaian government, and represents a way that Ghanaian migrants could retain political links with Ghana from the diaspora.

### **The Informal, Formal and Semiformal Economies**

An important context for the discussion of money, migration and diaspora communities is the informal, formal and semiformal economies and how Ghanaian migrants create and operate through these different economic networks. The following section will begin by discussing the conception of the informal economy as it has been juxtaposed to what are considered formal economic spheres. I will then briefly problematise this juxtaposition demonstrating how many individuals navigate formal, informal and semiformal economic channels, often simultaneously, which is very much the case for many of my informants.

The term, 'informal economy', first coined by Hart (1973), was used to describe all economic activities that take place outside of state-regulation or oversight. Hart's fieldwork in Accra in the 70s, and his observations of the economic strategies that poorer Ghanaians were employing to make ends meet, led him to identify these informal economic networks and activities. As Hart's work shows, informal economic activities represent a means by which Ghanaians could create opportunities for success and advancement when formal economic structures could not. As such, informal economies thrive in times or places characterised by economic hardship. For example, a country experiencing a decrease in job creation, political instability, inflation, etc., would become the perfect environment for the proliferation of an informal sector.

In the context of Ghana, the economic downturn that began in the 60s and persisted through to the 90s presented Ghanaians with an environment that offered a dwindling job market combined with high costs of living due to inflation. As previously discussed, this prompted many Ghanaians to migrate to countries like the UK, which had a more stable economy and currency. However, those who stayed often found themselves involved in the informal economy, either as a primary means of income or as secondary, complementary means of income to formal sector employment. Hart (1973, 1988) documents the heavy reliance on the informal sector in his work within the context of Ghana's economic downturn. He describes the different subsections of Ghana's informal economy and organises the types of informal work conducted therein. He discusses 'primary and secondary activities' including agriculture and construction; 'tertiary enterprises' comprised of housing provisions and transportation; 'small-scale distribution' referring to those involved in hospitality or courier services, 'other' which includes artists and cleaners, and 'private bank transfers' which would be most commonly characterised as remitted funds (Ibid: 69). So prolific and intricate were these networks within Ghana at the time, that this type of classification demonstrated the varied sectors in which informal economic activities took place.

When considering the scope of an informal economy so rich and multifaceted, one begins to wonder how it is internally governed or regulated, i.e. what mechanisms are put in place to ensure healthy functioning of this marketplace that is, by definition, unregulated? As Hart (2005) describes, kin networks and principles of reciprocity act as

the primary means of social governing. As discussed, kin ties continue to play a substantial role in Ghanaian life, both at home and abroad. Kinship groups, lineage and descent, and the customary practices related to these concepts, act as a counterpoint to the modern nation-state's regulation of the formal sector (Ibid). Therefore, these social relations that operate outside of the purview of the state, are well suited to a stateless, informal economy.

Furthermore, anthropologists such as Hart (Ibid) and Lomnitz (1978, 1988) emphasise that kin groups are instrumental to the functioning of modern informal economies as much as so-called 'traditional structures'. These systems of reciprocity act as an informal means of enforcing accountability where delinquent individuals may not necessarily be subjected to traditional economic repercussions, such as having a home or car repossessed by a bank. Instead, they may find their reputation marred, thus negatively impacting future trade opportunities. While Ghanaian kin groups may differ in terms of descent, language, etc., reciprocity plays a large role in Ghanaian society across kin groups. Therefore, descendants of different lineages can still interact within the informal market economy as systems and principles of reciprocity are widely held and respected.

I will present my exploration of Ghanaians' engagement in the informal economy in London in the context of a challenge to modernisation theory, which assumes that the informal economy is primitive or backwards. Modernisation theorists would argue that the informal economy is a pit-stop in economic evolution on the way to a capitalist market economy structure (Furnivall 1939, Boeke 1942, Lewis 1954). They characterise the informal economy as complementary to the formal economy, but argue that a move towards a primarily formal economy is both inevitable and preferable to the insecurity and instability that an informal economy can offer (Adom & Williams 2012: 2). Clearly, such ideas about lineal progress have been refuted by now as the informal economy, even in nation-states that have embraced formal economic structure, is booming<sup>14</sup>. Certainly for the Ghanaian Londoners with whom I worked, informal economic means of

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<sup>14</sup> Elliott, Larry. "UK Shadow Economy Worth £150bn." *The Guardian*, Guardian News and Media, 3 June 2013, [www.theguardian.com/business/2013/jun/04/uk-shadow-economy](http://www.theguardian.com/business/2013/jun/04/uk-shadow-economy).

income represent a vital way to either make a living independent of oversight (especially important to over-stayers or migrants without work visas) or to complement formal income. Therefore, the idea that the informal economy would somehow dwindle when it remains an important means of income within many communities, both developed and underdeveloped, fails to take into account the needs of the many who rely upon it.

Structuralists recognised the proliferation and complexity of the informal economy and, contrary to modernisation theorists, argue that capitalism and similar market economies go hand-in-hand with the informal economy. Furthermore, they argue that formalised market economies lead to the growth and creation of informal economies (Portes et al 1989, Adom & Williams 2012: 3). Structuralists would argue that capitalist markets are, by their very nature, exploitative and oppressive economic structures. Therefore, informal economies are created and relied upon as a way around capitalist formal economies. This fails to take into account, however, those who gladly embrace both capitalist and informal market economies. Many of my informants would praise London's economy for its capitalist market citing this as the way one could gain large financial success through both informal and formal economic means. Therefore, their own assessment taken at face value is closest to that of neo-liberals, who would argue that the informal economy is entrepreneurial and less constricted than the formal economy and the overarching reach of the nation-state it operates within (Adom & Williams 2012: 4). In other words, the constraints of state regulation are overwhelming for some people to face; therefore, they enter into the informal economy where they can operate outside of stifling state-imposed regulations (De Soto 1989, Biles 2009). This is not to say that all formal employment is regulated by the state, however, it is to say that state regulation can represent one of the driving forces for entry into the informal economy amongst migrants with precarious immigration statuses. This is especially salient when considering the many difficulties that many Ghanaian migrants face when trying to secure formal employment in London in terms of visas and sponsorship. However, rather than fully embrace a liberalist view of the market economy, it is the complementarity of the informal and formal sectors that my interlocutors embrace as end-route around competitive job markets and state oversight.

They came most closely to a position held by post-structuralists who argue that many communities enter the informal economy voluntarily as it is based on social relations and kin and community ties (Williams 2009). This viewpoint most certainly holds merit for my own research, in that it raises the importance of kin and community ties in the informal economy. However, I would argue, contrary to post-structuralists, that redistribution of wealth and the maintenance of social relations are not necessarily the main draw to enter into the informal economy for Ghanaian Londoners. While the informal economy's reliance on these social ties to exist and thrive does ease people's entrance into the informal economy (especially for transnational migrants who heavily rely on these networks upon arrival), it is not the main reason for their involvement. Rather it is a combination of pragmatic factors that influence entrepreneurial and informal economic ventures. In my own fieldwork, it was utilised as a means to make extra money when formal employment opportunities were limited or less lucrative than expected, to avoid state oversight with regard to taxes and visa requirements, and as the opportunity for upward mobility or to 'make it big' (as was often mentioned). Therefore, for Ghanaian Londoners, there are a myriad of reasons to enter into entrepreneurial informal income which will be further elucidated upon in the 'Entrepreneurship' section.

Entrepreneurship and the informal economy are intrinsically linked and have been explored by social scientists and government bodies alike due to their continued proliferation worldwide (Overå 2007, Chu et al 2007, Dzisi 2008). For the purposes of my discussion here, I will focus on entrepreneurial activities in the informal economy in Ghana, demonstrating how vital these have been to everyday life, and why these economic strategies would therefore be brought to the United Kingdom.

As previously mentioned, the Ghanaian informal economy has only grown over the years. Notably, in the 1980s, during a significant period of economic hardship and mass migration, it initially grew to twice the size of the formal employment sector due to decreasing job opportunities in the face of a worsening national economy (Osei-Boateng & Ampratwum 2011: 4). As these small and micro-scale businesses began to profit and create income opportunities for Ghanaians, the informal economy then grew to five and half times the size of the formal economy by the 1990s (Ibid: 4-5). This growth of the

informal economy meant that a large majority of Ghanaians were involved in entrepreneurial informal work, either as a supplemental means to formal income or as a primary means of income. So ubiquitous were entrepreneurial endeavors in Ghanaian life, that this entrepreneurial spirit migrated with Ghanaians to the UK – a point which will be explored in greater detail in the ‘Ghanaian Employment in London’ section.

Whilst these distinctions between formal and informal economic endeavours have been advantageous to scholars striving to understand peoples’ involvement with, and creation of, spheres of exchange that operate outside of the purview of more ‘formal’ market-based employment, scholars have recently pushed back against this dual economy model, instead advocating for a blurring of these stark distinctions (Lee 2006, Smith and Stenning 2006, Chen 2006, Williams 2009). Citing how these types of economies are interconnected has led researchers to explore ‘semiformal’ economies typified by SMEs, entrepreneurs, merchants and traders who operate within both formal and informal networks (Kamrava 2002 & 2004, Chen 2006, Williams 2009). This conception has allowed for scholars to acknowledge a swathe of economic activity that may not fit neatly into the definitions of ‘formal’ and ‘informal’ work. Whilst I have previously discussed how entrepreneurship could be classified as ‘informal’ work, especially in the context of Ghana, where state monitored formal economic opportunities were scarce in the 70s and 80s; certainly in the context of London, one could see how entrepreneurial activities could, and oftentimes must, straddle both what has been considered the informal and the formal. For many of my informants engaging in entrepreneurial, small business and trading activities to supplement ‘formal’ income, informal networks transnationally and within the diaspora are essential to their success; as is engaging with other businesses which could be deemed as members of the ‘formal’ marketplace. Also, however, many of my interlocutors operated squarely within the informal sector as their businesses may represent illegal endeavours or their immigration status may be in question. Therefore, I refer to entrepreneurial activities in the following sections undertaken by my informants as both informal and semiformal.

### **Neoliberalism**

The types of employment my informants engage in is directly related to neoliberal ideology prevalent within the UK’s government and economy. Whilst we are

immediately put in mind of Thatcher's neoliberal approach to governance – one where free markets, privatisation and individualism reign supreme over welfare and collectivism; the rise of neoliberalism in the UK can be traced back to end of World War II, and maintains its legacy today. As Harvey (2005: 56-57) argues, the welfare state created after the war in line with Keynesian ideology quickly lost favour with the public, as media, largely invested in the financial sector's success, promoted neoliberalism: 'Individualism, freedom, and liberty were depicted as opposed to the stifling bureaucratic ineptitude of the state apparatus and oppressive trade union power'. The popularity of neoliberal ideology continued to rise into the 1960s, and by the 1970s, when high inflation and unemployment rates intensified, so too did the backlash against Keynesianism and the welfare state (Ibid: 58, Kus 2006). Therefore, by the time Thatcher assumed her role as Prime Minister in 1979, neoliberalism was highly favoured throughout Britain. With Thatcher came a move towards an emphasis on the private sector, and the creation of public/private partnerships; a move, as Harvey (2005: 77) puts it, 'from government (state power on its own) to governance (a broader configuration of state and key elements in civil society)'.

Thatcherism's and neoliberalism's legacies persist today as a Tory government has remained in power since David Cameron's election in 2010. As Fuchs (2016) argues, Thatcherism and neoliberal ideology had a profound impact on Cameronism and found a rebirth in David Cameron's approach to politics and the economy. Furthermore, recent critiques of Brexit in the media and by scholars alike link its implementation to neoliberalism's ideology and continued influence on political governance and ideology (Gusterson 2017, Monbiot 2019). Therefore, for my informants, the political and economic landscape of the UK, within which they operate, is heavily influenced and impacted by neoliberal ideologies and policies.

Neoliberalism's popularity has had far-reaching political and economic implications beyond the UK. As my interlocutors are almost entirely first-generation migrants who maintain ties to Ghana, it is important to understand what impact neoliberalism has had on Ghana as a sending state. Perhaps the most widely cited impact of neoliberalism in Ghana is the implementation of Structural Adjustment Programmes (SAPs) (Mohan 2006, 2008, Obeng-Odoon 2012). As a response to economic downturns in the 70s,



SAPs were implemented in an effort to restructure and liberalise the economy, revitalise the cedi, and promote the growth of private enterprise. The implementation of SAP programmes and austerity measures spanned a decade – from 1983 to 1990. It was during this period when, due to the crippling effects of austerity, many Ghanaians immigrated to other countries like the UK. Despite the many critical analyses of SAPs and their impacts on Ghana's people (Konadu-Agyemang 2000, Ayelazuno 2013, Oduyayo 2015), Bretton Woods institutions (The International Monetary Fund and the World Bank) have viewed the implementation of SAPs as a success; and Ghana as a particularly positive case study. They cite an improvement in global standards of poverty, despite the fact that, for the subaltern classes, their situation has largely not improved (Ayelazuno 2013). For institutions such as these, in line with neoliberal ideology, there exists a focus on the macroeconomic impact of policies and the long-term impacts SAPs can bring. This view takes on the 'trickle down' effect, popularised in the neoliberal economic policies of Reaganomics and Thatcherism (Mohan 1996: 435). In other words, rather than focus on the immediate effects of severe austerity measures on daily life, the emphasis is placed on imagined long-term benefits associated with restructuring the economy as a means through which private enterprise can then, at some point, provide more employment opportunities. This would then, according to neoliberal beliefs, provide people with the means to lift themselves out of poverty. Guyer's (2007) work in Nigeria similarly notes this neoliberal preoccupation with an imagined economic future; whilst drawing attention to the very pressing needs that Nigerians must face in everyday life.

Within anthropology, As Ganti (2014) lays out in her review, anthropologists largely analyse neoliberalism in two ways. The first can be described as a structuralist, Marxist approach that sees neoliberalism as a direct result of the rise of capitalism and market-based economies, and focusses on 'questions of political economy, specifically regarding the effects of macroeconomic policies such as SAPS, the retrenchment of the social welfare state, and the privatisation of public services or goods' (Ibid: 94). Examples of this approach to studies of neoliberalism include a focus on the material ramifications and the different ways people strategically mitigate its effects (Smith 2005, Pfeiffer et al 2007, Van Dijk 2009, Oberhauser & Hanson 2007). The second largely refers to neoliberalism in terms of an ideology, 'that focuses on technologies of self and

governmentality whereby subjectivities are formed or refashioned in alignment with values of individualism, entrepreneurialism, and market competition' (Ganti 2014: 94). Here, the approach is more concerned with identity and subjecthood as well as the promulgation of what has been deemed positive about neoliberalism – competition, efficiency, entrepreneurialism, etc. (Meyer 2007, Comaroff & Comaroff 2000). These two approaches are, indeed, as complementary as they seem, as one focusses on policy while the other focuses on the ideology that would inform engagement with, and implementation of, 'neoliberal' policies. There do exist criticisms of anthropology's approach to neoliberalism. The multifaceted nature of neoliberalism, as is argued by Ganti (2014: 98), has led to its being used ubiquitously in anthropology as 'a linguistic gloss akin to 'globalization'', thus generalising political and economic climates and the particular effects of neoliberal ideologies and policies. Kingfisher and Maskovsky (2008) also argue that neoliberalism is used too broadly and must be studied in its particularities of impact. However, anthropology's approach to neoliberalism as a unit of study could be argued to present a uniquely multifaceted picture through its ethnographic approach, thus situating its effects within society and providing insight into how larger macroeconomic and political contexts affect people's daily lives (Marcus 1995, 1997, Ganti 2014).

Particularly salient to my work is how neoliberalism has been utilised across the social sciences as a context within which to situate migratory patterns (May et al), transnational citizenship (Mohan 2008), the rise of Pentecostalism (Comaroff & Comaroff 1999, Meyer 2007, Comaroff 2000, 2012) and economic coping mechanisms such as remittances (Hanson 2005, Oberhauser and Hanson 2007, Wong 2006). May et al (2008: 67) discuss a 'travelling neoliberalism' whereby these ideologies are carried and transmitted transnationally through migratory patterns, and go on to describe how, 'migration can emerge not only as a response to neoliberal restructuring but as enabled by it'; demonstrating the complex ways that migration is influenced by neoliberalism's ideology and policies. Of course, as many migrants operate transnationally between sending and receiving states, global neoliberal policies act on citizenship rights as well. Often this occurs through the offering of dual citizenship, or other citizenship rights by sending states as a means to engage with diaspora populations and engender flows of money and material goods. This then perpetuates a development from abroad, allowing

for developing states to bolster GDPs as means with which to compete in the neoliberal capitalist global marketplace (Mohan 2008, May et al 2008, Berg & Rodriguez 2013). Impacts of neoliberal policies such as SAPs that have influenced migratory flows have also given rise to unique coping strategies in both transnational and local contexts. As Mohan (2008) argues, the rise in sending remittances as well as membership in hometown associations can be directly linked to the impact of SAPs and migration. These organisations and modes of exchange allow for individuals and families alike to support each other in the face of stifling austerity and increased competition. Economic coping mechanisms, such as these, utilise social relations and culturally embedded principles of reciprocity to provide a means through which families can circumvent the deleterious effects of neoliberal policies. Furthermore, neoliberal ideologies have been linked to the rise of Pentecostalism, most notably by the Comaroffs (1999), demonstrating the extent to which a prioritisation on accumulation, material gain and a 'culture of neoliberalism' has entered the realm of the sacred. As Van Dijk (2009: 150) points out, much of the anthropological work devoted to the intersection between neoliberalism and religion can be characterised by a 'shift from 'coping' to expression'', whereby guiding principles of neoliberal thought are incorporated into religious beliefs and practices.

Apparent within this brief account of neoliberalism, both within the context of London as well as in Ghana, is its pervasiveness in politics, policy, economics and the lived experiences of individuals. Certainly, for Ghanaian Londoners who have encountered neoliberal policies and ideology in both Ghana and the UK, its social and economic impacts have had undeniable impacts on migration, citizenship, modes of economic agency and religious beliefs.

### **Ghanaian Employment in London**

Ghanaian Londoners' interaction with money and the role it plays in their daily lives is directly related to the neoliberal/capitalist market economy. These interactions are complex and varied. Depending on legal status, education, training and social capital, employment opportunities for Ghanaian migrants in the diaspora can either be advantageous or lead to a deskilling or financial loss (Platt 2002, Mason 2003, Platt 2005). However, they can also present new opportunities and increase families'

statuses both in terms of class and finances. Regardless of realities or challenges eventually faced by Ghanaian Londoners, there is an initial perception that the capitalist environment of a global city will offer myriad opportunities and lead to financial gain and upward mobility, which encourages migration.

Migration is also spurred on through the communities created by Ghanaians that have called London home over the years, and the network of contacts these groups can provide. Vasta and Kandilige (2010) call it a 'labour diaspora' in which the arrival of Ghanaians in the UK over the past 10 to 15 years has established a community upon which migrants can rely. This preexisting network is able to offer support to new Ghanaian migrants entering the UK for the first time, and provides support in terms of locating employment and navigating complex laws within a new culture of employment; i.e. new job requirements, ways to behave in interviews, how to write a CV that would be accepted in the UK, etc. However, this 'labour diaspora' itself is stratified, encompassing both skilled and unskilled migrants of both first and second-generations. This stratification of support, as will be elaborated upon, can directly affect social mobility, class standing and incomes of new migrants.

The following subsections will explore three key characteristics of Ghanaians' employment in London that have both been discussed in anthropology as well as directly encountered in the field in the course of this research – namely, downward mobility, upward mobility and entrepreneurship.

### *Downward Mobility*

Most Ghanaians who emigrate from the UK primarily do so for economic reasons, and aspire to lead better lives and provide for their families. However, as many social scientists have documented, migrants entering the UK often only find employment opportunities that are far less advantageous than originally expected and a resultant downward mobility in terms of class and loss in social standing occurs (Daniel 1968, Vasta & Kandilige 2010). However, despite this, Ghanaians still seek employment in London and accept unskilled work whether or not it incurs a lower payscale and loss of status, as earning in pounds is perceived as a major benefit of migration (Akyeampong 2000: 186).

As is the case with other migrants, many Ghanaians who migrate to London, do so with the intention of returning home at a later date (Vasta & Kandilige 2010, Mohan 2006). This date, sometimes fixed, but often indeterminate, means that Ghanaians do not see the possibility of downward mobility engendered by entry into London's economy as a permanent state – a declassing of sorts, but rather a temporary arrangement associated with their time in London (Vasta & Kandilige 2010: 584). Therefore, even though migrants may be aware ahead of their relocation to London that the employment scene can present challenges such as entry, racism, lower than expected salaries, etc., the promise of earning in pounds, coupled with its value back in Ghana, as well as notion that career breaks are impermanent, means that Ghanaians are still drawn to the UK.

The types of Ghanaian migrants who experience downward mobility are varied in terms of class background, education and immigration legality. As was previously discussed, leave to remain in the UK or gaining a visa where they can have permission to work, can be problematic. Increasingly stringent immigration laws, especially within the last decade in the UK, have meant that many Ghanaians have overstayed their initial visas and are therefore illegally resident. This means that they have had to rely on the informal economy or 'rented' National Insurance (NI) numbers to secure employment. Therefore, Ghanaians with this immigration predicament will seek out jobs that are easier to enter and have less oversight. Furthermore, other migrants have discovered that their qualifications do not necessarily carry the same weight in London's job market (Heath & Ridge 1983, Modood 1997), meaning that the types of roles open to them range from shift work to cleaning and are not commensurate with pay and prospects in Ghana. This is borne out by research conducted at Queen Mary, University of London (Herbert et al 2006: 7-8), which states that

'black Africans mainly from Ghana or Nigeria made up 40% of workers in office cleaning, over two thirds (79%) of those employed as cleaners on the London Underground and over half of care workers surveyed (63%) . . . 94% of Ghanaians earned less than the Greater London Authority Living Wage for London (6.70 and hour). 76% of Ghanaians did not receive sick pay, over two third (71%) had not had an annual pay rise, over half (63%) lost pay if they took off work for emergencies and 76% received only the statutory number, or less of paid holidays. Over two thirds (77%) did not have a company pension scheme'

Furthermore, the lack of oversight in these roles means that Ghanaian migrants are more vulnerable to mistreatment. Vasta and Kandilige (2010: 581) describe this as a “levelling’ process in their work lives in London, where they continually juggle between job exploitation, racism and inadequate pay’. This levelling process also applies to class distinctions that were once held in Ghana which would, in London’s environment carry less weight as members of different classes compete for the same menial jobs. Therefore, even though they may, in fact, be earning more money than in their previous employment in Ghana, the deskilling and declassing involved in taking a job is associated with downward social mobility, a resultant loss of quality of life and levelling of class distinctions. This was very true of the Uber drivers I interviewed. While they would often express satisfaction with the freedom and wage that a job like driving an Uber could provide, they also expressed dismay at the lack of social status that comes with being an ‘Uber driver’. That this issue is extremely relevant to the migrants I spoke with was clear from the frequency with which interlocutors described their lives and careers in Ghana as more reputable, with higher status jobs, but also defended their choice to drive an Uber cab after migration as the more lucrative employment option in London, despite the lower social status associated with driving taxis.

Inherent within this loss of status are class issues. Members of the middle and higher classes in Ghana often experience a malaise associated with a demotion in class standing associated with downward social mobility. Accreditations, educational backgrounds and class standings that were once lauded in Ghana often carry much less weight in London’s job market (Herbert et al 2008: 107). Whilst this may not be as problematic if the migrant intends to return home, for those migrants intending to stay or finding it difficult to return (e.g. if he or she is supporting family or they are intending to reach a certain financial goal that takes longer than expected), this decreased class standing can represent a significant blow.

Of course, not all of the Ghanaian migrants in London experience downward mobility and declassing. According to data from the London LFS, ‘32 per cent of Greater London Ghanaians were in managerial, professional or associated professional jobs (Spence 2005: 113)’. Therefore, while the majority of Ghanaian migrants will contend with downward mobility and engage in cash-in-hand jobs associated with the informal sector,

there are still Ghanaians who are employed in the formal economy, and as such can experience upward mobility.

### *Upward Mobility*

Most of the Ghanaians whom I encountered in the field, be they first or second-generation migrants, spoke of the new opportunities encountered in London – where they could reskill or train and leverage this training into better employment than they would have found in Ghana. In many instances, migrants found that their preexisting qualifications allowed them to enter London’s formal economy and earn more money than at home in these roles. Furthermore, certain sectors in the London job market have proven more accessible to Ghanaians, and the sponsorship required/provided by these employers provides Ghanaian Londoners with a clear path to citizenship as well as workers’ rights and pensions schemes.

While the literature on Ghanaians experiencing upward mobility within London is limited, I found many examples of Ghanaians either coming here to train or using their expertise to enhance their incomes. Juliet, for example, who trained as a nurse in Ghana was able to gain employment as a nurse for the National Health Service (NHS) in London. In our interviews and meetings, she described how much she preferred working in London; and how entering London’s formal sector allowed her to make more money to provide for her family. Rose, whom I met through Corey at GracePoint Church, is another example of successful transition, as she was able to come to London to train in Finance and secure a job at Price Waterhouse Coopers; providing an avenue to upward mobility she may never have encountered in Ghana. Both women provide examples of how Ghanaians can experience upward mobility by entering the London job market.

Clearly, certain professions would enable this transition more easily and regularly than others, as the case of nursing shows, which remains one of the most transferrable skill sets that Ghanaians can bring to London. This is partly owed to the fact that the NHS works with the Ghanaian Nurses Association, which supports training for Ghanaian persons with a view to working in the NHS. The organisation currently holds around 300 members and is a registered charity that acts both as a means of professional support for Ghanaian nurses in the UK, as well as a hometown association raising money for

Ghanaian causes<sup>15</sup>. Nursing is also currently classified by the Home Office as a 'Shortage Occupation' which means that foreign job seekers are not only eligible to apply, but are also able to receive sponsorship directly from their future employer, the NHS. As 'Shortage Occupation' status means that foreigners can fill vacancies before they are advertised to locals, nursing is a very accessible profession for Ghanaians with the right qualifications, who will be sponsored throughout the application process and will gain Leave to Remain status (a highly sought-after status where those who have held a Tier 2 visa for more than five years can remain in the UK indefinitely) comparatively easy. Very importantly, even the crisis-ridden NHS provides higher salaries and better working conditions than what nurses would experience in Ghana<sup>16</sup>.

Whilst in the case of private sectors, entrance into financial services industries is not as clear cut, several people I encountered in the field had entered such jobs, as prior qualifications in Ghana were transferrable, and training in London for this field more easily led to jobs. Like with the NHS, Tier 2 sponsorship necessary for Ghanaian migrants to fill these roles was supported through sponsorship by companies and banks such as PwC, Deutsche Bank, Ernst & Young, BDO, promising employment. The majority of these applicants are accepted onto graduate schemes, meaning that younger migrants and second-generation migrants were more widely accepted. As was discovered in Platt's (2005: 21) 2001 study, black African second-generation migrants have a 75% 'greater chance of ending up in the professional classes than otherwise comparable white non-migrants'. Ghanaian migrants' ability to enter these professional classes may also provide upward class mobility here in the diaspora.

Furthermore, Ghanaians may also experience an upward mobility in terms of class membership upon their return back to Ghana. As many Ghanaian migrants have expressed a desire to return to Ghana at some point, the diaspora can represent a place of remaking and a site of positive social mobility. In the diaspora, members of lower and

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<sup>15</sup> "Ghana Nurses Association." *Ghana Nurses Association*, [www.gna-uk.org/](http://www.gna-uk.org/).

<sup>16</sup> Fox, Genevieve, and Rose Ifould. "NHS Workers from Abroad: 'I don't think people here appreciate what they have'." *The Guardian*, 10 Oct. 2015, 11:00, [www.theguardian.com/society/2015/oct/10/nhs-workers-from-abroad-coming-over-here-saving-our-lives](http://www.theguardian.com/society/2015/oct/10/nhs-workers-from-abroad-coming-over-here-saving-our-lives).



middle classes can then work to enhance their financial standing and return to Ghana as members of middle or upper classes (Vasta & Kandilige 2010: 584). Yet another means by which Ghanaian migrants can seek upward mobility if they cannot access formal, professional employment is through engagement with entrepreneurial activities.

### *Entrepreneurship*

Throughout this chapter, the draw of the global city economy associated with the pound has been detailed and referenced as one of the main pull factors in Ghanaian immigration to the UK. The currency is valued so greatly that Ghanaians are willing to take jobs associated with lower classes or even enter, remain and work illegally in order to gain access to the currency. While the pound itself is a relatively strong currency, it is also what the pound represents, i.e. the perceived opportunities that the capitalist market economy in which it is exchanged presents, that is sought after. As Vasta and Kandilige (Ibid: 585) put it, 'the 'power of the pound' is often used as a euphemism for the openness of the London labour market, with the implication that 'there is plenty of work and we have come to work'. In other words, London is seen as a land of opportunity where everyone and anyone can succeed financially, and, in the words of Corey, 'get a piece'.

The perception of London as a 'land of opportunity', therefore, encourages those with an entrepreneurial spirit amongst Ghanaian migrants. As was previously discussed, entrepreneurship is a long-standing aspect of life in West Africa, which has been well-documented with special reference to informal economic activities (Hart 1973, Adom & Williams 2012). The continued growth of this sector in the UK demonstrates the draw of entrepreneurial endeavours. According to the 2001 census, amongst black people in London, 24,000 are self-employed, and there were over 10,000 businesses employing one or more people in London (Greater London Authority 2004). This kind of data also shows that the businesses within the African and Caribbean population of London operate primarily within their own ethnic groups, utilising networks and connections made within diasporic or transnational communities (Blankson & Omar 2002). Furthermore, the types of entrepreneurial activities within these groups were clustered around personal services, hire and repair, catering and accommodating, retail, health and social care (Comrie & Adeluwoye-Adams, 2008). The types of Ghanaian

entrepreneurship I encountered in the field were varied – from restaurant owners to barbershops, to hair salons and clothing design, many Ghanaians were attempting to support themselves through entrepreneurial activities. For some, their sole income relied on these ventures, while for others, it was a way to supplement their income. For example, Corey was attempting to launch a line of rucksacks that he personally designed in order to supplement the income from his part-time work. This, in turn, would support his studies. When I asked him why he chose such a risky venture in which to invest, he cited his confidence in London's market as well as divine providence. However, it should be noted, that whilst entrance into the semiformal and informal economies for my informants was one of choice and largely positive, this is only part of the story. Migrants are often pushed into these sectors and have to be entrepreneurial as they may be illegal migrants or lack training. Furthermore, risks involved with this sector include racism and exploitation.

With reference to West African migrants, it is also relevant to discuss the long-standing association between entrepreneurship and religious practice, here especially Christianity; which has been analysed by anthropologists working in Africa and the diaspora (Weber 2018, Coleman 2017). Throughout my fieldwork, be it during interviews or during church services at GracePoint Church, the importance of Christian values was brought home to me. This was especially obvious in relation to notions of entrepreneurship which would link financial success of any activity directly to proper conduct and engagement with religious practice designed to bring about God's Grace. Dodd and Seaman's (1998) work identifies three different types of interaction between religion and entrepreneurship – namely, a general affiliation with a national religion which provides a beneficial environment for entrepreneurship; a connection between individual faith, religion and entrepreneurship; and an interdependence between theory, religion and entrepreneurship. In the case of Ghanaian Londoners, individual faith plays the most important role, with Ghanaians citing interactions with God through prayer and contributions to the church as the main reasons why success as an entrepreneur can be expected. The ability for each person to have their own personal relationship with God through Jesus and the Holy Spirit further contributes to this emphasis on individual faith; and often divine inspiration through these entities is cited

as the catalyst for business innovation and the entrepreneur's ability to prosper in London's markets (Gbadamosi 2015: 14).

As will be elaborated upon in the Religion chapter, throughout fieldwork, multiple connections between belief and participation in the church were relevant, amongst which the church attendance and prayer were often credited with success in business. Furthermore, the practice of tithing linked business endeavours, church membership and God's favour with profits and opportunities directly related to the amounts provided. For Christian Ghanaian Londoners, the connection between religion and entrepreneurship is undeniable and entrenched within their society.

### **Conclusion**

The aim of this chapter was to provide the context which makes migration a viable option and some background to employment and the link between migrants and the diasporic networks in London. By discussing the political and economic factors for immigration, we can see how opportunities to gain access to a more highly valued currency in the UK, combined with a lack of opportunity in Ghana greatly influenced the movement of Ghanaians from the 1960s onward. Furthermore, the corroborated anecdotes and life histories of my key informants provide an understanding of how important London's reputation as a land of opportunity is to migrants, both during periods of economic and political instability as well as the relatively more stable contemporary period.

The distribution and financial activities of Ghanaians has also been important to consider as it allows us to see the various ways in which Ghanaians engage with London's economy, and the different opportunities and challenges this engagement enables. Clearly, while many Ghanaians enter secure or even lucrative employment, many more enter the informal sector of the economy as a way to either circumvent barriers to accessing formal employment, or to supplement formal employment, and these informal entrepreneurial strategies have been inherent to Ghanaian life. This brief discussion provides a framework for my analysis of more informal exchanges of money through practices such as tithing, remittance giving and brideprice, for example.

The financial aspects of migration allow us to see how Ghanaians interact with money and the importance it has in their lives. Since the migratory pull for most Ghanaians lies in financial opportunities, it follows that access to money is seen as the path to a better life. Therefore, money becomes the most valuable asset for migrants and is charted in positive terms as a means to gain access to opportunity, freedom and upward mobility, despite the threat of downward mobility that migration often entails.

The following chapters will explore money flows in four key social spheres as encountered in the field. They will demonstrate how money is valued socially and how its transmission in different contexts acts as a particular means of strategic engagement within the diaspora in response to the wider neoliberal/capitalist climate of London.

## Remittances

‘Wamma wo yonko anntwa anko a, wonntwa nnuru.

If you don’t let your friend cross and reach (his destination), you will also not cross and reach yours.’<sup>17</sup>

*In 2013, I was working for an international development children’s charity as a Corporate and Community Fundraising Manager in London. Unfortunately, the job proved to be a lot less about connecting donors to our work in a real way, and far more about hitting financial targets. I had grown increasingly disenchanted with the work and was considering a re-entry into academia in order to realign my career with my interests. It was during this time, the Programmes Manager for the charity, Alicia, who also happened to be a close friend, invited me to attend a conference with her that focussed on African diaspora connections in the UK. It was her hope that this might be a welcome break from the drudgery of my role and ignite in me an interest in the Programmes side of charity work. I do not think she could have understood how profound an impact it would have on me, the trajectory of my life and this thesis.*

*Walking in, my friend found a few colleagues who worked in international charities and introduced me. We chatted about this conference and the implications it had for our respective causes. Since our work was concentrated mostly overseas and our local UK focus was largely targeted only at fundraising, this was more of an opportunity for Alicia to meet with other programmes officers and widen the charity’s network. Even though I was there to meet other Programmes managers and officers, and see if this type of role would be desirable to me in the future, the fundraiser in me saw a talk about remittances and their impacts for charities and development which piqued my interest. Perhaps, I thought, this was a way to grow the charity’s supporter base, by engaging people who would be more invested in the idea of developing their home countries and communities. It turned out to be so much more than that.*

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<sup>17</sup> “The 50 Most Important Akan Proverbs.” *The 50 Most Important Akan Proverbs – African Symbols & Proverbs*, [www.adinkrasymbols.org/pages/the-50-most-important-akan-proverbs](http://www.adinkrasymbols.org/pages/the-50-most-important-akan-proverbs).

*As the presenters described the sheer amounts of remittances that are sent annually to developing countries worldwide, I wondered why I had not heard more about remittances working in development. On a macro-level the impact was undeniable, and I was fascinated by the implications this might have politically and economically. Then individuals began to speak about the personal impact remittances had on their lives. Tanzanians, Ghanaians, Eritreans, and Nigerians all stood up to describe how remittances benefitted their lives, and their families' lives, and provided a sense of connection, and participation in their home countries. They were glad of the opportunity it afforded them to engage with their countries of origin whilst living abroad. The intersection of pragmatic and emotional concerns, combined with remittances' ability to allow people a kind dual citizenship showed me how multifaceted remittances could be in the lives of migrants. It showed me that money and its exchange did more for people than the work of building schools, or buying textbooks. It made connections and reinforced relationships; it inspired empathy; it drew people together; it demonstrated value.*

*Fast forward to 2014, and I had left my job at the charity and had enrolled in the MPhil/PhD Anthropology programme at Goldsmiths, University of London. And while my topic would change and broaden, from remittance giving among the Tanzanian diaspora, to remittance giving among the Ghanaian diaspora in London (I found this community much more accepting of me since I had spent a significant amount of time in Ghana), and finally, to the social life of money among Ghanaian Londoners; it was always this interest in money's impact in the lives of diaspora members, its ability to do so much more than buy goods and services, that remained the focus of my work. The following chapter represents an exploration of my first encounter with money in the lives of Ghanaians and its social impact and life.*

## **Introduction**

Remittance giving is a practice commonly found amongst migrants in diaspora and transnational communities. This practice of a migrant sending money, goods, or intangibles such as ideas, emotions and values abroad to home communities, families or individuals has been extensively discussed in the social sciences, in the contexts of its economic, political and social impacts. It has largely been analysed in terms of

development, social capital and monetary flows and exchange (Rempel & Lobdell 1978, Griffith 1985, Kearney 1986, Cohen 2001, Levitt 2001, Binford 2003, Adams, 2006, Åkesson 2011, Cohen 2011). Certainly, in terms of development studies and political science, there has been overwhelming attention to the quantitative aspects of this practice. So great are the flows of money generated by remittances, that they have not only attracted the attention of academics, but of governments as well, with states actively attempting to encourage and bolster their transmission through direct engagement with diaspora communities (Koser 2003, Levitt & Glick Schiller 2004, May et al 2008). The Ghanaian Londoner community is no exception. There have been recent rises in government engagements with hometown associations (Mohan 2008), as well as recent moves to further engage the diaspora through the offering of dual citizenship and voting rights for expatriates (Henry & Mohan 2003). This new emphasis on the diaspora is congruent with migrants' overseas contributions as Anarfi et al (2003) observe that overseas remittances have been a top three contributor to Ghana's GDP.

While it is tempting to focus on these significant flows of money in purely quantitative terms, that would fail to encompass the social intangibles that are carried through these transactions. In fact, that has been anthropology's main contribution to the study of remittances – its focus on the personal and ability to create and maintain social bonds, transmit emotions and feelings, and maintain a sense of connectedness and belonging. Its role in transnational families, for example, goes far beyond what one can measure quantifiably; doing the work of the social, reinforcing (Bryceson and Vuorella 2002, Zelizer 2005) or even disrupting (Yea 2015) these familial ties across borders. Beyond belonging and connectedness though, remittances can also provide the sender with a sense of morality, allowing them to support and provide for those back home. In this way, not only are connections influenced, but intention and emotion is transmitted (Katigbak 2015, Yea 2015).

Within the field, I encountered different kinds of remitting behaviours that reflected the nuanced nature of this practice. While, for my informants, all remittances took the form of monetary exchange, the motivations for remitting and its paths varied. Therefore, the following chapter will address three case studies encountered in the field to demonstrate the main types of remitting behaviours that are undertaken by my

informants. These examples will serve to illustrate the predominate kinds of remittance giving highlighted by my interlocutors. In the discussion of these forms, I focus on motivations, themes and social impacts as they are presented in each detailed case study. While I will focus on monetary exchange, I will also demonstrate how socially embedded all these types of remitting behaviours are in my informants' lives, as remittances, for them, are never just about development, aid or debt repayment; rather, they are multifaceted transactions that carry, at once, financial and social capital.

A question that lies at the heart of considerations of gift giving practices is motivation. As intention, meaning and value are created, transmitted and transported through the gift, it becomes vital to understand motivations for engaging in this type of exchange. Similarly, in the case of monetised societies, where it can be easily assumed that all monetary exchange occurs on a quid pro quo basis, motivations need analysis as it is the intention with which money is transacted that characterises the meaning and social impact of the exchange. Indeed, throughout this research, motivations for monetary exchange are examined to understand how intention delineates the impact of different modes of exchange on Ghanaian Londoner life. Everyone I encountered was remarkably candid about whether they would characterise certain types of exchanges as altruistic or self-interested, and when the two types of motivations overlapped. Throughout each type of remittance giving explored there are aspects of altruism, self-interest and debt repayment at play which I will highlight and examine.

Beginning with an overview of literature that examines the interplay between kin ties, reciprocity and remittance giving, this chapter will focus on Maussian theoretical frameworks of gift giving, as the anthropology of remittances is widely situated within his influence. Touching on Sahlins and Graeber, I discuss how the anthropology of remittances has evolved and been applied to transnational remittances. More current work from Zelizer, Cohen, Cliggett, etc. is outlined and will be drawn upon throughout the chapter.

I will then discuss how Ghanaians view the circulation of money through their communities, emphasising long-held views of accumulation and wealth that impact participation in practices of monetary exchange such as remittances. Furthermore, I will



demonstrate how engaging in different types of remittance giving allows my informants to negotiate short-term, mid-term and long-term needs.

Moving on to a discussion of the moral economy of remittances, I describe how the practice of sending remittances can be situated within a moral economies framework. I draw on existing literature to demonstrate how social norms and conceptions of morality underpin and inform participation in this monetary exchange.

Beginning with a discussion of the practice of fostering in my first case study, I focus on how remitting behaviours continue to support this practice in a transnational context. I also examine the importance of kin ties and matrilineal descent models that have been, and continue to be instrumental to fostering in Ghana. Corey's case study demonstrates how this practice occurs along kin lines and is reinforced through the international transfer of money. Furthermore, I look at how motivations for fostering and practices thereof have changed in the face of transnational migration, and how migration to an economically demanding city, in terms of cost of living, the possibility of downward mobility, and job market entrance, have made fostering a continually advantageous means of familial support. In this way, the practice of fostering and the transfer of money that supports its practice, i.e. remittances, allows families the opportunity for mutual support and the preservation of transnational family ties.

My second case study addresses personal remitting behaviours and altruistic motivations. The most commonly expressed motivation by my interlocutors has been altruism; and in order to characterise the importance of altruistic motivations to remitting habits, I focus on Juliet's engagement with personal remitting. As Juliet was open enough to welcome me into her home, I was able to see first-hand how she and her family remitted money on an ad-hoc basis, as it was, in their view, simply 'the right thing to do'. Following on from the ethnographic depiction of Juliet's personal remitting habits, I discuss the anthropological theory on altruistic giving and situate Juliet's motivations and practice within it, further demonstrating the importance of remittances to the preservation of social ties.

Finally, the third case study presented will discuss hometown associations and their role in remittance flows through Kojo's remitting habits, and how this type of remittance giving offers the giver key advantages of security and anonymity. For Kojo, and many other Ghanaian Londoners, hometown associations are a better way to 'invest' one's money in their wider community through remittances. Often operating on a macro level in terms of aid and development, hometown associations and the money they send home attempt to create the largest impact for their contribution. Through systems of checks and balances, they also help to mitigate concerns of squandering or misuse of remittances which are prevalent within the Ghanaian Londoner community. Following on from these concerns, I discuss the fears around squandering and the desire for transparency in remittance giving that many of my informants have expressed to me in our discussions.

These case studies present major themes at play within remittance giving amongst my informants: hometown associations, kinship, reciprocity, fostering, squandering, obligation and altruism. Through ethnographic evidence and examinations of these themes, drawing upon theoretical frameworks and additional ethnographic material encountered in the field, we can gain a better understanding of how these different types of giving overlap and operate within the Ghanaian Londoner community. Furthermore, we will be able to see the importance of these monetary transfers, not only to recipients, but to senders as well, furthering reinforcing and cementing social ties, both transnationally and locally within London through money.

### **Remittance Giving, Kinship and Reciprocity**

Kinship and family ties all play a large role in discussions about reciprocity, which have been explored in anthropology by authors including Mauss, Sahlins, Parry, Hart and Graeber. Whilst I have broadly discussed this literature and its contributions to the anthropology of money in the introduction to this thesis, I examine them more closely here as they specifically pertain to remittance giving; as reciprocity and reciprocal relations are cited as the cornerstones of this practice throughout anthropology.

Based on Mauss's (1990) seminal work on gifts, reciprocity has been a frame for any debates on giving and receiving of gifts in different societies and contexts. In his work,

Mauss argues that the 'gift' – reciprocity as a human trait – is evident in all aspects of society – social, political, religious, etc. Dominant is his notion that a gift creates and maintains ties between groups of people which makes his approach particularly applicable to the anthropology of remittances, and useful for a discussion of motivations for giving. Throughout my interviews with respondents, kinship ties were cited as a major influence in remitting practices. These ties were often depicted as dependent on remittance giving, and extended to include non-kinship entities like hometown associations. Using Mauss's understanding of the gift as inalienable allows us to understand the transmission of remittances as a way to maintain a connection that could have once been solely underpinned by kin ties or geographic proximity and everyday working and living together.

Mauss's analysis of gift-giving and reciprocity was further pushed in the work of Sahlins (2008). As was explored in more detail in the 'Introduction', Sahlins emphasises the importance of pre-market and non-market forms of exchange emphasising an importance of social relations and kin ties. In his work, different types of reciprocal relations are differentiated along axes of time, as he recognises long-term, short-term and unspecified expected returns of gifts in systems of exchange. Both Mauss' and Sahlins' perspectives that reciprocal relations underpin pre-capitalist and pre-market societies and the formation of relationships seem to also be applicable to capitalist societies, where they operate as one amongst other kinds of exchange.

Moving on into more recent anthropological explorations of reciprocal relations, especially within the context of the influence of a market economy, we can see works such as Graeber's (2001) theory of values; which challenges the previously held notions that gift giving and the emphasis on reciprocity disappear as matter of exchange in these contemporary economies (Polanyi 1945). Rather than make them disappear, Graeber (2001) argues, the integration into a market economy does not challenge the principle of exchange and therefore reciprocity of some kind still exists. In this approach, the market economy does not appear to be radically different from a gift economy, as both co-exist and contain different spheres of exchange, which are subject to different regimes of value creation. Indeed, this reiterates earlier work that had already argued that it is the act of gift giving itself, rather than the form it takes, which is truly important

when analysing reciprocal relations (Derrida 1997, Schrift 1997, Godelier 1999). It is therefore the act of giving, which serves to make tangible social ties and connections, as well as intentions and meanings.

The emphasis on different spheres of exchange when analysing remittance giving is also found throughout anthropological explorations (Zelizer 1989, 2017, Levitt 1998, 2010, Cliggett 2005, Cohen 2010). This kind of analysis focusses primarily upon how recipients and senders are affected, and the social contracts that are forged and reinforced between those participating in this type of exchange. These social contracts become especially salient when considering the obligations inherent in reciprocal relations and judgements people make with regard to budgeting for remittances or choosing to engage in different kinds remitting behaviours at different points in life.

In the three different remitting contexts (fostering, personal remitting and hometown associations) I explore, performative, symbolic and quantitative aspects intersect and operate either in tandem or independently. Furthermore, the social impact on the wider diaspora communities, which could be described in terms of community making through remittance gifting will become apparent. This is especially evident in discussions of the hometown associations, where Londoners come together to give jointly overseas – creating a social network that revolves around the process of remittance giving, but also the more individualised practices discussed.

### **Ghanaians, Reciprocity and Money**

It is important to acknowledge how Ghanaians view wealth accumulation and circulation as this is a key context through which to view remittance giving. Daswani's (2015b) findings among Pentecostal Ghanaians demonstrates the extent to which monetary circulation is not only expected, but also looked favourably upon by the wider community, affecting perceptions of wealth and accumulation.

While wealth accumulation amongst Ghanaians is not necessarily frowned upon by wider society, the way it is accumulated combined with how it is used can distinguish between those who are considered rich and those who are considered wealthy. In other words, it is possible to be a rich person (*ahoyeni*) and not a wealthy person (*sikani*) if

one who accumulates money is not perceived as ethical or generous. As one of Daswani's (2015b: 109) interlocutors would go on to point out:

'Prince said that the *sikani* problematically derive personal satisfaction and enjoyment from public recognition and fame. He described them as 'arrogant', unwilling to share with others, and not concerned about how they get rich but simply about being rich. *Ahoyeni*, on the other hand, are usually kind and charitable people who do not seek the public spotlight and always help others out of a sense of communal responsibility'

For Ghanaians then, how money is accumulated and utilised is directly related to notions of personhood in society. Furthermore, we can see how virtue and value are linked to monetary expenditure and economic participation, as, in order to be considered a virtuous person, one must be a good steward of wealth, recirculating it throughout the community. Daswani (2015b: 112) goes on to link these evaluations of virtue to Lambek's (2008) work on economic and ethical value, demonstrating how these considerations are intertwined for his interlocutors.

Whilst this work focusses on wealth accumulation amongst charismatic prophets, pertinent to my own work is its illustration of perceptions prevalent in Ghanaian society regarding wealth and its circulation. To be miserly or selfish with money is to lack virtue. Similarly, in the context of remittances, there exist pressures to participate in these circulations of funds as migrants are generally perceived as having increased wealth through their participation in other economic environments. Thus, in order to be virtuous, participation in wealth redistribution through practices such as remittances is considered important both in sending and receiving contexts.

Throughout this chapter, I will demonstrate how my informants consistently express how remittance giving is 'the right thing to do', or 'what is done'. Indeed, whether they view remittance requests and giving with cynicism or fatigue, it is nonetheless considered an important practice in the lives of these diaspora members as it is inherently tied to conceptions of virtuous and ethical personhood.

### **The Moral Economy of Remittance Giving**

The practice of remittance giving can and has been situated within conceptions of moral economies as it encompasses long-held systems of reciprocity and social relations, and acknowledges how these social norms influence participation in monetary exchange

(Isabaeva 2011, Paerregaard 2014, Katigbak 2015, Petrou and Connell 2017). As Sayer (2004) observes, paying attention to moral codes and obligations, one can gain a deeper understanding of how economic activities and social values intersect and impact one another.

In terms of monetary remittances, which carry emotion and fulfil moral duties and obligations, engagement with these economic activities must acknowledge the value systems and ethical motivations at play. As Katigbak (2015) argues, especially in the case of transnational families and remittances, one cannot overemphasize the importance of emotion in these economic transactions, and therefore, it is necessary to analyse this intersection of emotion and economics as well as morality and obligation. In her work in Philippines' Little Italy neighbourhood, she observes that the emotions that remittances carry further serve to reinforce a moral and ethical code (Ibid: 520). Even negative emotions such as guilt, or feelings of duty due to social coercion, which may also drive people to participate in remittance giving, further serve to contribute towards the obligations inherent in this moral economy (Ibid, Petrou & Connell 2017). Whilst Paerregaard (2014) observes that the majority of remitters would cite altruism as the primary motivating force for participation in this practice, obligations inherent in reciprocal exchange cannot be negated. Indeed, so great is the expectation of remittance giving amongst transnational networks that the act of migration in and of itself is perceived as moral (Ibid, Katigbak 2015). Therefore, remittance giving must be situated within conceptions of morality, as this practice serves to reinforce moral and social norms through economic means.

I would therefore agree with Katigbak's (2015) argument that those who continually participate in this type of moral economy 'constantly perform and/or exchange moral and reciprocal obligations, thus contributing to the continuation of the family as a social institution'. However, I think we can extend and broaden this to apply it to transnational communities and personhood. Thus, as migrants continually participate in the performance of these morally charged economic acts, they contribute to a continuation of wider transnational ties and the migrant as a moral actor – a 'good' person and 'good' Ghanaian.

Paerragaard's (2014) focus on the moral imperatives or ethics surrounding migrants' engagement with remittance giving practices further serves to underscore these obligations. Utilising empirical evidence from Peru, she highlights three different commitments that act upon migrants' motivations for giving: a family commitment, a personal commitment and a community commitment. These too can be applied to the different types of remitting activity that I enquired in the field. Remittance giving where fostering is concerned, for example, satisfies family commitments; personal remitting addresses personal and family commitments; and remitting through hometown associations fulfils community commitments, as these types of remittances are usually reserved for development projects. These will be addressed in the following sections as case studies, where I will not only unpack these commitments and reciprocal relations, but will also address the emotional motivations, practical considerations and ethical values my informants assign to these different forms of remitting.

### **Fostering**

Fostering was cited throughout my research as a main incentive or reason to participate in the practice of remittance gifting. The practice of fostering, whereby family members assume responsibility for the care and upbringing of another family member's child(ren), is common across the world, but has been shown to be particularly important in West Africa from the precolonial period through to present-day (Goody 1982). While the reasons for parents to enter into fostering arrangements with relatives or other families have become more varied in present-day Ghana, they are still largely influenced by factors such as kin obligations, debt repayment and the wider economic environment. The following section will explore the role of fostering in Ghanaian society, its prevalence, its practice and its impacts in order to illustrate the wider context for the study of migrants' practices in London.

As Goody (1982) has argued, fostering often occurred in the precolonial era as part of a child's life course, and as a means to preserve familial ties and kinship networks. As spouse selection, brideprice and inheritance were usually governed by the authority of the mother's brother in matrilineal kin groups, children were sent to that household to live with an uncle and his family and develop deeper bonds. This was considered advantageous for the child as fostering would, therefore, forge a relationship of

understanding and familiarity between the mother's brother, the fostered child, and his sister's household. This relationship would, in turn, help with major decisions made by this uncle on behalf of the child, such as brideprice exchange.

While fostering today occurs within a more heterogeneous landscape, the maintenance of kinship networks remains a central factor in decisions to engage with the practice. In fact, the majority of anthropological work on fostering acknowledges kin ties as central to the practice of fostering throughout West Africa (Schildkrout 1973, Fiawoo 1978, Goodenough 1981, Goody 1982, Meier 2013, 2014, Coe 2013, Wanitzek 2013, Lallemand 2013, Alber 2013). Goody's (1982) seminal work on fostering practices in Ghana demonstrates the extent to which kin ties and networks have been utilised in fostering practices at the time of her fieldwork in the 1960s. In her work, Goody (1982: 38) specifically emphasises the importance of the mother's brother when fostering male children, however, the importance of brothers among patriarchal clans such as the Gonja, means that the father's brothers can foster as well. Fostering is so prevalent in Gonja society that,

'If a woman bears two children, then the husband is expected to agree to send the next girl . . . to his wife's mother as a foster-child. As she grows, she will assume the domestic tasks in which the daughter used to help her mother; moreover, she is expected to make a marriage in the same village where her foster-mother lives . . . .' (Ibid: 39)

This example represents a formal claim made by kinship rules; one that necessitates fostering based upon ingrained practices directly related to a given kin group. However, as previously stated, there are many different contexts in which fostering can and does occur in Ghana, where both matrilineal and patrilineal communities engage in the practice. While fostering was considered a possibility resorted to in times of crises, such as the dissolution of the family or financial difficulties; children were clearly also voluntarily fostered so that they could help extended family with household chores or farming (Ibid: 44). These kinds of arrangements are still prominent, but today, a major reason for families to enter into fostering arrangements has been parents' migration, be it national or international. Therefore, while kin groups and ties are an ever-present factor and concern in fostering, they are not the sole determining factors in the way children have and continue to be moved between family members in Ghana.



Fostering's endurance through colonial and post-colonial times is linked to the emergence and proliferation of migrant workers in colonial and post-colonial Ghana. Colonialism's introduction of a capitalistic, market-based economy in Ghana necessitated Ghanaians' entrance into more formal types of employment in order to participate in this new economy (Grier 1992). The types of employment Ghanaians had access to during the colonial era were mostly in farming and mining which were concentrated in certain areas of the country (Ibid). Therefore, in order to seek and enter these types of employment, Ghanaians often needed to migrate from their home villages and towns in order to work for extended periods of time during crucial seasons of employment, i.e. harvesting times (Oppong et al 1975, Grier 1992). Women's participation in migrant labouring increased after the colonial period, further necessitating this practice (Grier 1992, Coe 2012). Thus, fostering became associated with migration for work early on as industry grew during colonialism and postcolonialism (Coe 2012). While the practice itself remained, by and large the same, the reason for its continued presence in Ghanaian society was changing – from a ritualised practice primarily influenced by kinship ties and descent, it morphed into a coping mechanism within a changing economic landscape (Schildkrout 1973).

Even with the fall of colonialism in Ghana in 1957, despite the socialist ethos employed by president Kwame Nkrumah, Ghanaians found themselves continuing to migrate for work, especially outside of Ghana's poor economy, in order to support their families (OECD/ILO 2018). Furthermore, the advent of globalisation has meant that from the late 1970s onwards, transnational migration, and with it, rigid immigration regimes that separate workers from family members, has kept the practice alive (Goody 1982, Coe 2013). Today, whilst kin ties are still acted upon during the process of fostering, the impetus on ritualised movements of children and fostering as part of life has dwindled, whilst the instances of migration-related fostering have increased (Coe 2012). This is not to negate the importance that sibling relations still retain for Ghanaians. Parents' siblings are still the first choice for fostering, and this is directly related to the social embeddedness of specific kin ties in Ghanaian society. Coe's (2013: 124) work discusses the importance of sibling relations in relation to specific kinship relations thus:

'Kin in Ghana are organised as lineages, divided into smaller 'houses' – corporate units that comprise all the descendants of a common ancestor . . . siblings – as

the children of the same mother or father – are the primary building blocks of these larger patrilineal or matrilineal houses’

This means that children of a birth parent or members of the wider ‘house’ or kinship group can be defined as siblings. This is also significant as it is the lineage that counts rather than marital bonds, and demonstrates the importance of patrilineal and matrilineal descent and resulting kinship ties; as well as why sibling relationships are so important in a modern, post-colonial context. These sibling and kinship ties have remained the cornerstone of fostering practices in Ghana, and can also be seen in the context of transnational migrants (as is the case for my informant, Corey). Not only will migrants be looking to forge ties and gain economic and social stability in their destination country, but they will also be keen to maintain ties to home and ensure the welfare of family left behind, as well as their standing in their communities.

The kinds of fostering that I encountered in the field existed within the context of transnational migration. Therefore, it is important to situate this practice within the wider anthropological literature on transnational parenting, which is an important body of work that mostly states that children and parents suffer a lot during separations as a result of migration (Hondagneu and Avila 1997, Schmalzbauer 2004, Parreñas 2005, Dreby 2007, Coe 2008, Skribiš 2008, Mazzucato and Schans 2011, Kea & Maier 2017). In order to abate this suffering, mothers try to stay in touch across distances by maintaining contact and visiting in order to maintain relationships with their children. Another way that mothers attempt to ease the suffering that comes with separation due to migration is to send remittances. As Olwig (1999) and Suarez-Orozco (2002) observe, emotional distress is not only caused by a mother’s physical absence, but also by the impressions and meaning the child imbues this absence with. Demonstrations of love, valuation and remembrance in the forms of visits and the regular sending of remittances help a child emotionally during a separation as these gestures are seen as representations of a mother’s concern and love (Olwig 1999, Coe 2011b). Therefore, remittances play a crucial role in fostering and transnational families as they provide the means through which parents can maintain connections, support their children’s upbringing, and demonstrate love to the child.

### **Corey, Remittances and Fostering**

Instrumental throughout my research was the input of a young man named Corey. While I originally met him in a Ghanaian restaurant, Corey quickly took me under his wing and went out of his way to assist me in my research through involvement with his church, GracePoint, which in turn, became one of my main research sites. Corey's enthusiasm for my research meant he often tried to make connections for me that would serve two purposes – first, to provide me with unique stories or informants with interesting backgrounds that would propel my research forward, and second, to convert me. Even though these conversion attempts were thinly veiled, there existed a mutual understanding that evangelisation was his ultimate goal, while gaining a deeper understanding of his and his family's lives was mine. Therefore, our interactions were initially marked by a give-and-take where we each attempted to steer conversations to serve our own goals. However, this meant that we would meet very often, and through our seemingly winding conversations, we developed a close friendship which transcended these more strategic aims. This friendship, combined with Corey's extroverted nature, meant that I was frequently introduced to his peers at the church, as well as members of his family who provided even greater insight into the types of remittance giving Corey's family engaged in. While Corey did not participate in remittance giving himself, he was able to describe in detail his family's lives and remitting habits. And one of the most interesting parts of this account focussed on remitting linked to fostering.

Corey's passionate nature would emerge when describing his life in Ghana. He would wistfully talk about how life was simpler and slower there, and how this 'simplicity' and slow pace contributed to his positive and stress-free outlook. He specifically lamented London's fast-paced way of life and was grateful that his time in Ghana had given him a different perspective. However, Corey also said that he understood that his mother's decision to migrate to London had been financially advantageous, and throughout our encounters described how he came to live in London and the role that remittance giving and fostering played in his family's ability to do so.

Corey's mother immigrated to the UK 25 years ago to follow her husband who had fled Ghana for fear of persecution by president Rawlings's regime. Corey's father, a

prominent businessman, alleged that, at the time, Rawlings was rounding up and killing businessmen from Accra, where he operated. As the situation became tense and more dangerous for people sharing his position in society, he became even more concerned when he was requested to meet with Rawlings and other businessmen in Jamestown. It was at this point that Corey's father was warned to flee to the UK to protect himself. He took this advice and left as quickly as possible, leaving his family and his businesses in the care of his brothers.

While Corey's father attempted to gain employment in banking and build a life for his family in the UK, his mother remained in Ghana for three years where she worked as a personal assistant. After Corey's father was able to secure employment and enough capital for a home for the family, she then followed her husband but could not support her children's migration. So, they were left in the care of her sister, and thus, Corey's experience with fostering began. This move allowed Corey's parents to save money so that they could move the entire family to London at a later date, once enough money had been made to live comfortably there. However, this was difficult to achieve in London's demanding economic climate, and Corey ended up being fostered by his aunt right up into young adulthood.

During the course of his stay with his aunt, his mother regularly remitted money to her sister to pay for Corey and his four siblings, who were also present in the household at various points in time. The costs covered included school fees, uniform costs, medical expenses, food expenses, and any other need pertaining to the children's upbringing. Furthermore, there existed an expectation that Corey's mother would also contribute to any other needs his aunt and her family may have, as a way to further compensate her for her efforts in raising Corey and his siblings. For example, if an extended family member within the household were to fall ill, Corey's mother would be called upon to contribute to his or her medical expenses as well. In other words, Corey's aunt's efforts to raise her nephew and his siblings were part of monetised exchanges in the form of remittances. Remittance payments that went above and beyond the actual costs served to underscore the importance of Corey's aunt's involvement in, and contribution to, his upbringing. Furthermore, remittances acted as a means by which to keep relationships positive and to ensure that Corey was continually treated as well as his cousins. This

was something that Corey specifically highlighted, as he was grateful to his mother. In his view, the funds ensured he would be cared for with kindness and enthusiasm, instead of the resentment that might occur had his mother been 'stingy'. This corroborates Coe's (2011b: 17) work amongst Ghanaian transnational families where remittances are seen as demonstrations of love: 'children in Akropong are less concerned about the absence of a migrant parent than whether or not such a parent is taking good care of them through remittances and gifts'.

I want to stress that Corey did not say that he felt neglected, abandoned or objectified through the fostering process. This differs from Coe's (2008) findings amongst Ghanaian transnational families. In her work, she finds that children in Ghanaian families often experience more suffering than their parents. Certainly, in many cases, fostering is not as successful of an arrangement as Corey's. As Hashim (2007) observes in his work amongst Ghanaians who participate in fostering to facilitate education opportunities, children can be left vulnerable if remittances are not sent to support the child. Furthermore, he encountered cases where children were made to enter into unpaid labour or where education was disrupted due to irregularity or cessation of remittance payments (Ibid). Pilon (2003) also identifies under-enrollment among fostered children in urban settings, and notes that this often occurs along gendered lines with girls more affected than their boy counterparts.

However, despite these negative aspects of fostering, at least in hindsight, Corey and others I spoke with emphasised the positive and functional aspects of fostering, and how remittances were crucial in allowing transnational parenting to take place. Corey described his aunt as extremely maternal and saw his mother's continued financial support through remittance giving, combined with the lengths they went to stay in touch by sending cassette tapes with recorded messages via post, as evidence of her love. In fact, his outlook on fostering is entirely positive. He was grateful that he was able to remain in Ghana for the majority of his childhood and have the experience of growing up in his homeland rather than abroad, which allowed him, in his own words, to retain a sense of 'Ghanaian-ness' - a linkage to a heritage and way of life of which he is proud. He also spoke positively about the symbiotic nature of the relationship. Fostering allowed his mother to support him for less money and also allowed her to

enter the UK without dependents, which can be a barrier to entry. Furthermore, Corey argued that the arrangement was beneficial for his aunt, as it was understood that the funds sent by his mother allowed her to bring him up comfortably, as well as support her own family. These funds covered expenses like those related to medical care of her and her own children. This, in turn, benefitted the general well-being of his aunt's family and allowed her to raise the children without having to worry about any financial emergencies. Furthermore, because the practice is commonplace in West Africa, entering into fostering was not a shocking blow for Corey. As he saw other families engage in this practice in order to facilitate transnational migration, it did not seem foreign or frightening – even as a young child.

Corey's description of fostering offers an insight into how and why this practice continues to thrive in present-day Ghana, or indeed, why transnational parenting has become such an important theme in the anthropology of remittances. In the case of fostering, for Corey and others, money and its exchange operates on several levels – it acts as debt-repayment, underpins a social contract forged by kin ties, provides insurance and maintains transnational linkages and identities. Here, as is evident in all the different forms of remittance giving I encountered in the field, transnational monetary transfers and exchanges serve overlapping purposes. For example, in this case, remittances, principles of reciprocity and family ties all worked in concert to support the migration, economic well-being and upbringing of a family – even where this stretched across two or more households.

Fostering has become more nuanced with greater considerations at play than simply reinforcing lines of descent. We are now seeing a nexus of complementing factors at play; each directly related to different aspects of the transnational environment in which Ghanaian Londoners operate. Whilst in the literature on West African practices of fostering the strengthening of kin ties sits at the centre of such arrangements, one could argue such arrangements are today merely practical. At least where transnational migration is concerned, closer inspection shows the symbolic and cultural value remittances enable to be realised in the context of fostering. At the heart of this is the exchange of money are the pressures of a wider neoliberal/capitalist economy that encompasses the lives of Ghanaians.

The transmission of money as well in fostering, acts on several different levels – both as a physical means of repayment and insurance, as well as a symbolic gesture by which to retain familial, cultural and moral capital. In the case of Corey’s family, money does, indeed, provide capital Corey’s aunt will need in order to raise the additional children being fostered. However, one could ask, why would Corey’s mother also pay for unrelated costs such as fixing a roof, buying a goat, paying for a hospital visit for Corey’s uncle, etc.? The seemingly simple answer that Corey provides: ‘Because she’s helping my parents by raising us, we need to help her’, upon closer examination, demonstrates the myriad of social considerations and contracts at play here. Corey’s statement demonstrates that the social process of child-rearing is valued in and of itself, apart from school fees, uniforms, food, health care, etc. It is considered to have its own value, that, due to its unquantifiable nature, can never be wholly repaid in kind.

This can best be understood through the Shipton/Bolt debate around entrustments and loans. Shipton’s (2007: 11) conception of entrustment ‘implies an obligation, but not necessarily an obligation to repay like with like, as a loan might imply’. So, money that passes from the parent to the caregiver can be seen as ‘entrustment’, as it insures the caregiver will go above and beyond in the care of the fostered child. Therefore, while remittance giving related to fostering may, at first, appear like a simple case of debt-repayment through remitting, these additional gifts that are not directly related to Corey’s upbringing are an effort to acknowledge the extra energy spent on the child’s socialisation and moral upbringing. Furthermore, money helps the remitting family place a tangible means of repayment on an intangible debt, easing the moral obligation felt by the fostered child’s parents and strengthening relationships between specific kinds of kin, i.e. siblings and cousins. However, Bolt (2013<sup>18</sup>) cautions against an overly simplistic approach where remittance giving and other financial transactions are viewed through indebtedness, loans and repayment: ‘there is another, complementary way to think about entrustment . . . Loans are not just about flows. They also require things to

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<sup>18</sup> This article was published online without page numbers: Bolt, Maxim. “The Loan Economy.” *Anthropology of This Century*, May 2013, [aotcpres.com/articles/loan-economy/](http://aotcpres.com/articles/loan-economy/).

stop, and sometimes for considerable periods. They are therefore about *rhythms* – flows juxtaposed with fragile states of suspended animation’. The effects of stoppages of monetary flows and the different timescales that these flows occur along are all equally important in order to gain a complete picture of how people navigate their economic lives. Certainly in the case of fostering, these entrustments or loan repayments operate along certain timescales. Rarely is the fostering arrangement seen as a permanent one. The arrangement stops or becomes closed once parents are able to send for children from abroad, or return home to them, or when education ends (in the case of fostering children to provide them with better education opportunities). When these flows of money end, even when expected, they can greatly affect the receiving individuals, and fostered children as is evidenced in the earlier discussion of some of the more negative outcomes associated with fostering. Therefore, understanding these loans and entrustments in the wider context of timescales and disruptions, allows us to understand how migrants in general, and Ghanaian Londoners in particular, enter into different types of monetary exchange at different times strategically.

Entrustments, or payments that go above and beyond the immediate costs of fostering and loan repayment, also acknowledge the financial difficulties encountered by living in a developing country such as Ghana, thus remitting emotions through money. Rather than simply sending a ‘thank you’ card, a gift of money expresses an understanding of the economic challenges Ghanaians face. In the words of Corey, ‘Because you’re looking after our children, we’re able to make more money living abroad, so I know that you must be making less still living in Ghana. So let me help’. This gift then also demonstrates to the recipient that the giver has not forgotten their family ties and the challenges associated with living and working in Ghana. Therefore, this familial tie, reinforced by the transmission of money, allows the sender to retain their place in Ghanaian society. He or she is still ‘in touch’ with what it means to be Ghanaian and live in Ghana. As such, fostering and remittances allow for those involved to establish a shared cultural identity which is supposed to be more authentic and needs to be recreated across transnational relationships.



These themes of remitted money, acting on separate yet interrelated levels to produce varied social landscapes recur in many different instances of remitting habits. At its core, however, and as will become evident throughout this chapter's further exploration of remittance giving, is the importance of money as a material means of exchange and the value and meaning it holds and conveys that is central to understanding remittance giving as a means of social interaction and contract amongst Ghanaian Londoners.

### **Juliet and Personal Remitting**

Juliet was also forthcoming with her descriptions of her life in Ghana, what brought her to the UK, and her interactions with Ghanaians back home through various types of remittance giving. My encounters with Juliet usually occurred in the company of her daughters, Victoria, Bianca and Caroline, at their family home near Brixton. The intimate setting of our meetings meant that I was often able to ask questions that were more personal in nature –and these allowed me to see a rich life history; and provided me with an insight into family finances, and, in turn, remitting habits. Often over a glass of wine, Juliet would tell stories of the ways she negotiates her transnationalism, and, as will become evident in the following case study, remittance giving plays a large role in this.

She arrived in the UK in the 1970s, and trained as a nurse. While completing her training, she met the man she would marry through family friends. He was Ghanaian and Akan, which was important to Juliet since this meant he also came from a matrilineal kin group. As Juliet explains, this meant that gender relations would be more egalitarian, as in these types of households, a woman is given value and would have 'a say'. After agreeing to the union, the couple also joined a hometown association.

There are many different types of associations or clubs available for Ghanaians to join in the UK, and the purposes they serve range from helping members find employment, to easing immigration proceedings, to fundraising for families and causes both in London and Ghana. Through this association, Juliet and her husband were able to secure work and find a support network of fellow Ghanaians in London. This was very important to Juliet because she described how lonely London could feel, and how disconnected one could feel from a community. This depiction of London as a lonely place where one can

feel disconnected has been explored in the literature surrounding transnational migration. Datta et al's (2008) work amongst Ghanaian men in London, for example, finds that London can be alienating. Similarly, Silveira and Allebeck (2001) describe how Sierra Leonean migrants find London not only a place that can be lonely in and of itself, but also a place that contributes to a sense of overall loneliness as time spent living in it causes disconnection from kin ties and home communities.

When she first migrated, Juliet recalled how the pace and pressures of life in London proved overwhelming. She described how the hours she was expected to work were far greater than what she experienced in Ghana; lamenting that London was a place where one lived to work, rather than worked to live. She also discussed the high cost of living and felt that London was a 'hard' city to live in and your pound 'didn't go all that far'. She then decided to return to Ghana with Bianca, Caroline and Victoria, as she missed her grandmother and her home. However, she came back to London after three years in order to pursue a nursing career that would provide a better income than what she could earn in Ghana. At the time, Bianca, Caroline and Victoria were, in Juliet's eyes, too young to be with her in the UK, so she decided to leave them with her mother in Ghana while she completed her training in London. She often returned to Ghana to visit the girls and sometimes they would be sent to London to visit for a couple of weeks at a time. Here we can see yet another instance of fostering at work in a Ghanaian Londoner's life. Like in the case of Corey, the practice is closely linked to remittance giving to support that upbringing. However, for the purposes of this case study, I will be focussing on Juliet's other remitting habits which we explored in greater depth together during the course of my fieldwork.

When I raised the subject of her remittance giving habits, Juliet was forthcoming in describing to whom, why and how much she would remit on average in a very matter-of-fact way. While Juliet was very open to my questions, in these instances it took some probing in order to find out more about motivations and feelings beyond the matter of fact transmissions. Furthermore, as is the case with many other interlocutors, she remained vague when I enquired about exact amounts. This avoidance where exact amounts were concerned runs throughout this thesis as most of my informants would not discuss exact amounts as a matter of tact. Therefore, like other scholars on

migration, I can only provide the approximate figures I was given to demonstrate the level of financial commitment that regular remitting practices represent. However, for the purposes of this thesis, which is concerned with the social life and intangible impacts of money and its exchange among Ghanaian Londoners, exact amounts are secondary.

Juliet's case also shows how remitting practices change over the course of life in line with circumstances. When she first came to London from Ghana, she recalls giving regular remittances. Her remittance habits sounded almost like a standing order, with an amount of '50 pounds, or so' going from her bank account to her immediate relatives' on a regular basis. Over time, these payments became less frequent; and as her own family grew, and necessitated greater financial support, remittances were gifted on an ad hoc basis. This means that Juliet began giving in response to unsolicited, and often personal, direct requests. This process whereby regular payments turned into specific transmissions occurred for many of my informants. Whether there were mitigating circumstances such as family expenses, or simply alienation that often occurs over time with long-term migration, this waning of remitting habits was a common finding. Second-generation migrants would, therefore, not anticipate sending remittances to their extended family back in Ghana. Juliet's daughters, Bianca, Caroline and Victoria are a case in point, as they stated (regardless of their fostering experience at a young age) that they would not send remittances to relative in Ghana as 'we don't know them very well, and it's just not something we can or would do'.

Juliet said that the requests for money come via phone calls from distant relatives, and even more distantly related, friends of relatives, requesting money for immediate needs. The main remittance requests are for medical expenses, farming or business expenses, home repairs, travel or subsistence during times of unemployment. She argued that in many instances it was difficult to receive such calls, as often she was not able to offer financial assistance due to lack of funds. In still other instances, the amount or frequency of calls could feel draining and Juliet felt put upon by them. Within ethnographic examinations of remittances, this feeling of being overwhelmed or drained by financial requests is commonly expressed by migrants who send remittances (Arhinful 2001, Brown et al 2014). For example, in Daswani's (2015a: 148) work with Ghanaians Pentecostals, a Ghanaian named Eben, discusses the pressures to remit; and

how perceptions of his life in London meant that people expected him to be well-off financially:

‘He complained bitterly about how his extended family and friends in Accra had the misconception that he had lots of money just because he was living in London. What they did not understand was how expensive living and studying in London was . . . His family in Ghana would sometimes call him up in London to ask him to send money for a funeral . . . They simply wanted me to send money because now I was living in London’

This was very true for Juliet and Kojo, as will be seen in the following case study. There was a remittance request fatigue that pervaded their characterisations of the phone calls they would receive from Ghana asking for money. And, while it was difficult to turn down these requests, time and distance made it easier. As Juliet would express, ‘we’ve been gone so long now, and they know I don’t give to every request, so the calls are less and less. But we still try to give when we can’. While the sheer volume of demands can make remitting difficult or even impossible for my informants, they also expressed a cynicism towards certain requests. Juliet would go on to say that she now also turns down requests, not due to inability to help, but because they ‘seemed fishy’. This was the case with requests from persons she had supported before and suspected of having misused those funds, or where a person had a reputation for living off of remittances, or where she simply suspected from the phone call that the request was dishonest. When I asked her why she then gave at all if so many requests were suspected to be fraudulent in nature, she replied: ‘It’s just what you do. If you can help, you do it’. Juliet’s words reflect that remittances represent a moral imperative rather than a matter of functionalist and profit-oriented exchanges. Remittance giving, at least where the sending party of migrants is concerned, is cast as a matter of generosity and a shared ethic. Money becomes a vehicle to be a morally correct person and take part in an ethical community by practicing goodwill towards fellow Ghanaians.

Personal remitting also most closely resembles gift giving. While fostering allows the remitter to repay a debt or acknowledge an indebtedness, and hometown associations allow the giver to leave a legacy, motivations for participation in personal remitting more closely match Maussian notions of the gift. The funds transmitted between a sender and the recipient are in this case a matter of personal bond created or reinforced through the remittance.

Pertinent to this discussion of remittances as goodwill is the mention of discernment when evaluating genuine requests; i.e. goodwill is conditional based on the perceived honesty and intention of the recipient. Therefore, Juliet's generosity is conditional on the argument and the use of the requested funds. This became a recurring issue throughout the course of discussions about remittances with Ghanaians, most notably with Kojo which will be explored in greater detail in his case study.

In many accounts of remittance giving, altruism was cited as the main motivation for sending money. Remittance giving was variously described as 'the right thing to do', 'what is done', 'moral', 'just being generous', and 'kind', and these characterisations of its selfless nature were made in relation to all three forms of remitting behaviours explored within my research. While the practice of remitting money incurs benefits beyond the fulfilment of needs, these benefits are not necessarily at the forefront of the recipients' and givers' minds. The interplay between altruism and remittance giving has also been extensively explored by social scientists (Agarwal & Horowitz 2002, Vanwey 2004, Rappoport & Docquier 2005, Bougha-Hagbe 2006, Peter 2010), and while many acknowledge its role in motivations for remittance giving, others criticise utilising altruism as the sole lens through which to view remittances. For example, Peter (2010) argues that seeing remittance giving as a solely altruistic act negates contractual elements as well as the conflicts that may arise within families around these monetary transactions. While I agree that remittances, and different types of remittances need to be viewed in their respective contexts, as contractual fulfilment and conflict can play a role, all of my informants discussed their remitting habits in altruistic terms. This is especially true in Juliet's case, where our discussions about her engagement with remitting money always led back to altruistic ends. Therefore, I do not want to negate altruistic motivations, or portray them as masking obligations and conflicts inherent in remittance giving. Rather, I argue, altruism, or what my informants perceive as selfless giving, represents a very clear motivation for participation in this practice.

When I speak about altruism and altruistic motivations for remittance giving, I do so in order to acknowledge how my informants discuss remitting. Whilst they would not use the word 'altruistic' in their descriptions, they expressed that they did not expect a return on their gift of remittances, nor did they say they felt pressure to give out of a

Kantian moral duty – especially in the context of hometown associations and personal remitting. This selfless gift, as my interlocutors would characterise it, carries emotion and empathy.

The following excerpt from my interview with Juliet examines her personal remitting habits and the motivations for giving these types of remittances. She describes the empathy and general generosity involved with gifting money home:

Juliet: 'They're still family, so you try and do – you can't do everything but at least the little, you know, things that you can that will make their life a little bit easier that you try your best.'

While Juliet contends that there is no direct benefit to her, and that the main reason for giving is good will, she does describe later in the interview how she tries to return home to visit her family every year. Therefore, to turn down requests from her family may lead to alienation. Juliet's remitting habits, therefore, can be seen as a matter of preserving these relationships and networks. Furthermore, as the purpose of remittances is often to maintain ties or support family, Juliet, the sender, could be receiving a benefit in return for the remittance. Therefore, reciprocity plays an enormous role in some of the more hidden motivations for gifting remittances, even if it is characterised as purely altruism. However, I want to note that anthropologists can glean these hidden benefits for the senders of remittances, thus making the theoretical explorations of reciprocity applicable; for Ghanaian Londoners I spoke with, though, it is simply seen as an altruistic gesture – a gesture that takes a monetary form because it is seen that money can, and does, better lives.

Therefore, altruism plays a significant role in remittance giving of all kinds. As the main motivator identified by Ghanaians, its importance to the study of remitting behaviours is vital. As will be further explored in the Christianity chapter, altruism seems to take the form of an extended altruism here the impulse to give is altruistic, although there exists an expectation that this altruistic gesture will be rewarded with some kind of return. In the case of my informants, participation in remittance flows allows the sender of funds to ask for returns at a later date. This sequential reciprocity, as put forward by Gérard-Varet et al (2000), makes remittance giving a good investment, as to help out at a later stage is seen as a moral duty. Furthermore, participants in remittance giving expect

their generosity to be repaid. This arrangement is aimed at drawing on empathy (Ibid), thus reinforcing this type of giving within a community.

This of course, is not to say that remittances are never talked about in terms of indebtedness and repayment. Najla, a 27-year-old accountant who works at a leading financial services company, KPMG, described how remittances are very much a way to pay back family members for specific contributions that he or she has made to enable a migrant's success. She related how her father provided her with the funds to attend the London School of Economics to study economics and supported her financially throughout her education. She plans on using remittances in the near future, once she has secured enough money to support herself and to repay her father for his generosity. In our conversations, it became clear that Najla sees the future repayment to her father as a matter of a return on investment for her wider family – one that may enable schooling, migration, etc., for her siblings. Thus, the intentions behind Najla's remittances to her father are not simply those of debt repayment through reciprocity. Rather, her expectations for the money's usage extends beyond a simple repayment and recirculation of funds within the family. Here, she expects her father to continue to circulate his profits as a good steward of money. Again, we can see how Ghanaian expectations of generosity in monetary redistribution inform participation in different kinds of exchange.

Furthermore, though, Najla's kinds of remittances can be understood through the arguments put forward by Parry (1986) in his re-reading of Mauss and *The Gift* (1990) in the context of the Indian gift. Whilst Mauss argues that the gift is inalienable from the giver, and therefore necessitates repayment, Parry (1986: 461) contends that, in the context of the Indian gift, it is necessary for the self to be alienated from the gift: 'While Mauss originally introduced this notion of 'spirit' to explain the inalienability of the object and the necessity of making a return, what it in fact explains in this context is why the gift must be alienated, should never return, and should endlessly be handed on'. Therefore the Indian gift becomes the exception to Mauss's rule of reciprocal returns.

I am not suggesting that Najla's case is an exact parallel to the Indian gift and exists as an exception to the Maussian rule – far from it. In this case there certainly does exist a

repayment in kind in an effort to repay the giver. However, beyond and above this, is the mutually held expectation of how that gift will be passed on. For Najla, her gift of remittances is very much alienated from the self as it is intended to be passed along through the family. Whilst not all cases of remittances amongst my informants are imbued with an expectation of continued circulation, it is important to note this case here.

### **Kojo and Hometown Associations**

Originally from a town called Komou, about 30 minutes outside of Kumasi, Kojo's roots were extremely important to him and his town's history and kinship structure were frequently referenced:

'See, where I come from in Ashanti, I have a particular place that I come from that is called Komou. Yeah, it's a history. Um, in the olden days, there were two kingdoms, one in Kumasi, and the one is Komou and they were fighting for a capital. So what happened was that there was a fetish priest called Akomfanoche. He planted a tree. And the name of the tree is called Kom tree. And in Akan language, something died means Kom, so the one in Kom, died and the one in Kumasi was able to come up, so that is why it is called Komou. The tree died. So in London, those who were in that vicinity, we know ourselves here...'

While Kojo identifies closely as being from Komou, and is evidently proud of this town's history, he lived in Accra with his father who worked at a timber market when still in Ghana. The primary motivations for the family's move to the capital were better employment opportunities upon completion of their education, which he gave as the main reason he and his five siblings were enabled to migrate to the UK later on.

Kojo emigrated to London 31 years ago, in 1987, but when we would discuss his feelings or outlook on any topic, he would always bring the conversation back to being Ashanti and from Komou. Many of his explorations would begin with 'As an Ashanti...' or 'Well, back in Komou...' and despite having lived abroad for so many years, his connection and identification with his Ghanaian heritage was a strong influence in his life and informed practices like household organisation and remittances.

Recently Kojo has had a problem with one of his arteries and since then he has decided to stay home and stop working full-time. He had an operation in 2012, and remains weak. Therefore, Kojo's wife is the main breadwinner and he only picks up the odd job



to supplement her income. The loss of the second income due to Kojo's illness has impacted their ability to gift remittances and Kojo felt forced to change his earlier remitting habits due to a decrease in household income. However he insists on maintaining his participation in his hometown association through remittance giving.

When discussing his remittances, he distinguished between two different types of transactions. While personal remittances (i.e. one to one 'gifts' of money) were earlier one of his preferred practices, he is today only involved in a more ritualised mode of giving; namely giving through hometown associations. Hometown associations form an important aspect of Ghanaian migrants' lives and consist of groups of people who 'twin' an association in the UK with one in their hometowns back in Ghana. Kojo went on to detail the structure and flow of money between the London association and the remittance recipient association in his hometown.

Like others, Kojo expressed that one of the main ways he was able to gain support and make connections with other Ghanaians in London was through membership in this hometown association. In his case, the association is comprised only of people from Komou and raises funds to benefit this community. Dependent upon the Komou community's need, the main committee that comprises the London association meets bi-monthly and assesses the hometown association's requests. Once the demand is made, the London committee requires a budget from the Komou committee in order to enable fiscal transparency of the request. The budget will then either be called into question, or approved; and upon approval, the London committee begins to reach out to other members of the association and the Ghanaian Londoners' community for contributions. After the requisite funds are raised, the committee sends the money to Komou. The Komou committee then begins reporting regularly back to the London association regarding the progress and budget use. The reports comprise of a written account of progress, future plans, use of funds etc., and any setbacks encountered. Photos corroborating these written accounts are seen as evidence of the status of the project, and use of the remitted funds is closely monitored by the London members. Like many other interlocutors, Kojo saw this formalised way of interacting with recipients as a more effective means of remitting funds than personal remittance gifting:

'Yeah, because the committee, they have a financial secretary and they have secretary and they have this – blah, blah, blah, blah. So they will write to us and a

month of the money they will give it here to someone who is going back to Ghana and then go and present it to the committee – that this is from Italy, this is from London, this is from blah, blah, blah. So that's how they do it. So it's very hard for someone to squander the money'

In the case of the Komou hometown society, as in many other cases, funds are primarily used for infrastructure projects. Examples of such projects include the repair of school buildings and the provision of electricity poles to supply power to the town and houses. These structural improvements made monitoring easy as the planning and results could be more concretely seen through budgets and photographs. An art or education programme's impact, for example, is not as easy to measure or quantify; nor are the budgets presented to a hometown association for such a programme as clearly justifiable as, say, materials needed for construction. According to Kojo, there was also a sense that by building a structure and leaving a physical contribution to the development of their hometown, the committee's contribution would be more important and lasting. To him and others, it was important that the funds would leave a visible, tangible and enduring legacy.

While Kojo was not the only respondent to discuss his or her involvement in hometown associations as a means of remitting money, his account represents the most detailed description of the flow of money through these organisations and the form these transactions take on once spent by the hometown association. Notably, he did also express a desire for fiscal transparency and to make an impact that benefits all members of the local community, over longer periods of time. Or, as he put it, the donation should go where it 'gives you the most bang for your buck'. In his descriptions, hometown associations would be less likely to squander funds; something that was often alleged in the case of personalised remittance giving. Many of my other interlocutors I met during fieldwork shared this concern and perspective, and would often lament that their generosity would be taken advantage of in this manner. However, whilst many of my informants did not approve of squandering or misrepresentation, they did accept it as part and parcel of participating in remittance exchange.

Given the assumption that some funds would disappear or not be used effectively, remitting to and through the hometown association can also be seen as a form of

mitigating financial risk. It is in this sense that Kojo's account further questions the logic of the primarily altruistic gift, as he saw his involvement as a matter of investment in the local community. Not only was gifting through the hometown associations seen as a smarter way to give money and impact society, he was also less likely to be taken advantage of, and it therefore represented a much more positive giving experience, free from the fear of squandering and follow-up requests. Involvement in hometown associations was raised in several of my interviews, and these kinds of committees represent a prominent remitting body in London among the Ghanaian population. Kojo's interview provided insights into why this may be a preferred method of remittance gifting, as he shared an emphasis on transparency, anonymity and longevity of the donation.

In his account, the presence of a committee coupled with the physical presence of a representative of his organisation at the site of the development project concerned was felt to be reassuring. Clearly, he and others were interested in this form of remittance giving because it offered a perceived guarantee that their money would be put to good use and address a real need in the community.

This view is also corroborated in Caglar's (2006) research on hometown associations in general, as well as her work among a Turkish hometown association in Turkey; which shows that the rise in participation and formation of these groups lies in the perceived ability to offer the donors a larger impact on their community and to benefit a majority of the residents. In many ways then, the migrants engaged in remittances saw these as part of larger discourses on development cast here as a matter of collective aid directed towards tangible goals, which can offer the group influence, connection to and legacy within their home communities (Ibid, Cohen 2005).

Associations are also the preferred way for some to contribute to home societies because they offer anonymity. As Juliet's case study suggests, unwelcome or unverifiable requests for remittances are a common worry within the Ghanaian Londoner community. Contributing through this remitting body allows Kojo the ability to avoid having his name released throughout the community as someone willing to give money; and thus avoids myriad requests for donations. By remitting through hometown

associations, Kojo also gains more confidence in the validity of need, as multiple donors are giving to the same cause. Furthermore, since these London associations have links to sister organisations in Ghana, Kojo still receives acknowledgement from his community that he is contributing to the furthering of his community's development. Therefore, remitting through the association allows people to keep in touch, to feel generous and fulfil the duty to give, whilst at the same time, avoiding unwanted attention and requests.

Such giving, where resources are pooled through hometown organisations also endow the giver with a sense of longevity and legacy. Indeed, the prominence of infrastructural improvements as the primary form of donation amongst hometown associations has been noted throughout anthropological literature as a case of engaging with wider ideas about progress, development and modernity (Orozco & Rouse 2012, Mazzucato et al 2008, Mazzucato & Kabki 2009).

Aside from the aforementioned reasons for hometown associations engaged in remittances, they were also cherished for their additional services to members. Kojo noted that it was through his association that he was able to find other Ghanaians from Komou living in London, with whom he met for funerals, parties, and other social events. This social aspect of the hometown association served several purposes – it preserved group cohesion, made attendance and membership more attractive, and provided incentives for continued involvement in its fundraising activities so that members could enjoy the benefits of the community (Mazzucato & Kabki 2009). Therefore, these organisations are attractive fixtures of their communities for diaspora members to join and remit through.

### **Squandering and Remittance Giving: Acknowledgment, Prevention and Acceptance**

A major theme that kept presenting itself, be it in accounts of personal remittances, transactions through hometown associations, or in relation to fostering, has been the idea of 'squandering'. It was agreed by all members of the Ghanaian Diaspora in London I encountered that not all requests for remittances were equally valid, and the misuse of remittances was described as a matter of fact that was frequently encountered. When I further enquired as to whether this upset them, they often responded with empathy

towards the 'squanderers', saying that life was hard in Ghana and who were they to judge how it was spent? They acknowledged that recipients may lie and describe a more emergent need for money, eg a surgery or a home repair, because they know that they would not necessarily receive the money if they offer the real reason for need, e.g. a job loss or investment opportunity. Informants would shrug and say, 'it happens', without malice or avarice, but with tacit acceptance that this is the 'down-side' of giving remittances. As Daswani (2015a: 156) observes in his analysis of the introduction to Marcel Mauss's *The Gift*, 'regardless of which society we come from, we engage in relationships of exchange with people we trust and with people we do not trust'. This seems especially true for my informants who understand that the presence of squandering, or the misrepresentation of need, is a common pitfall of giving remittances. While they do condemn it and utilise different strategies to avoid giving to 'squanderers', it does not discourage their participation in this practice. Truly, the landscape of remittance giving is marked by contestations and negotiations, where diaspora members exert agency in their participation through different kinds, amounts and frequencies of giving (Henry & Mohan 2003, Riccio 2008).

Juliet's case, for example, shows how important trust and honesty were in her decisions regarding sending remittances, as she describes how she became annoyed with her husband when he answered calls for remittances that she could not confirm to be genuine herself. As she explained, it was crucial to distinguish between genuine and disingenuous requests. The difference could be ascertained by questioning and through experience; and she felt it was important to feel confident about transactions, as her desire to have her money 'honestly spent' is tied to her understanding of altruistic motivations for giving. She argued that as she gave in good faith, she would expect a similar kind of moral behaviour to be present in the recipient. In other words, as she was performing a shared ethic or caring that made her part of a moral and generous Ghanaian community, the recipient should also do his or her part by spending the money honestly.

Similarly, Kojo often described the risk of squandering, and that anyone at any time may be willing to take advantage of someone who has lived, or is living overseas. Indeed, there seemed to be a general scepticism associated with unsolicited requests for

remittances. As Kojo described its: 'And back home people have this mentality – this attitude. Oh, ok you have been abroad, you have money, and blah, blah, blah . . . So, if you don't take care, people will squander your money for nothing.' He, and others, felt that Ghanaians in Ghana view transnational migrants as having enough disposable income to support themselves while simultaneously supporting various community and family members. Not surprisingly, and in common with other migrants, Kojo and Juliet suggested that this perception was false and that requests would often come from people who were unfamiliar with the financial demands that transnational migrants face in supporting themselves as well as others in cities such as London where the cost of living is high. This is echoed in Furthermore, Kojo and others were adamant that requests should only be made in times of need: 'Food and other 'petty' things are not asked for. It's only in time of great need'. In his own words, Kojo expressed his conviction that remittances should only be given to those who are facing real need, ie sudden unemployment, medical emergencies or deaths within the family. Day to day expenses were seen as a basic responsibility, and not one that should require aid.

These sentiments were shared among many of my interlocutors, which, over time, altered their giving habits. In the case of Juliet and Kojo, remittances have greatly diminished in terms of personal transactions, with the preferred form of remittance giving now through hometown associations. In structural terms, this dynamic implies that the Ghanaian Londoner diaspora as a whole is moving away from one to one relations and the strengthening of individualised kinship ties towards an enhanced valuation of a wider transnational Ghanaian community bond. Thus, these remittance preferences, shared collectively, are a good example for the making of a diaspora community, in the sense that they provide a means by which migrants can maintain an imagined and real attachment to their homeland<sup>19</sup>.

## **Conclusion**

Remittances have many different functions and meanings for my informants. They may preserve and are enacted through kinship ties; they may follow and reinforce reciprocal relations between families and households; and they can provide a sense of

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<sup>19</sup> As was defined in the 'Setting the Scene' chapter during my discussion of what characterises diaspora and transnational communities.

membership in a community. However, underpinning all of these aspects of remittance giving within my fieldwork is the need to demonstrate altruism or empathy which compels individuals to engage in the giving of remittances.

While a great deal of work on remittances focuses on its impact on development and poverty reduction (Page 2005, Adams 2006, Cohen 2001, Binford 2003), it has been my aim through this chapter to situate it within literature that focuses on the motivations for its practice and the social relations it maintains amongst transnational communities (Levitt 2001, Agarwal and Horowitz 2002, Vanwey 2004, Rappoport and Docquier 2005, Bougha-Hagbe 2006, Peter 2010). For the vast majority of my informants, remittances were a way to acknowledge fellow Ghanaians' situations with empathy and to give selflessly and altruistically transnationally. Whilst remittances may provide the giver with a return on investment – be it in retaining familial links or supporting children from abroad, the main reason that respondents cited for giving, implicit in their characterisations, is that it constitutes a moral practice.

This idea of the remittance as moral duty and its continued practice demonstrates how it is not just a matter of 'need' and 'obligation' as other scholars have suggested, but an integral part of appropriate Ghanaian community building. For many of my informants, remitting money allows them to maintain social ties and community membership transnationally, connecting them to their families and friends at home. In this way, money has provided a means through which community can be made and maintained. Certainly through hometown associations, community here in the UK is forged and collectively reinforced through meetings and fundraisers to remit funds.

This intersection between emotion, moral obligation and social relations as they inform my informants' participation in remittance giving, means that this type of giving can best be understood through a moral economies framework. Rather than simply describe remittance giving as altruistic, or as fulfilment of social contracts underpinned by reciprocity, it is my aim to demonstrate how all of these motivating factors work in concert to underpin the value attached to remittances in the London diaspora.

Furthermore, remittances can be understood in terms of wealth in people (Guyer 1993, 1995) in that these monetary transfers 'buy' connections. Remitted money is thus converted into transnational connections that provide a link to homeland, families, friends, kin and the transnational community.

As remittance giving takes different forms based upon different needs, environments and times in Ghanaian Londoners' lives, it further allows my informants to navigate life in the diaspora as they engage in these practices to address short-term, mid-term and long-term material and social considerations. These different kinds of remitting behaviours allow my interlocutors to strategically engage in giving practices that, not only benefit recipients but also address the needs and concerns of senders.

In the following chapter, I will draw on the principles of reciprocity and altruism involved in remittance giving and demonstrate its similarities to the practice of tithing within Christianity. I further draw on theories around the interplay between reciprocity and altruism in order to examine money's circulation and valuation within the church, and how this, in turn, serves to create and reinforces ties to God and the wider church community.



## Christianity

*'Onyankopon danseni ne ahonim.*

*Human's conscience is God's witness.<sup>20</sup>*

*Walking into the church that would serve as the primary site for my fieldwork for the first time was disarming. Corey had asked me to meet him there before the service started so that he could introduce me to other church members and give me some background information on GracePoint. However, he was running late, so I went to a neighboring coffee shop to muster some caffeinated courage before joining him. I waited outside for a while, but when I noticed that the service was about to begin, I went ahead inside. I did feel conspicuous as the most obviously non-Ghanaian person in attendance, and was greeted immediately by one of the church greeters. He smiled and welcomed me to GracePoint asking me if it was my first time, and handed me a folder filled with a history of the church, schedule of events and services and donation slip. I was impressed with how smartly everyone was dressed, and how people went out of their ways in order to shake my hand, introduce themselves and make me feel welcome. Having been raised Catholic, walking into a theatre-cum-church with a full band and large projection screen was disarming. I was impressed by its modernity – the man in the balcony controlling sound and lighting, the singers dressed alike harmonising to warm up, the videographer setting up to get the best angles – I felt like I was walking into a televangelist's show. It certainly was a far cry from the stone churches with one organ and a vocalist I was accustomed to.*

*Knowing that I would be taking notes during the service, I attempted to take a seat in the back of the church where my note-taking would be less conspicuous so as not to appear disrespectful of the congregation's worship. However, as I entered the door and turned left, rather than move down the centre aisle, an usher grabbed my hand and asked me to go to the front. As all eyes were on me, I felt I could not say no, so I followed the usher down to the centre-front row. To say I felt conspicuous as a white American was an*

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<sup>20</sup> Adeaga, Favour. "Akan Proverbs and Their Meaning." *Yen.com.gh – Ghana News*, 30 July 2018, <https://yen.com.gh/112915-akan-proverbs-meaning.html#112915>.

*understatement; and as the band struck up and the dancing and singing began, I attempted to blend in as best as I could, awkwardly swaying to the music, clutching my coffee for dear life, as everyone on either side enthusiastically sang along and danced and clapped. When the woman next to me noticed that my dancing was less expressive than her own, she grabbed my cup of coffee, set it down on the floor, grabbed my hand and with a smile exclaimed over the music: 'Come on! Dance! Praise Him!' Her warmth and encouragement made me laugh and I began to clap and dance along, caught up in everyone's excitement.*

*When we sat down and the service began, it turned out that my note taking was far from out of place amongst the congregants. Many people had notebooks and Bibles spread on their lap, highlighting Biblical text and scrawling notes in the margins. The Pastor, took the stage with what I can only describe as fan fair – being announced as 'The Anointed', given musical accompaniment as he stood, and receiving applause as he took the pulpit. He then began a sermon that pulled several passages from the Bible and broke them down line by line in order to aid in the congregation's understanding. He would speak against any other interpretation and fervently advocated in a matter-of-fact way that the Bible was the word of the Lord, and we were there to understand it, apply it to our lives and accept Jesus Christ as our saviour. Then came the time for donations and tithes to be brought forward to the pulpit, and I was in awe of how openly and pragmatically tithing and donations were discussed by the Pastor. While I had originally come to the church in order to meet more Ghanaians to interview about remittances and remittance giving, here I was confronted with another aspect of Ghanaian Londoner life that embraced and utilised money in a significant way. Money and God, the secular and the sacred, were intersecting and working together for these individuals; and it became clear to me that the social life of money, for my informants, was not solely related to remittances, but ran through other, significant social spheres of interaction.*

## **Introduction**

A large portion of my research was conducted at GracePoint Church primarily using participant observation. It was also, crucially, a site where I was able to grow my group of informants who would participate in in-depth life history interviews. Therefore, the church was central to a great deal of my research. As mentioned in the vignette above,

my introduction to GracePoint opened my eyes to see the ways in which money plays a pivotal role within the lives of Ghanaian Londoners. Rather than just focussing on remittance giving, the flows of money I witnessed within the church demonstrated to me the extent to which its gifting and exchange plays a role throughout migrants' lives; even within their religious lives. Furthermore, motivations for participating in monetary exchange and giving in the church mirror the same principles and values that underpin participation in remittance giving. Therefore, in order to gain a complete understanding of the social role of money in my informants' lives, it is important to include another sphere of social interaction in which money plays a key role – Christian religious beliefs. Monetary considerations take front and centre stage within the church, and are addressed throughout services. They can sometimes be the focus of sermons and ministrations, and even when not explicitly invoked in services, prayer meetings and youth groups, aesthetics and performativity employed by the church conveys an emphasis on financial success. In the following chapter, I focus on the monetary themes of tithing, fundraising within the church, church organisations, and general donation giving in the contexts of anthropological theory regarding reciprocity and exchange.

I begin by situating my own research and findings within the wider anthropological literature on Pentecostal faith and prosperity gospel as many of the church's teachings were situated within this belief system and most closely resemble Evangelical Protestantism.

Throughout the chapter, performativity and aesthetics of the church and its leaders is addressed. This is necessary due to the myriad ways that Western and capitalist values are interwoven into the performance and depiction of prosperity gospel. Aspects of the church's aesthetic including dress, sermon wording, décor and tone of voice will be examined, and the two churches which comprise Manifestation Resurrection will be compared to demonstrate the degree to which performativity differs based upon the church's congregation. I will also discuss how this performativity allows members to engage with church doctrine in ways that are, at times, either more Western or Ghanaian.

Drawing primarily on the works of Mauss, Sahlins, Gérard-Varet et al, Coleman and Haynes, I explore the role that tithing plays within the church and its similarities to remittance giving, and argue that the very existence of remittance giving within Ghanaian Londoners' lives influences the ways in which tithing occurs and is spoken about within the church. Furthermore, I examine the ways in which financial exchange creates and reinforces the bonds of community, which are, in turn, drawn upon for financial contributions to the church.

Through explorations of the different ways money is discussed, exchanged and valued at GracePoint Church, we will be able to see how religious belief and church community interacts with and is strengthened by its exchange.

### **Prosperity Gospel & Pentecostalism**

The observations and contentions made within this chapter are situated within, and contribute to, the wider anthropological theory on Pentecostalism and prosperity gospel. In order to properly discuss what prosperity gospel is and how it is employed within Ghanaian churches both here in London and in Ghana, it is important to situate this within a wider discussion of Pentecostalism. As is evidenced by the title of this chapter, I do not label GracePoint Church or Amhurst Park Church as Pentecostal. This is due to the fact that members of the congregation do not describe themselves as such, nor does the church describe itself as Pentecostal. In fact, when I would ask my interlocutors about their beliefs and the church they would all reply that they are 'Born Again', and that the church is a Bible-based Christian church. At no point did anyone classify themselves as Pentecostal. However, the interpretation of the Bible-based teachings offered through sermons by the pastor, Prince Daniel, combined with ministration style and overall messaging fits squarely within Pentecostalism, prosperity gospel and Charismatic Pentecostal Churches. Therefore, the following section will describe Pentecostalism and its rise, along with the prosperity gospel that is popularly preached within this type of Church.

The term Pentecostalism was borne out of reference to the Jewish feast of the Pentecost. This was referenced in the Bible in the Book of Acts. During this feast, they

encountered the Holy Spirit and the Lord was able to speak through each attendee due to the Holy Spirit's presence:

'When the day of Pentecost came, they were all together in one place. Suddenly a sound like the blowing of a violent wind came from heaven and filled the whole house where they were sitting. They saw what seemed to be tongues of fire that separated and came to rest on each of them. All of them were filled with the Holy Spirit and began to speak in other tongues as the Spirit enabled them' (Acts 2:1-4, *The Holy Bible*)

The touch of the Holy Spirit is central to Pentecostal faith, in that, through the power of the Holy Spirit, all can be touched by the Lord and the Lord can move, act and speak through you. This is evidenced in the act of speaking in tongues which is prevalent throughout Pentecostal churches both in Ghana and London. While GracePoint would prefer to classify itself as a Bible-based church that helps people to become 'Born Again' in Christ, aspects of Pentecostalism, such as speaking in tongues was prevalent and promoted there. Of course, central to the Pentecostal faith is the acceptance of Jesus Christ as one's Lord and Saviour. For it is only with the acceptance of Jesus, and the resultant Grace<sup>21</sup> that God gives, that the Holy Spirit can move through you and work in one's life.

In her review of Prosperity theologies and Pentecostalism, Attansi (2012: 2) classifies three 'waves' of Pentecostalism, of which charismatic Pentecostalism is one. These three waves are part of the 'renewal' movement and include 'classical Pentecostalism, the charismatic movement, and neo-Pentecostalism'. Classical Pentecostalism is the oldest of these waves, tracing its origins back to 1906, with charismatic Pentecostalism becoming popular in the 1960s. While these two waves of Pentecostalism had a significant amount in common, including a belief in baptism through the Holy Spirit, the literal interpretation of the Bible and the necessity of accepting Jesus Christ as one's personal saviour, charismatics broke away from classical Pentecostalism as they did not see the necessity in speaking in tongues or in 'the laying on of hands' in terms of healing and a secondary baptism of the Holy Spirit (Ibid). Instead, charismatics stressed the importance of simply accepting Jesus as one's personal saviour as in that moment one is

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<sup>21</sup> I capitalise Grace here and throughout as it refers not simply to favour, but also to everlasting life and the fulfilment of the covenant between God and Abraham. Furthermore, the church would capitalise the word Grace when it was presented on the screens during services.

re-born in Christ as a sort of baptism (Ibid). Neo-Pentecostalism, the wave of Pentecostalism with which this section will be primarily concerned, is credited as the harbinger of prosperity gospel (Ibid). If it seems as though these 'waves' overlap and have quite a bit in common, that is because they do. Scholars often use Pentecostalism as a blanket term encompassing these different waves, as, at their heart, they advocate the same Bible-based beliefs with an emphasis on the Holy Spirit's influence in people's everyday lives. Significantly, a Pew Study as cited by Attansi (Ibid: 3), relayed the following:

"Even more than other Christians, Pentecostals and other renewalists believe that God, working through the Holy Spirit, continues to play a direct active role in everyday life.' For example, in response to the question, 'have you received a definite answer to a specific prayer request?' Pentecostals were more likely than charismatics to say that God had specifically answered a particular prayer; charismatics were more likely to do so than were other Christians'

This idea that God and the Holy Spirit directly answer prayers and is involved in everyday life goes hand-in-hand with prosperity gospel. If God can, and does, answer our prayers and provide for our needs, then surely this would extend to our material needs and well-being – especially living in modern market economies.

So what do we mean when we talk about a prosperity gospel? This, indeed, could seem like a broad term, and in fact, it is. I use Attansi's (Ibid: 3) succinct definition of prosperity gospel here as it encompasses all aspects of life (which is what prosperity gospel is meant to do): 'prosperity gospel says that God wants to bless Christians spiritually, physically, and materially'. This means, in every sphere of a person's life, as long as he or she has accepted Jesus and the Holy Spirit into their life, God will offer prosperity in physical and emotional well-being, in material well-being and everlasting life. By accepting the Lord Jesus as a personal savior, you enter into a covenant with God. This covenant, reminiscent of the covenant God made with Abraham in the Book of Genesis, asks that as long as you accept Jesus into your life and follow his teachings you can experience blessings from God.

The proliferation of charismatic or neo-Pentecostalist churches in Ghana has been documented by scholars extensively (Gifford 1994, Sackey 2001, Van Dijk 2002). Indeed, it is widely acknowledged as the prevailing form of Christianity practiced there. In just a five year period, 'between 1987 and 1992 the number of Pentecostal churches grew as

much as 43 per cent' (Van Dijk 2002: 175). It is particularly salient that these waves of increases in the number of charismatic and neo-Pentecostalist churches occurred in Ghana during times of economic crisis. As previously stated in the 'Setting the Scene' chapter, Ghana endured a great deal of economic hardship due to inflation, rising costs of living, job shortages and the oil crisis. Thus, many academics link this increased popularity of Pentecostalism and its message of prosperity to Ghanaian's financial concerns at the time (Gifford 1994, Togarasei 2011). In other words, Ghanaians became attracted to the idea that God could provide materially for them during a time of want. Meyer (2007), though, links the proliferation of Pentecostalism in Ghana to the spread of neoliberal capitalism and the values that it extols. Still others argue that pre-colonial customary Akan values and teachings mirror those of prosperity gospel, making it more accessible to Ghanaians.

In Amin's (2010: 68) exploration of the similarities between Akan customary beliefs and Christian messaging, he draws on Akan proverbs and prosperity gospel teachings. The following excerpt from his work clearly demonstrates the similarities:

'There is an Akan saying that, 'There is no one who does not like to eat salt'; in other words everybody wants to prosper. All Akan people see themselves as Onyame mma (God's children). Onyame (God) is understood to be Obaatanpa (good parent) who is involved in the daily affairs of his people by providing for their needs. Thus, He is Toturobonsu (The Source and Giver of rain), providing his people with rain and sunshine, which are essential for their livelihood'

Here we can see several similarities between Christian prosperity gospel and Akan teachings. The idea that all people want, and should want, to prosper in life is commonly held; as is a paternalistic view of a higher power who can, and does, provide for all needs – material, spiritual, physical and emotional. Furthermore, customary Akan ideals of prosperity include 'wealth, longevity, and fertility or procreativity' (Ibid: 66). This is further corroborated by Larbi (2001) and Asamoah-Gyadu (2005), who show that, while there do exist marked differences between ancestral religious beliefs and Christianity, Pentecostalism does present certain similarities – especially in terms of blessings accrued through faith. Therefore, prosperity gospel's teaching that a Christian God, Jesus, can provide all of these blessings would make it attractive to and congruent with Akan value systems already in place. Notably, Daswani (2015a: 28) finds in his work amongst Ghanaian Pentecostals that 'Christian morality' and 'traditional law' have many similarities for his informants as well. These similarities in values allow for customary

beliefs and Christian values to coexist for Ghanaians so that they can live lives that are at once Akan/Ashanti and Christian. This accounts for the wide acceptance and proliferation of prosperity gospel among Ghanaians, and for the church community acting similarly to kin groups. In other words, the tight-knit communities that these Pentecostal/Born-Again/prosperity gospel churches form act as communities in their own right, functioning very much like a family or kin group, supporting members through rites of passage, and even forming and preserving transnational linkages with other church communities abroad. This idea of the church acting as a kin group will be further explored in the 'Community' section of this chapter.

As many of the Ghanaian Pentecostal churches are modeled after the American neo-Pentecostal churches, transnational linkages between countries through churches occur. These linkages between churches in Ghana and churches in Europe, Canada and the United States 'create an extensive exchange of people and materials both to and from Ghana . . . Pentecostalism has become a transnational phenomenon that, in its modern form, is locally expressed through a highly accelerated circulation of goods, ideas and people' (Van Dijk 2002: 178). Within GracePoint Church, these linkages were apparent through fundraisers that would be held to send churchgoers' family members' bodies back to Ghana for funeral rites; through visiting pastors from Ghanaian churches that would be flown in to visit and preach as guests; and through fundraisers for Ghanaian communities in need. While it did not seem as though GracePoint Church relied heavily upon these linkages, or indeed emphasised them as important to everyday churchgoing life, they were, nonetheless, present and utilised intermittently.

Prosperity gospel, even in areas such as Ghana where it flourishes, has encountered skepticism and even indictments by religious scholars. Gbote & Kgotia's (2014) work on prosperity gospel churches argues that the teachings of prosperity gospel and its interpretation of the Bible's messaging, is misleading at best and exploitative at worst. They especially criticise the practice of tithing, or giving alms, to the church as part of the fulfillment of prosperity gospel's covenant. This idea that giving back to the church is part of an investment in our covenant with God so that we may reap the rewards of our faith can easily inspire cynicism.



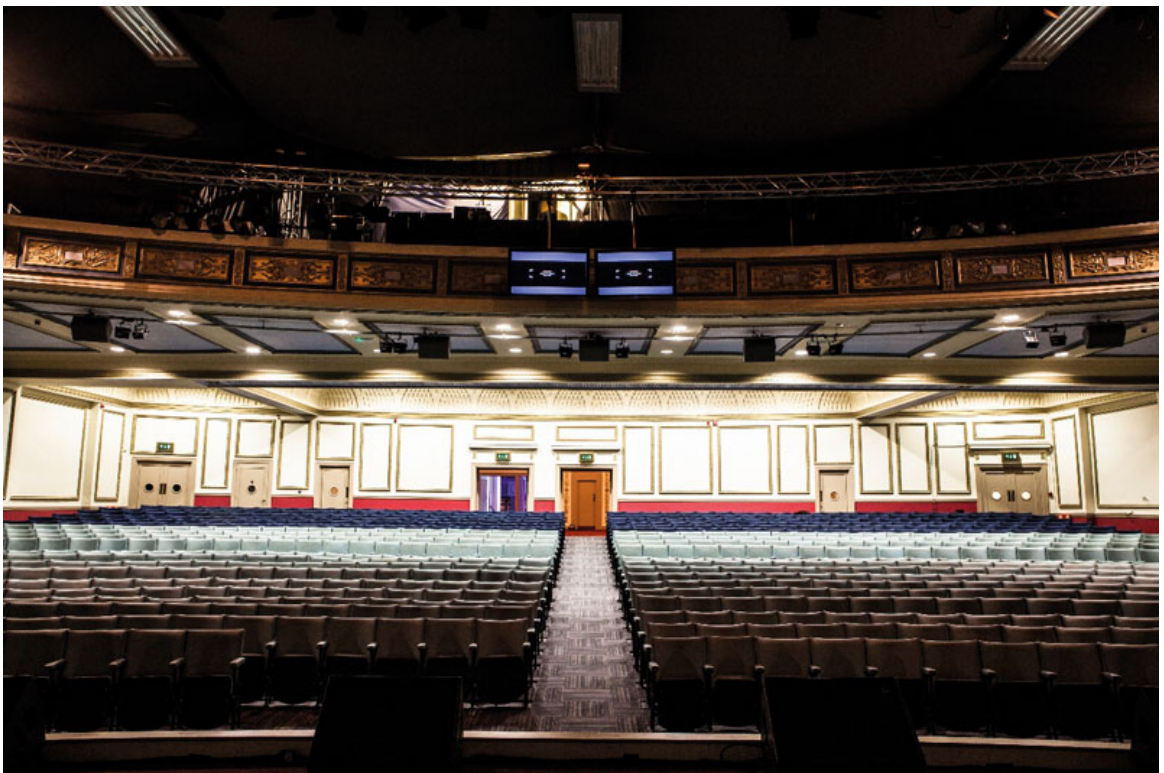
Pentecostalism's link with money and materialism has been widely critically examined, and is often linked with a perceived materialism and exploitation. Critical literature has focused on the practice of tithing and the pressure exerted on individuals to participate in this process as particularly opportunistic; especially for poorer members of congregations (Premawardhana 2012). These criticisms often cite the seemingly unfair pressure put on people who may not be able to afford giving tithes, as tithing is inherently linked to being considered a good Christian, reaping God's blessings, and being considered fully-fledged church members. Furthermore, criticism has pointed towards the church acting as a business and utilising marketing techniques and merchandising for financial gain (Bonsu & Belk 2010). This welcome embrace of materialism is seen as seemingly at odds with the line between spirituality and secularism that is drawn in Christian faith. Even though I, myself, was raised by self-described evangelical parents, who follow the teachings of prominent preachers of prosperity gospel such as Joseph Prince and Joel Osteen, I often found myself casting a cynical eye over the donation slips that were handed out at GracePoint Church. I found myself feeling uncomfortable when the preacher would call out the congregation for not fulfilling 'their end of the deal' with God by avoiding tithing. To my mind, it felt extortionate and opportunistic. However, after speaking with congregants and church leaders in my fieldwork, proponents of prosperity gospel would argue that tithed funds allow them to further their work of spreading the good word, and sharing the covenant with others. In this way, they would maintain, all can partake in God's bounty. Therefore, for the people involved in this covenant, this form of reciprocity that occurs between church, God and worshipper, money can only serve to widen influence and enable the church's good works. This is not to say that there do not exist charlatans and thieves who use prosperity gospel and tithing to profit off of the goodwill of others. However, it is to say that an indictment of this type of faith outright fails to take into account the faith that church and churchgoer share. Certainly, in the case of GracePoint Church, every churchgoer felt blessed by their tithing and rejoiced in their ability to give back and take part in the covenant. In this perception of participation within prosperity gospel and the gifts and tithes exchanged therein, I more closely agree with Simon Coleman's (2017) depiction of actors and participants with agency who embrace the entrepreneurial spirit inherent in this type of messaging.

## **Setting the Scene**

As mentioned in the introduction to this thesis, GracePoint Church is a large historical building located in North London. Uncle Kojo, one of my main informants and co-founder of the church ran it under the wider umbrella of Resurrection Manifestations. Its sister church, Amhurst Park, resides further north near Stoke Newington. However, once the congregation became too large to accommodate there, GracePoint was purchased. Amhurst Park still hosts services under the umbrella entity, Resurrection Manifestations, which controls both Amhurst Park and GracePoint churches. Amhurst conducts services solely in Twi and is largely attended by first generation Ghanaian migrants, while GracePoint services are given in English, and therefore, encompass a wider, more diverse population. Even though GracePoint's congregation can still be widely characterised as Ghanaian, there is a larger proportion of younger Ghanaians, second and third-generation migrants, and other West African and Caribbean peoples. GracePoint's building has floor seating as well as a balcony; however, during church services, the balcony is not in use as that is where the audio and visual controls are located. All seating is directed at a large stage and staggered in the manner of a theatre that is used throughout the service. Behind it hangs a wide screen that often displays pertinent Bible verses, gospel song lyrics and topics throughout ministration to which singers and pastors refer.



*Illustration 1: GracePoint Church interior<sup>22</sup>*



*Illustration 2: GracePoint Church interior<sup>23</sup>*

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<sup>22</sup> "GracePoint Website." *GracePoint UK*, [gracepointuk.com/](http://gracepointuk.com/).

<sup>23</sup> *ibid*

The main services that GracePoint Church provides its members include a regular Sunday service that begins at 9:00 and runs until 12:00, an evening youth service that meets twice a month on the first and last Friday at 19:00, and a prayer service that meets every Tuesday evening from 19:00. While I attended all of the services during my research, the majority of the following findings are from the Sunday and youth services as these provided me with the most contact with church members.

The following examples in this chapter's exploration of this Ghanaian church's relationship with money and how it plays a role in religious life for both the congregants and church leaders are largely pulled from announcements, sermons, the tithing/donation portion of the Sunday service, as well as discussions about Christian beliefs and life that occurred during youth services.

### *Youth Services*

Youth services are aimed at young adults between their late teens and early 30s. Staged in a circle in a smaller upstairs meeting room, the meetings begin with a group prayer, followed by each member introducing themselves and describing the 'peak' and the 'pit' (highlight and low point) of his or her week. While the attendee numbers do change from meeting to meeting, there tends to be between 10 and 15 people each week. Among these is a core group of about three to four people who attend consistently. David, who is a young leader within the church, acts as mediator and organiser within the meetings; often guiding off-topic or raucous conversations back to a calmer discussion of the topic at hand. He also frequently references scripture in order to help discussion participants ground their viewpoints in gospel. The number of attendees also varies from meeting to meeting, but it tends to average out to between eight and ten.

At the beginning of these services, a topic is introduced such as 'Materialism' or 'Where is God when it hurts?', and David, or another young leader within the church filling in for David, introduces the topic and poses questions for discussion. The larger group is then either split up to convene on the topics, or the discussion proceeds as a group dependent upon attendance; ie, larger groups will be split up into smaller discussion groups and smaller groups will discuss the topic all together. Youth services can become heated and often run late into the evening with each person passionately arguing his or

her position and using Bible verses and passages to justify it. Sometimes a game is started in order to introduce levity into the meetings, and engage a distracted audience. For example, one of the first games that I participated in presented the group with a series of emojis referencing a specific Biblical story or character and each team had to guess which story or person the emojis depicted. Indeed, everyone that attends seems to do so fairly regularly and socialise before and after the meetings. Loose in structure, they provide a relaxed and open alternative to the Sunday services.

### *Sunday Services*

Sunday services are much more formal in structure and are divided into several different sections. These services are ritualised from the moment one enters the church vestibule. Upon entry, you are greeted by both official church greeters who wear name tags and by those socialising before the service begins. If you appear to be new to the church you are formally welcomed by a 'greeter' and given a brochure that offers information about Resurrection Manifestations and GracePoint Church's services, and includes a membership form and donation slip. You are then directed towards the auditorium where you are greeted by an usher.

Both during Sunday services as well as prayer services, space within the auditorium is utilised strategically. Ushers are on hand during Sunday services and it is nearly impossible for attendees to seat themselves. At the three main entrances to the auditorium, ushers stand by and approach people to show them to a seat. If someone does enter and sit in the back, he or she will be redirected to a seat in the front. People are seated as close to the front and each other as possible which makes the church look fuller to the pastor, fellow congregants, the church photographer and videographer. Proximity to the altar or stage also allows the pastor to preach more directly to his congregants. As will be explored further in the chapter, a sense of church community is used and played upon to facilitate deeper involvement with the church. Church leaders often use people as examples to the rest of the congregation, and the use of space plays a significant, if subtle role in this. If the church, prayer groups, and youth groups appear to be well attended, it signals to others that this is part and parcel of membership and that the church is popular and, therefore, a more enticing place to be.

From 9:00 – 10:00 a Bible study is conducted with several different groups of church members segmented by age. Afterwards singing worship commences. Singing takes up a large part of the service, as from 10:00 – 11:00 the choir and an eleven-piece band sing up-tempo Christian songs in praise of God, whilst parishioners dance, sway, sing and clap along. In fact, during one service one of the ‘Junior Pastors’ (as the junior church leaders were known) admonished some of the church members for not being more enthusiastic in their involvement in the singing worship. He felt that this was just as important as quiet prayer, and that proper enthusiasm, which included dancing and singing, demonstrated to God one’s joyful devotion to Him. Singers and band members dress largely all in black and formally. After singing, there are announcements made about extracurricular activities the church is organising, such as weddings, funerals, etc. This usually includes an appeal to increase attendance at the Tuesday evening prayer meeting, or appeals for congregants to call bereaved church members to offer condolences or financial support. Announcements are followed by a grand introduction to the main Pastor, Daniel, which often goes as follows: ‘We have, in our midst, an anointed one – get to your feet and applaud – Prince Daniel!’ The band then accompanies his arrival where he begins his sermon for the day. Sermons usually last for 30 to 40 minutes, and throughout the sermon the Pastor will make people repeat certain key teachings to each other by saying, ‘Tell a friend that’. Each congregant will then turn and repeat to their neighbour the message Pastor Daniel is trying to emphasise. Once the sermon is over, the donation/tithing portion of the service takes place and the sermon concludes with the return of the band and choir who perform one last song as people file out of the church. Service attendance usually exceeds 100 people, with a noticeable decrease in attendance during bank holiday weekends.

### *Prayer Services*

Prayer services operate every Tuesday evening from seven to nine, and while all church members are encouraged and expected to attend, attendance remained low during the course of my fieldwork. This was often remarked upon during Sunday services where both senior and junior pastors frequently admonished the congregation for not attending – citing prayer as the ‘cornerstone of Christianity and your relationship with God’ in a patronising and threatening tone. In fact, on one occasion, an entire sermon was directed towards prayer service attendance and was described as ‘not optional’ and

'part of being close to God'. However, while attendance would rise after one of these admonishments, it would inevitably taper off to its original low numbers soon afterwards.

All these special services were very much focussed on prayer. Music was played, but there usually was no pastor leading the service. Instead, a pastor would pray along, often in tongues, with the rest of the congregation. Most of the prayer during these services was audible and would vacillate between English and tongues. Attendees would stand or sit rocking back and forth, praying intently. While this was described as a form of group prayer, people tended to pray on their own and rarely interacted with other church members. As opposed to youth services and Sunday service, people often left the church immediately afterwards and little to no socialising occurred.

When I first began attending services at GracePoint, prayer services were held in the main auditorium. However, after a few months, they were moved to the upstairs room where the youth services had been held. As this move occurred before renovation work was carried out in the auditorium, I inferred that the move to a smaller space was made to make attendance seem larger. This would then, in turn, encourage people to keep attending prayer services as it appeared popular amongst fellow congregants.

### **Performativity**

One of the more striking features of church services at GracePoint is the staging of the service and the ways in which sermons are delivered. GracePoint services represent a typical Prosperity Evangelical service, both in message and style. As was discussed previously in this chapter, the pastor's use of dress, the decoration of the church, the way the choir is dressed, and the incorporation of technology into the different aspects of the service, all contribute to a televangelism aesthetic. Below are field notes that address in greater detail the elements of performativity that go into each Sunday service.

*The Pastor's suits are all tailored to be reminiscent of an executive. His large shoulder pads serve to enlarge an already imposing frame, allowing him to be a 'big man' both literally and figuratively. Furthermore, the shiny material they are made out of glistens*

*in the theatrical overhead lighting as he presides over the pulpit. It seems as though the choice in this material is intentional, as Sunday to Sunday, despite changes in suits, he shimmers in the lights. A more expensive appearing fabric may demonstrate the Pastor's prosperity through his affiliation with Jesus Christ. However, as to not alienate himself from the rest of the congregation, on certain occasions he dresses in traditional formal Ghanaian robes. In this way, he retains and reinforces his Ghanaian identity to churchgoers, and visually illustrates his membership in this Ghanaian community. On these occasions, the draped fabric is always predominantly white as if to convey purity and holiness.*

*The executive aesthetic of Pastor Daniel's clothes is further emphasised by his surroundings. The former cinema is equipped with a large stage and elaborate lighting. Spotlights are used to illuminate either the Pastor or the choir, depending upon who is featured at different times in the service. The emblem of the church is often projected in light on either side of the stage and different coloured lights are used to emphasise 'moods' (see photograph). For example, during the more sombre prayer services on Tuesday evenings, overhead lights are turned down or off, while cooler coloured up-lighting on the stage provides the only illumination within the space. In addition to this cinematic lighting, a large electronic screen is used as a projector behind the Pastor, from which he either reads his notes on teachings that he would like congregants to take note of or repeat with him, or Bible verses that he is discussing and would like to read out. This lighting, screen and corporate dress are more reminiscent of a convention than a traditional church setting. Certainly, the church's former use as a cinema plays a role in the staging of these services as the seats are all directed towards a centre stage upon which the choir performs and the pastors minister.*

*Another important aspect of performativity within the church is the choir which is lauded by pastors and church-goers alike. Choir and band membership seems to represent an elite group within the church, as during their ministrations congregants are encouraged to join in with singing and dancing. All choir members are smartly dressed in all black, aesthetically setting them apart from the band and the rest of the congregation. This seeming uniform also imbues the singers with an air of professionalism. It visually illustrates their cohesion as a group. Furthermore, musical*



ministrations are often recorded and posted online in an effort to draw in new churchgoers. Their musical performances take up 50 percent of the Sunday service.

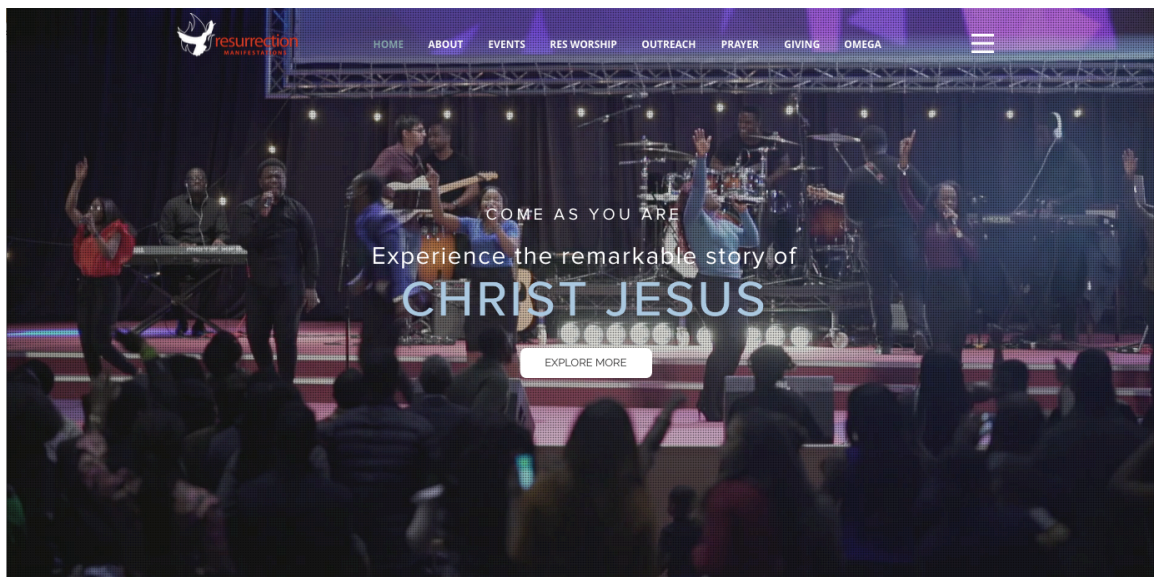


Illustration 3: GracePoint Church Choir & Band<sup>24</sup>

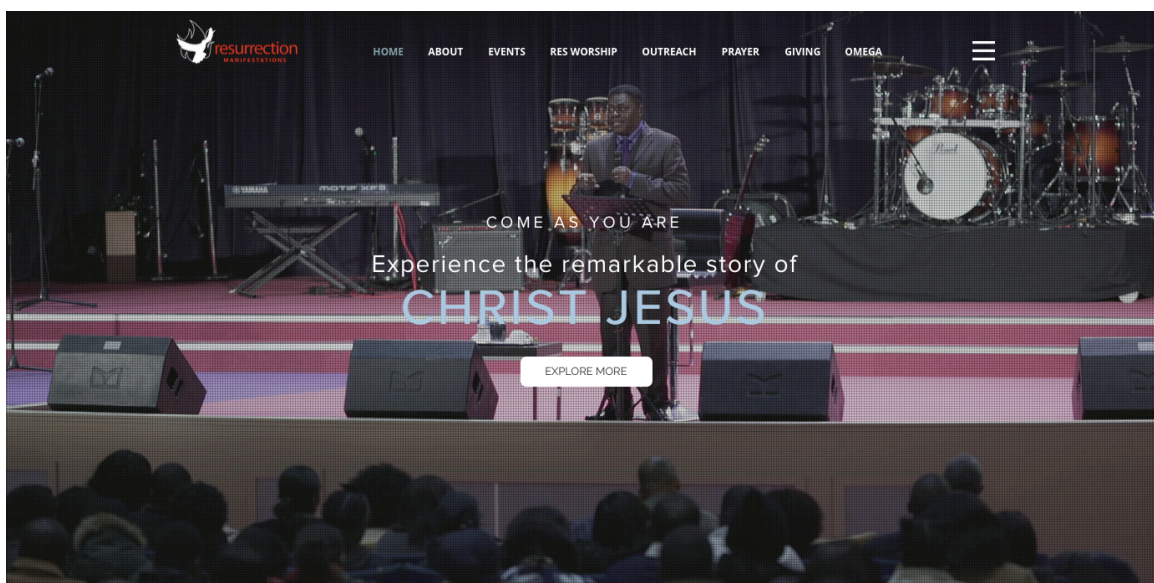


Illustration 4: Pastor Daniel<sup>25</sup>

These observations of the performative aspect of GracePoint Church serve to demonstrate the extent to which aesthetics and entertainment play a role in ministration, and in turn, the community making and value making of church members. The imagery and aesthetics employed throughout the performance of sermons, youth

<sup>24</sup> "Resman." *Resman*, [www.resmanchurch.org/](http://www.resmanchurch.org/).

<sup>25</sup> *ibid.*

groups and prayer meetings all contribute to the church's emphasis on prosperity gospel and the fiscal rewards that can be incurred through following Christianity and supporting the church. Ritual performance has been theorised and defined as a lens through which culture can be examined through the shared experience of the spectacle.

Anthropologists such as Hymes (1998) point to performance as a way for people to 'do' and 'enact' social relations, with Turner (1986) taking that a step further to include even seemingly ordinary aspects of everyday life, such as speech behaviour as performance. And Schechner (1988: 257) provides a definition that specifically identifies performance as 'a unifiable realm . . . that includes ritual, theatre, dance, music, sport, play, social drama, and various popular entertainments'. Further ways that people embody and perform Christianity as a way to promote prosperity gospel and the link between belief and the delivery of goods has been notably explored by anthropologists such as Cannell (2007) and Engelke (2013). For the purposes of this thesis, then, the rituals enacted and performed at GracePoint Church fit within anthropological examinations of performativity, and it is important to examine the aspects of performance as 'it is through performances, whether individual or collective, that humans project images of themselves and the world to their audiences' (Palmer & Jankowiak 1996: 226).

Harkening back to the example of Prince Daniel asking people to repeat the word, the emphasis on singing along to hymns, combined with the projection of key Bible verses on the large screen demonstrates the extent to which the word and the aesthetics thereof is such an important part of GracePoint's ministry. As Coleman (1996: 108) finds, the power of the word and the different means of its transmission and performance throughout the congregation carries with it an important significance: 'Sacred words to these Christians are not passive receptacles of meaning confined to the pages of a book, but performative statements, inspiring the healing touch of the preacher or the phrase that will provide the sinner with salvation'. Through the use of imagery, speech, movement and space during these ritualised performances, and by asking the congregation to participate in these aspects of Christian aesthetics, GracePoint Church embodies messages surrounding prosperity gospel – that by becoming 'Born Again' in the Christian faith, one can receive God's Grace, and through Grace, financial blessings. Furthermore, by displaying these messages via means that are associated with prosperity, i.e. via high-tech audio-visual systems in a newly

renovated space, the word is further linked to economic prosperity. This is not to say that GracePoint or its congregants only attend church in search of financial blessings from the Lord; however, it is to say that these types of blessings are specifically emphasised throughout ministration either explicitly in sermons or tacitly in the imagery utilised by the church.

Several aspects of the church's imagery employed during the performing of church services serve to contribute to making an environment that projects wealth and neoliberal values. The Pastor's dress, for example, while aesthetically pleasing, serves a dual purpose. It conveys financial success as well as power, which many respondents noted as one of the main draws of being 'Born Again'. As Lindhardt (2011: 23) notes, evangelical services 'erase older boundaries between worship and leisure'. Therefore, the aspects of the service that reflect a more modern, upbeat and entertaining appeal imbue the space of the church with both religious significance and entertainment value. Thus, attending church becomes not only a way to worship, but a place to socialise, dance and network.

The aesthetics and performativity employed at GracePoint can be distinctly contrasted with that of the Twi-speaking church, Amhurst Park. Amhurst Park's services were aimed at a different demographic – a predominantly Twi-speaking, newly immigrated congregation, that appears to be less well-off than their GracePoint counterparts. Attendees of Amhurst Park did not dress as formally and appeared to spend less money on clothes in general. While I was only able to attend one service at Amhurst Park without causing disruption as an outsider to their services, my notes are more limited. However, below are my impressions of the service and space:

*The building is distinctly older and less well-preserved. There also seem to be more children in attendance, however they are not allowed inside and instead play in the corridor. The congregation seems to be lower middle-class to lower-class.*

*There are several Pastors who share the microphone and are dressed far more casually than Pastor Daniel at GracePoint. They pass the microphone back and forth between each other, screaming into it prayers in Twi or tongues. A translator confirms to me that*

*they alternate between both during prayers, but tend to speak exclusively in Twi during the sermon portion of the service.*

*While there does exist a band, it plays throughout praying lead by the Pastors, rather than receiving its own time to perform. One or two songs are sung jointly with the congregation, but the majority of the service is the sermon and praying. During this prayer time, the congregation prays aloud in Twi and tongues, facing inwards towards the middle of the church. Some simply bow their heads while others seemingly faint or convulse in religious fits. One particular church member walks around energetically gesturing, yelling and jumping.*

I primarily use Amhurst Park as a contrast to GracePoint to demonstrate how, even though both churches are under the same umbrella of the overarching Resurrection Manifestations ministry, styles of ministration differ to suit and attract different audiences. For example, while my informant, Corey, prefers to attend GracePoint, his mother prefers to attend Amhurst Park. He explains that Amhurst Park's services are more similar to the styles of Pentecostalism in Ghana; and since she spent the majority of her life worshiping in that style, she feels more comfortable at Amhurst Park's services. For Corey's family, therefore, the performative aspects of these two churches are extremely important. While both are Evangelical Christian churches, run by the same NGO, and therefore could be expected to preach the same types of messages, the style in which these ministrations are given differ widely, and this influences attendance.

Messaging used by these two churches in sermons is also radically different. While GracePoint uses the rhetoric primarily associated with prosperity evangelism, drawing on themes of financial success and God's forgiveness and Grace, Amhurst Park emphasises the work that needs to be done in order to be a good Christian. For example, Amhurst Park spent a great deal of time emphasising the importance of fasting – a practice that, while accepted at GracePoint was never the focus of sermons. Rather, the focus was on being saved and accepting Jesus as one's Lord and Saviour. This, it was argued, was the only path to receiving God's Grace. Amhurst Park, however, emphasised the importance of fasting as part and parcel of being a good Christian, and how sacrifice and atoning for sins was the path to God's Grace. The messaging so widely

differed that it became difficult for me to believe that they were both affiliated with Resurrection Manifestations.

Another interesting aspect of performativity within the church that became notable in both prayer services as well as Sunday services related to speaking in tongues. As mentioned in the excerpts from my field notes and findings throughout this chapter, speaking in tongues is an important part of prayer to congregants at both GracePoint and Amhurst Park. However, the ways in which tongues are performed, as well as the emphasis on praying in tongues differs between the two churches. While GracePoint congregants spoke in tongues only during specified times of prayer, Amhurst Park churchgoers would routinely break out into tongues during the course of service. Speaking in tongues at Amhurst Park was usually louder, and occurred more often. It was also usually accompanied by movements that would emphasise the power of the Holy Spirit that had taken over congregants. Movements would include rocking, pulling of hair or pacing up and down the church aisles. There seemed to be more restraint in tongue speaking at GracePoint, and it was much quieter without the accompanying physical embodiments. This seemed to reflect the different churches' aesthetics and ministrations. The restraint that accompanied GracePoint's tongue speaking seemed to reflect its more Western styling, favouring a more televangelist-structured service.

Be it through GracePoint's Western, sleek and televangelist-style prosperity preaching, or Amhurst Park's more customary African Pentecostal style, as Meyer (2008: 86) puts it, 'religious aesthetics govern believers' engagement with, and imagination of, invisible force and each other, via concrete forms'. The different aesthetics allow members of the Ghanaian London community to engage with God and their community in distinctly different ways that either embrace a more Western or Ghanaian experience, with the Western aesthetic reflecting a reverence of neoliberal values.

### **Community Making**

In the preceding sections I discussed the effect that performativity within the church has on its congregants. The enacting of prosperity gospel as it is performed in a ritualised manner creates and reinforces a set of shared values, that in turn provide a sense of community within the church on a micro level, and Christianity on a macro level.

However, it is also important to note that Evangelical Christianity creates community ties amongst Ghanaian Londoners as these beliefs penetrate every aspect of daily life for migrants.

The vast majority of first-generation Christian Ghanaians I met during my fieldwork mentioned that the first point of contact with the wider Ghanaian Londoner community was through an introduction to a house of worship. Members of this group describe their experience of diaspora community as largely facilitated by church membership. This demonstrates how influential Christian communities and houses of worship can be for a Ghanaian in London, as it is through worship that one can meet friends, find jobs, and navigate new surroundings. Furthermore, it demonstrates how integral shared worship or beliefs are to forming Ghanaian diaspora communities. Durkheimian (2008: 47) contentions argue that belief is forged through participation in the performance of the ritual and shared by the collective: 'things set apart and forbidden – beliefs and practice which unite into one single moral community called a Church, all those who adhere to them'. Therefore, as people practice their faith, they both create and reinforce community and social norms rooting ties in the ritual and performative aspects of Christianity. Wuthnow's (1994) work in the United States in the 90s amongst small groups including Bible and prayer groups also contends that people are creating community through spirituality rather than the physical. In the case of diaspora members living in a foreign country, a community that is founded on shared beliefs, rather than the new foreign physical realm in which they now find themselves, would represent a more familiar community to inhabit. Therefore, it would make sense why so many Ghanaian Londoner communities revolve around houses of worship. As Daswani (2015a: 136) puts it in terms of his findings amongst Ghanaian Christians: 'If born-again Christians in Ghana publicly demonstrate their identities as individuals-in-Christ, they also continue to experience kinship within the church'. The reliance upon each other for support, combined with shared backgrounds and experiences in a foreign land means that these Christian groups foster a cohesiveness that ties together and creates its own community or kinship in Christ (Leach & Bamford 2009, Daswani 2015a, Shaw 2007). Acting as any other type of kinship network, the Christian faith identifies a new family in Christ with mutually accepted boundaries, shared commitments, expectations, values and social behaviours that are part and parcel of any community or kin group.

Therefore, the church as a community with churchgoers as a kin group in their own right represent powerful means of belonging for a diasporic or transnational group.

While it is tempting to use Weberian arguments that the creation and restoration of group boundaries through the church in transnational and diasporic communities is a response to an immersion in capitalist/neoliberal values and systems in the West (Brodwin 2003: 87), this denies the impact of Christian values and Christianity itself that is located within the individual and carried transnationally. For my informants, Christianity and the shared beliefs within their church's interpretation of Biblical text was of the utmost importance in forging connections with each other despite ethnic or socioeconomic differences. It was this emphasis on a shared belief system that could create boundaries, rather than a response to London's capitalist/neoliberal environment. During youth meetings and discussions with church members, it was a matter of great importance that people reach a consensus on almost all aspects of life related to, or informed by, Christian teachings – interpretations of Biblical text, behaviours in relationships and marriages, how best to raise children, how best to show devotion to God, etc. Despite differences in ethnicity, gender, socioeconomic status, country or area of origin, as long as one shared GracePoint's values, they were welcome within GracePoint's community and family. Certainly, it was very important to my informants that I too shared their faith in all matters – down to issues such as LGBT rights, premarital sex, and gender roles. When I expressed, politely, that I did not necessarily share their specific viewpoints on these issues and others, they did keep me at more of a distance than other churchgoers who embraced all of GracePoint's teachings. Even within youth meetings, when someone would question or disagree with a Biblical interpretation advocated by the group leader (usually a junior pastor), they were usually dismissed as incorrect in oftentimes patronising ways, and were usually not welcomed with the same warmth during group socialising after these events. Therefore, for my informants, it is Christian faith, and more specifically, GracePoint's version of Christian faith which can create and reinforce group boundaries. For my interlocutors, membership in the church is not necessarily just a reaction to neoliberalism's emphasis on the individual versus the collective, rather it is firmly rooted in the collective's shared beliefs.

Some of the more compelling arguments for the creation of these Christian communities are rooted in the acknowledgment that 'Born Again' Christians relinquish ties with the secular world or other religions, further embracing a shared religious belief. When one becomes 'Born Again', one accepts Jesus Christ as his or her personal saviour, the Bible as the word of God and 'Christian' as a primary identity. Furthermore, one then also accepts all fellow Christians as brothers and sisters in Christ, further immersing him or her in this community of faith with fellow churchgoers as kin. Forging this Christian identity is enacted through what anthropologists have termed 'rituals of rupture' (Meyer 1998, Robbins 2003, Engelke 2010). Through these rituals of rupture, e.g. baptisms, church membership ceremonies, etc., Christians are asked to symbolically demonstrate their rejection of the Devil and the secular world in favour of God and the church. For example, in the junior Bible study graduation ceremony at GracePoint, young adults are given sashes, asked to give presentations about a favourite Bible passages and then blessed and admitted as fully-fledged adult members. They are then told that they are 'leaving childhood behind' and becoming adults in their relationship with Christ and the church. Furthermore, the pastor reminds them that they have a new level of responsibility, not only to the church but to their faith and relationship with the Lord. This can be viewed as a ritual of rupture that serves to further anchor one's identity within the church. This type of graduation ceremony serves to mark a young person's growth and membership within the church, whilst further distancing young adults from a secular world and simultaneously immersing them in the church community. Therefore, as he or she is 'Born Again in Christ', and thus first and foremost a Christian, the church becomes their primary community. Christians are further integrated into the church community with each ritual and progression within the faith.

In my own research at GracePoint, while rituals of rupture did occur, they did not serve to rupture church members' pre-existing kin ties or distance people from their 'Africanness' or Ghanaian or Akan/Ashanti roots. Instead, as Daswani (2010: 467) puts it, while rituals of rupture are important, there also exist continuities between Christianity and customarily held kin-informed values and practices: 'While undoubtedly an important discourse for many Pentecostals and Christians alike, rupture is insufficient as a model of and for personal change, especially in cases where continuity with a Christian past and with local ideas of kinship and power become foregrounded in social



relationships'. While GracePoint's rituals' primary concern is to further root members of the congregation within the Christian faith and to ensure that Christian beliefs become the primary religious teachings and faith in one's life, they do not exist to break with every value or aspect of life that a migrant may bring with them. For GracePoint members, therefore, there also exist, what I would term, 'rituals of hybridity' in which customary clothing, music and practices are incorporated into church ceremonies. For example, I was present at weddings and funerals that were Christian in rhetoric, but also Ghanaian in aesthetic. Customary Akan/Ashanti clothing was worn and Twi songs were sung alongside the preaching of Bible verse and singing of hymns. At GracePoint, Ghanaian ethnicities and Christian teachings are celebrated side by side so that all members can be at once Akan or Ashanti as well as Christian. While GracePoint does eschew black magic, witches, witch doctors and other forms of indigenous pagan religions from Ghana, this is the only aspect of customary Akan/Ashanti life that is rejected. As was discussed in the prosperity gospel section, the similarities between Akan/Ashanti values and Pentecostal values has meant that the melding of this belief system with kin-informed values and ways of life has been a natural one for many of my informants, thus 'providing continuities with ideas of kinship in Ghana' (Ibid: 454). Therefore, for the community at GracePoint, rituals of rupture, whilst important in becoming Born Again and furthering membership in the church, did not rupture with every customarily held way of life for Ghanaians at the church. Instead, rituals of hybridity serve to further unite the church as a Ghanaian community living in Christ; allowing migrants who may be nostalgic for certain ways of life from Ghana to embrace their heritage as well as their Christian presents and futures.

Another important point to raise about rituals of rupture and hybridity in the church, is that these occurred frequently as a means of enacting and performing membership. The church would advocate that becoming Born Again in Christ was a choice that one must continually make through beliefs, involvement with the church and religious practice. Similar to Daswani's (2010) findings in his work amongst members of the Church of Pentecost in Ghana and London, a lack of participation in church activities, especially prayer services, was lamented by church leaders, with one entire sermon devoted to this. The overarching message was, that as Born-Again Christians, churchgoers needed to be 'doing all of their duties' in Christ. The pastor would often

remind his congregation that just as they recited that they accept Lord Jesus as their personal saviour each Sunday, to be continually Born Again in Christ, they needed to 'do the work' and continually praise Him in order to receive blessings and be 'completely' Christian. In this way, membership in GracePoint's community and, indeed, the wider Christian community requires a continual participation in rituals of rupture and hybridity. While many of the attendees lamented that a lack of participation in evening prayer services and youth services was directly related to a demand on their time from London's competitive job market, this was widely dismissed by church leaders, stressing that one could not just come to Sunday service and expect to be considered a fully-fledged member of the church or the wider Christian community. These examples, I would argue, demonstrate what Coleman (2003) has termed, 'a continuous conversion', whereby, conversion is continually enacted and re-enacted through rituals of faith. Membership in the church community is physically enacted and reinforced through attendance, participation and giving. Specifically at GracePoint, the church as a community or kinship group is emphasised during all calls for tithes and fundraising. Just as it would be the duty of one person to contribute to another in times of need or prosperity, as is the case with remittances, so too does membership in the church require a similar type of investment.

### **Tithing**

*'Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.'* (Malachi 3:10, 'The Holy Bible')

So the text on the large screen that hung above the stage/altar read every Sunday at noon during service. It was often read aloud by the Pastor as congregants searched for pens to fill out donation forms and standing bank orders or shifted awkwardly in their seats to look through wallets and purses for contributions.

During this time, Pastor Daniel, a heavy-set man in his 60's, who walked and spoke slowly and addressed his congregation often like a scolding father, would harshen his tone as he urged all of the 'good Christians to give thanks unto the living God' by

fulfilling their commitment to a prosperous Christian life through tithing. He would furrow his brow and look out over the congregation, seemingly surveying each and every face. He would then stretch his arms out over the pulpit and lean over; the sleeves and shoulder pads of his shiny suits lifting to his ears, and in a distinctly Ghanaian accent he would ask those who were giving their tithes to rise and come forward. About ten people would then approach the stage, heads bowed, and place their standing order donation slip at the foot of the pulpit. They would then turn to face the rest of the church as Pastor Daniel stretched his hands out over them, blessing and reminding them and the rest of the congregation, that through their tithing, they have Grace. He would qualify that it was a 'special kind' of Grace<sup>26</sup>, namely, the favour of God. Once the tithe givers resume their seats, the Pastor reiterates the importance of tithing and then urges everyone to give generously and as much as they can to sustain the good works of the church. He would even suggest that, due to the presence of the church in their daily lives, each person should be setting aside a pound per day to give: 'Those of you who don't pay your one pound; I'll be on your back'. The band and choir then resume the stage and play a final musical set as the church filters out of the large auditorium that now serves as GracePoint Church.

Tithing is a practice that is referenced throughout the Bible; in the Old Testament (Leviticus, Numbers, Deuteronomy, Malachi) as well as the New (Matthew, Luke, Hebrews). The original purpose of tithing as mentioned in the Old Testament was to meet the needs of the religious, economic and political system of ancient Israel. It was primarily used to support the Levites, who were the assistants to Israel's religious leaders and also to meet the needs of foreigners, orphans and widows (Deuteronomy 26:12-13, *The Holy Bible*). The Old Testament even mentions a specific percentage that should be given – 10 percent of all earnings. This percentage is what the church also currently recommends each congregation member give, either weekly, monthly or yearly. While tithing is mentioned in the New Testament in reference to the law

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<sup>26</sup> As previously mentioned, being 'Born Again' by accepting Jesus as your saviour and one true God at GracePoint means that a believer receives God's grace, ie favour, everlasting life, etc. Pastor Daniel's mention of a 'special kind' of Grace seemed to imply that by participating in tithing once received more grace or an enhanced form of grace than simply accepting Jesus Christ as one's Lord and savior.

outlined by the Old, it is often critical of the practice, claiming that the Pharisees in power were overstepping their bounds in the tithes they demanded:

‘Woe to you, Scribes and Pharisees, hypocrites! For you tithe mint, dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faith. It is these you ought to have practiced without neglecting the others. You blind guides! You strain out a gnat but swallow a camel!’ (Matthew 23: 23-24, *The Holy Bible*)

In Romans giving is heavily encouraged and these gifts may take monetary form or represent a different type of personal contribution ‘according to the grace given us’ (Romans 12: 6-8, *The Holy Bible*). In other words, we may give of our talents or our income, and should do so with alacrity. Whilst these teachings depart from the rigidity of the Old Testament, GracePoint Church uses only Old Testament passages when promoting the practice of tithing.

In its promotion of tithing, GracePoint allocates a special place and ceremony during each Sunday service to highlight the importance of giving as it is linked to being a ‘good’ Christian. However, as 10 percent of one’s gross income can represent a great deal of money to the lower middle to middle-class churchgoers, not all congregants are regular tithe-givers. Therefore, often, throughout the year, the Pastor will devote special sermons to tithe giving in an effort to emphasise the practice’s importance and necessity, as well as promote its widespread custom. On one such occasion, the Pastor expressed how important tithing was, not only to be a faithful, good, practicing Christian, but to reap the benefits of being ‘Born Again’: ‘When you bring tithes it is God’s duty to fulfil your prayers. Pray for whatever you need or want. Because God doesn’t lie and we are fulfilling our duty giving tithes. God will fulfil His duty by answering our prayers’. He used the passage from Malachi, which begins this chapter, as evidence for this symbiotic relationship that tithing forms between God and His people. The emphasis of the sermon then becomes, not the importance of giving or obeying scripture, but the promise of reward and prosperity: ‘I am praying that they give every time because You give every time’ (This quote was spoken to God on behalf of the congregation by the Pastor). The tithe as a moral imperative is also discussed, but the mutually beneficial relationship that tithing creates for congregants receives the greatest attention from Pastor Daniel. His prayer for his congregation, his singling out of non-givers and givers, coupled with sermons that emphasise tithing as a moral

imperative of Christianity, puts tithe-giving at the centre of the church community; and the pressures implicit in this emphasis becomes a motivating factor for tithing participation. As Gérard-Varet et al (2000: 29) observe in their work on altruistic giving:

‘The judgment of other people sometimes matter, but not always and not necessarily. The motive has an aspect of a norm for reciprocating or for avoiding moral indebtedness. It then belongs to the normative altruism. This also includes the desire of fairness when it is present. This norm can have dimensions of inner demand or obligation, of a nonmoral social norm, and, more or less, of a moral norm. The social aspect is related to the judgment of other people, but this judgment can be imagined or become internalized’

As detailed in interviews with different church members, none discuss a feeling of judgment or pressure around tithing, however, as Gérard-Varet et al describe above, judgment’s existence may be irrelevant and the simple continued presence of tithing as a practice that is part and parcel of life within the church community creates a social norm to which people adhere. Therefore, breaking with this social norm could make a congregant feel internally judged, i.e. have a crisis of conscience, rather than externally judged by their peers.

Upon listening to this sermon, I was put in mind of the research I had undertaken on remittance giving and the reciprocal relations that form around its practice. Through the circulation of money, familial and kinship ties are reinforced and cemented, and, while benefits to the donor may be intangible or vague, there is an understanding that this is the moral and just course of action when others are in need. As previously mentioned, the main motivations for remittance giving are often to maintain kinship ties, support family and/or lay the foundation for an eventual return to their home country. Therefore, in many cases, the sender is receiving a benefit in return for the remittance as well. However, even if the perceived benefits are vague, there is almost always a benefit to the giver; even if it simply helps maintain strong ties with family members, or the knowledge that at a future date, if help is needed, one can rely on the remittance recipient to reciprocate. Similarly, in the case of tithing, while rewards from ‘on high’ may not be immediate or necessarily tangible, this reciprocal relationship one enters into with God maintains the follower’s relationship with the heavenly father, standing in the church’s community and helps secure his or her eventual return ‘home’ to heaven by fulfilling a necessary duty of a devout Christian. As the Pastor put it one day: ‘It is difficult to be a Christian without giving tithes’. According to Pastor Daniel, tithing

represents a form of obedience to God, and, since one can only be a truly devout Christian by practicing obedience, tithing is a necessary practice to be in good standing with the Lord.

Parry and Bloch (1989) argue in *Money and the Morality of Exchange* that money's symbolic value varies from society to society. However, while they contend that money must be viewed within each culture's context, they also discovered a trend:

'Each of our case studies, we argue, reveals a strikingly similar concern with the relationship between a cycle of short-term exchange which is the legitimate concern of the individual – often acquisitive – activity, and a cycle of long-term exchanges concerned with the reproduction of the social and cosmic order' (Ibid: 2)

This general theme of economic exchange contributing to the preservation of a wider 'social order' is further illustrated in the different, yet complementary roles remittance giving and tithing play in Ghanaian life. While remittance giving and tithing can both be characterised as short-term exchanges, they are also part of a larger cycle of reciprocity that have long-term implications for both the recipients and donors. Remittance giving usually occurs over many years between family members on either a regular or ad-hoc basis, without terminus, as it is often seen as a moral and familial duty; thus situating the practice within a long-term form of exchange. Similarly, tithing occurs over the course of a Christian's life, securing continued blessings and good standing with the Lord. These long-term cycles of exchange reinforce and carry on general principles of reciprocity that are integral to social interaction. This idea that tithing, similar to remittance giving, allows for my informants to address both long and short-term needs is furthered by Van Dijk (2012: 99), who criticises and expands upon Guyer's (2007) conception of 'punctuated time' amongst Pentecostals, where, he argues, they are 'seen as either formulating ideas concerning the immediate present or ideas concerning the eschatological future, thereby failing to create a notion of time that concerns the immediate future of planning and strategising'. He draws on Ghanaian Pentecostals' experiences with budgeting and tithing to demonstrate that these individuals can, and do, address a multitude of timeframes through their participation in the wider economy and the church community. I would agree with Van Dijk, as my informants were constantly engaged with negotiating different timescales of need through tithing as well as through other forms of monetary exchange or giving predicated upon social relations.

Since participation in tithing means that God watches over all aspects of a tither's life, including (and specifically emphasised by the church) material need, there exists the expectation that God will address all timescales of need – the short, mid, and long-terms. Furthermore, in order to regularly participate in this covenant with the Lord so that these blessings may be continually reaped, church members would need to strategically budget and plan for different expenditures that can and do arise, thus demonstrating their awareness of and engagement with variant timescales.

A further example of similarities between remittance giving practices and tithing can be found in Shandy's (2009) late 00s research on Nuers living abroad in the United States. Shandy's analysis of how Nuer Americans were able to purchase cattle through channels of relation by remitting monies demonstrates how Mauss's argument that the gift or in this case the remittance, allows people the ability to maintain links and social networks through reciprocity. Members of the Nuer diaspora were able to retain a connection with their homeland, as well as their identity as Nuer in the eyes of their home communities in exchange for remitted money, i.e. the purchase of cattle. Again, the similarities with tithing abound in that tithing allows monies transmitted on Earth to maintain links to Heaven and reinforce a Christian identity. If good Christians regularly tithe, and one participates in this practice, one is therefore a good Christian; thus legitimising their standing within the church and faith and further legitimising in a tangible way their claim to blessings and everlasting life.

Herman (1991: xvi) agrees that the tithe should be examined in the social context of gift theory and reciprocity. In his work on tithing and Maussian theory, he puts forth that the tithe serves to cement 'religious, moral, legal, and economic institution[s], which presumes and imposes obligation on both giver and receiver'. The tithe's unique ability to bind God and humans in a reciprocal relationship with each participant reaping benefits situates well within in the theoretical framework of Mauss's exploration of gift exchange and reciprocity. In *The Gift* (1990), Mauss argues that the gift embodies the spirit of the giver, or as it is termed in Maori society, *hau*. In this way, both the giver and recipient of the gift are intrinsically linked to both the object and each other: 'the objects are never completely separated from the men who exchange them' (Ibid: 31). Where tithing is concerned, the giver is certainly never separated from his or her

donation as each donation becomes an expression of the tither's devotion and Christianity and is rewarded in kind. Mauss (Ibid) argues that the gift is evident in all aspects of society – political, social, and even religious, and has the ability to maintain ties between and within groups. Certainly, tithing maintains ties with God and the church. Further to this argument, Bialecki (2008) and Coleman's (2004) examinations of tithing both examine the practice in terms of spheres of exchange, arguing that money is utilised to understand the interaction between the spiritual and secular that occurs within the church community. However, Coleman (2015: 296) uses Mauss as a jumping off point and problematises purely Maussian interpretations of tithing within 'Health and Wealth Christianity'. As Coleman goes on to observe,

'The Protestants whom I examine . . . members of what has loosely been called Prosperity or Health and Wealth Christianity – encourage us to place Weberian and Maussian sociologies in uneasy juxtaposition, suggesting ways in which religious adherence might involve cultivation of personal agency through discipline but also immersion in a Christian landscape made up of gifts, exchanges, and mutual interactions that recall models of dividual as much as individual forms of self-cultivation'

While Mauss's emphasis on the dividual in ties created and reinforced through exchange are at play in reinforcing membership in the church as well as membership in the Christian faith through the preservation and participation in tithing's covenant with God; there does also exist an emphasis on individual success which Weber would directly connect to capitalist market influences. However, as Coleman has argued here, both the individual and the dividual is at play in Christianity through participating in monetary exchange that at once benefits the community and the individual.

Sahlins' (2008) examination of reciprocity is also a useful lens through which to view tithing. As mentioned in the remittances chapter, Sahlins' theory of generalised reciprocity where repayment is not expected in a certain time frame, or for a certain amount of goods or services applies to remittance giving. Here I argue that it is also applicable to tithing. Tithing's promised timeframe for a return on investment is undefined, as is its form. Tithe givers only know that in some way, shape or form they will be blessed by God for their contribution at a future time.

Another useful way to analyse the similarities between tithes and remittances is through the conception of the 'sacrificial economy'. Coleman (2011) and Haynes (2013) utilise



the sacrificial economy as a framework through which to understand the wider economy's and materiality's relationship with the church and church leaders. Coleman's (2011: 33) focus on the interplay between prosperity gospel and neoliberal market economies suggests a shift 'away from analytical hierarchies into a more complex model of co-constitution'. In understanding this co-constitution between religion and the economy, he draws on the notion of sacrifice rather than consumption and discusses how tithing or other modes of financial giving to the church are best understood through this framework: 'What seems like fundraising to the unbeliever is translated into a form of religious commitment by the faithful' (Ibid). Indeed, giving in times of financial strain represent an even greater sacrifice on the part of the believer, and therefore, an even greater commitment to faith. Whilst one could situate tithing and membership in prosperity gospel churches, or as Coleman describes them, Health and Wealth ministries, as a purely self-interested endeavour – one where material returns on faith are the main draw, this fails to take into account 'a combining of ritual and material practice in ways that may help to index as well as constitute personal religious commitment, and which can signal attachment to wider church structures . . .' (Ibid: 41) Coleman's article thus problematises a view of religious participation as purely market-informed, and instead argues that it is essential to how value generations, assignments and flows.

Haynes's (2013: 86) work in the Zambian Copperbelt also utilises the sacrificial economy in order to analyse how 'seed offerings' which are given by Pentecostals to church leaders 'represent both religious sacrifices to God and socially productive gifts'. These offerings do more than allow the giver to reap the spiritual benefits at a later date; they also create and reinforce wider social ties, as well as reflect the ways in which Zambian believers have 'retooled the message of Pentecostal prosperity to reflect the social values of urban Zambia' (Ibid). Seed offerings, then, are socially productive in that they relate to personhood, morality and how one should operate within a community. By acting upon individuals upwards through ambition and downwards through obligation, they achieve for believers a balance in giving where and individual's ambition does not outweigh his or her overall contribution to the collective (Ibid). My informants, too, must negotiate neoliberal influences that emphasise the individual whilst respecting social norms that tie communities together. Tithing, then, allows my interlocutors with

the opportunity to simultaneously help their church community as well as invest in individual ambition (as tithes will ensure a return on investment materially). Remittance giving can be viewed in this way as well – as a means through which the sacrifice of money fulfils transnational community obligations, as well as ensures personal ambitions and gains such as legacy or a convivial atmosphere upon return to Ghana. As Ghanaian Londoners participate in both of these practices, sacrificing money, they legitimise their individual accumulation, thus allowing them the space to accumulate appropriate wealth as they fulfil their wider communal obligations.

These obligations and the ways in which tithing contributes to community cohesion, as well as the individual's relationship with God and spiritual gains, can be understood through Gérard-Varet et al's (2000: 29) focus on the motivations to participate in reciprocal giving. They use, specifically, the terms 'extended reciprocity' and 'reverse reciprocity' in relation to tithing and religious motivations for giving in an effort to secure rewards in the afterlife:

This giving to a giver by agents who are not beneficiaries of the initial gift – the 'reverse reciprocity' of the modern theory of reciprocity . . . relates to classical promises of religions, for next lives or for this one (e.g., Luke: 'give and you will be given to'). If a giver is aware of this result, she may be tempted to give to obtain this final benefit. In this case, however, the gift would no longer result from liking and the acting part of kindness'

For example, one youth service conducted on God's blessings gave the following example of how His blessings can come in the form He knows is best for people, rather than what a follower may ask for or expect: 'If you pray for £10,000 and God gives you a wife instead, it may be that he's giving you something better or what you need more'. Even though this teaching runs counter to the aforementioned Pastor's promise that you can ask for your wants and needs and be reassured that God will fulfil His end of the bargain, it is an attitude that only serves to encourage continuous, long-term tithing. Tithe donors await their blessings at a later date (in God's timing) and then see blessings and rewards in positive occurrences in their lives as a direct result of the tithe, even if said blessings were not what they had originally requested. Sahlins (2008) contends that these delayed reciprocal relations are more apt to forge relationships than with immediate or balanced reciprocity (ie where debts are immediately repaid) because there exists a time lapse. I would agree with this analysis and argue that it characterises the effects of tithing well, as the tithe-givers I interviewed such as Daisy, a younger

member of the church, contend that tithing has brought them closer to God and the church. Daisy described how donating 10 percent of her paycheck every month to the church has only served to enrich her life, as she feels that her relationship with the church and God has deepened with the introduction of tithing. She now tithes with enthusiasm, each time renewing her commitment to her faith in a tangible way.

However, the environment around tithing in the church did not always seem as positive as Daisy describes. The manner in which tithing received emphasis in the church every suggested to me that a great deal of pressure was put on its congregation to participate in this practice. Singling out tithe givers for special blessings, was, in my opinion, a way to elevate tithe-giving members in the eyes of other congregants. These special blessings carried out in front of the rest of the church-going population, created an atmosphere in which other members of the congregation would strive to be like them – specially blessed by the Lord and their peers. Furthermore, I felt that the way in which being a good Christian and giving tithes were presented as inextricably linked also contributed to pressure that existed around tithing within the church. In fact, one Sunday, the Pastor singled out the people who were not present the previous Sunday: ‘Who was not here last Sunday? If you were not here last Sunday, stand up.’ After an initial hesitation, several people rose. ‘Today, you should give thanks unto the living God by giving today and you will be blessed in return.’ Such was the intensity of the sermons on tithing and donations that during this time in the service, I often felt discomfort and wondered how those around me must feel about tithing if they were unable or uninclined to do so.

I got in touch with Corey and asked him if he ever felt pressured to give tithes. He seemed initially confused by my question, furrowing his brow and informing me that to give tithes was just part and parcel of being a good Christian because it was written in the Bible. I told him I understood that, but then probed further and asked him if he ever felt pressured by the church itself through its sermons and weekly blessing of the tithe givers. As though I were asking a completely ridiculous question, he replied:

'Nah. You can't do it; you don't do it'.

Ashley: 'Right. I mean, if you can't pay, you wouldn't, but do you ever feel like you should even if you can't? Like church members or the Pastor would think less of you or your standing in the church?'

Corey: [laughter] 'No, you can't pay; you don't pay. There's no pressure. Everyone understands and no one judges that.'

Corey was not the only one to express this opinion. In fact, every single congregant I interviewed, when asked whether they felt pressure from the church to donate or tithe, expressed confusion and was dismissive of any characterisation of the call to tithe as imbued with pressure. And yet, at each sermon I felt enormous pressure to give or tithe, and would describe the environment around discussions of tithing as tense, uncomfortable and even stressful. But why did I feel this way when my respondents did not? Why did the frank way in which the Pastor emphasised the need for, and importance of, donations and tithing make me writhe in my seat while others were unaffected? The answer, I would like to support, can be found in the presence of similar monetary-based reciprocal relations within the Ghanaian community such as remittance giving.

Throughout this section, I've drawn on similarities between tithing and remittance giving in an effort to demonstrate how, when one of these practices is present within a society, the other would not seem as foreign when introduced. Underpinning the exchange of remittances are reciprocal relations (see previous chapter) that have been present in pre-market and post-market economies. It would follow, then, that a similar practice of reciprocity such as tithing would not seem foreign or odd. In fact, it would be readily adopted and discussed as Ghanaian Londoners know first-hand how reciprocal relations maintain and forge relationships and links through remittance giving. Interestingly, the justification for sending remittances my respondents often expressed, was that it was simply 'the right thing to do'. This moral implication is also present in tithing as, it too, is considered 'the right thing to do' as a good Christian. Corey expressed this in one of our interviews: 'Look, the church does so much for us and this is a way to make sure it keeps going and gives back'. This is further corroborated in Jacobs' (2015: 243) findings in his fieldwork amongst a South African Seventh Day Adventist church where 'tithing serves to foster relationships through appreciation'. This can apply to appreciation for the church and appreciation for God's presence in their lives, as tithing contributes to both

the Church and God directly. Therefore, the moral imperative of tithing would go hand in hand with that of remittance giving, as remittance giving is often a way to demonstrate appreciation and consideration for family back in Ghana who may be supporting migrants through practices such as fostering.

Evident in my fieldwork is both the church's and congregation's openness to discussions of money. The frank way in which Pastor Daniel requests donations and even tries to 'sell' his parishioners on the idea of tithing by emphasising the promise of blessings untold, while jarring to someone with my background, is commonplace for my informants. Whether phone calls from distant relatives out of the blue asking for money for an operation, or the threat of a Pastor 'being on your back' if you don't donate the amount he deems appropriate to his church, Ghanaian Londoners speak frankly and candidly about money and seem to accept its tangible and necessary role in binding them to their kin as well as to their God. This comfort with the discussion of money in a religious context could have its roots in Prosperity Evangelism which has been popularised by American televangelists over the past 20 years. Figures such as Billy Graham, Joel Osteen and Joyce Meyer often speak of money, success and rewards for living a Christian life. Therefore, if material gains are expected for following one's faith, it becomes commonplace to discuss them.

### **Fundraising**

During the course of my fieldwork, the church announced one Sunday that it was in dire need of funds for renovations to its main stage. In July, the church was notified by its local council that the church building needed structural and electric work to bring it into compliance with city council code. The Pastor told the church that they needed the down-payment to begin work as soon as possible to avoid further fines and penalties from the council. Quotes for the down-payment were 60,000 GBP, and he appealed to people he termed 'church leaders' (prominent senior members within the church) to donate anywhere between £500 and £2,000. The pastor concluded his appeal on that day by making people who want to donate raise their hands: 'We are not leaving here today until we get some people to pledge their help.' After a long silence, several hands were raised and the ushers distributed donation slips so that they could donate straight away under the watchful eye of the pastor and his ushers. Clearly emboldened by this

success, Pastor Daniel then began calling out different men within the congregation specifically by name, asking them when they would donate. He called these men 'church leaders' and asked them to give generously and lead the church out of this current crisis.

As time went on and donations waned, sermons began being themed around giving and sacrifice as a way to segue into appeals for church renovations. On one occasion, the Pastor's sermon on sacrifice and how being giving went hand in hand with being a good Christian was directly linked with asking for pledges to complete the necessary work on the church. He would often also let people know that through their support of the church they would be rewarded: 'As you have heard the cry of the church, so God will fulfil his duty by answering our prayers.' This was another way of drawing on reciprocal relations already prevalent within the Ghanaian community to elicit donations. Furthermore, it was also a way to draw on the practice of tithing and giving back to the church, in order to secure funds. It is also noteworthy here how the Pastor refers to donations as 'hearing the cry of the church'. Throughout the Pastor's fundraising pleas, he used Christian practices and ideologies as euphemism for donations; such as 'your sacrifice', 'being sacrificial', 'obeying God', etc. This way of speaking about money in a religious context imbues donations to the church with a sense of divinity and holiness, and therefore a different value is placed upon this money that transcends its value on the earthly plane; again, similar to money that is tithed. Gregory (2004: 6) discusses these different standards of value and argues that what is truly important about the way people relate to, talk about and deal with money is,

'that of how different people define money to suit the pragmatic needs of the specific situations they find themselves in. The various definitions of money that emerge from these different situations all raise the general question of value because to define money in one way or other is always to adopt a standard of value of some sort. But how many standards of value are there? How are they related?'

While the definition and value of donated monies to a church, in the context of its ability to earn the donor blessings and recognition as a truly devout Christian, is a vague definition of value, it is, nonetheless, a standard of value that is accepted by both church and congregant as donations are given and received. And, as Gregory points out, there are myriad standards of value involved in these transactions that differ and intersect between the donor and recipient. For Pastor Daniel, these donations are means for the

church to carry on its preaching and outreach. However, for the donors, the value is blessings, better standing in the church community and a closer relationship with God.

Despite these specific fundraising drives there also exist different entities or clubs that, from time to time, ask the congregation for donations as well. These clubs and organisations provide services that coalesce or support the wider church community. The Welfare Team, for example, is very active in the church community. Similar to the hometown associations mentioned in the remittances chapter, their purpose is to support church members in times of financial crisis. Therefore, at different times during the year they make appeals for donations, which they hold and then distribute based on need. The team asks each congregant to contribute £30 per year to the shared account. Oftentimes the donations are given in the event of a death as Ghanaian funerals can be costly affairs. In addition to the usual expenses of a coffin, burial/cremation and church hire, Ghanaians are also expected to provide food, photographers and musicians which drive up funereal costs. Furthermore, many Ghanaians express a dying wish to be repatriated to Ghana for interment which can be enormously costly to a family already struggling to meet the financial demands of organising a funeral. This is an example of where the welfare team would step in to help the family financially, so that they could fulfil the wishes of the deceased.

Many of the financial contributions that were made were in relation to Ghanaian linkages like the example I mentioned above. Sometimes money was raised for the family members of congregants back in Ghana who had fallen ill, or for people to urgently re-join family in Ghana. While the church focussed these drives on members' needs, it was interesting that they were usually always in some way related to transnational linkages with Ghana. Resurrection Manifestations in general, and GracePoint in particular, do not market themselves as a Ghanaian church, nor do they have churches in Ghana. In fact, many church leaders voiced a desire to appeal to all ethnicities and grow the church's community. However, there was no denying that church membership was nearly completely Ghanaian, making the church's focus on the needs of its members to preserve Ghanaian linkages and meet the high costs of transnational travels for funerals, family reunions, etc., a natural one. Furthermore, this sponsorship from the church's fundraising arm allows members to preserve important

London-Ghana linkages that, in turn, support migrant church members. As Coleman and Maier (2013: 353) put it, transnational linkages preserved by, or through, a religious body provides 'a stretched city space that is created but also traversed as members negotiate diasporic linkages in the remaking of their lives as both believers and urban citizens'. Therefore, through the financial provision of preserving the Ghanaian linkages of their congregation, GracePoint allows for members of this diaspora the opportunity to be at once Ghanaians, Londoners, and Christians. Furthermore, the church's sensitivity to these transnational ties and sponsorship thereof, deepen members' involvement with and commitment to church membership and fundraising drives.

The presence of the hometown associations demonstrates the church's efforts to create a network of support, and thus, reinforce the idea of the church as a community. Pastor Daniel often encourages giving, be it to the Welfare Team, tithing or one-off donations, as a way to support the family of the church: 'Paying welfare dues and tithes makes you a member. We don't want to treat you as visitors. You must pay both welfare and tithes'. These dues legitimise a person's membership in the church. Pastor Daniel is expressing the sentiment that contribution and belonging go hand in hand. As Hart (2005<sup>27</sup>) argues:

'A lot more circulates by means of money than the goods and services it buys. Money conveys meanings and these tell us a lot about the way human beings make communities. It expresses both individual desires and the way we belong to each other . . . The meaning of money is that each of us makes it, separately and together. It is a symbol of our individual relationship to the community'

Hart's contention that money is made separately and together seems to echo Gregory's assertion that while people's individual valuations of money may differ, there does exist a collective valuation in the action of exchange. Therefore, while the Welfare Team may value the donation as a way to retain and legitimise membership, the congregant donor may value it as an investment in the church's well-being that could either benefit them when they are in need, or increase their influence and hierarchy within the church. The

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<sup>27</sup> Hart, Keith. "Notes towards an Anthropology of Money." *Notes towards an Anthropology of Money by Keith Hart*, Kritikos, 2005, [intertheory.org/hart.htm](http://intertheory.org/hart.htm).



valuations may be nuanced and differ slightly, however these standards of values intertwine and intersect in a way which motivates participation in this form of giving.

Furthermore, motivations for giving within these associations or clubs can be a form of extended reciprocity. Giving to the Welfare Team is not only a form of altruism, but also a form of insurance. It ensures the team's continued existence and participation in its giving practices, then allows said giver access to its aid if a similar financial hardship is experienced at a later date. As Gérard-Varet et al (2000: 30) explain, 'An individual also sometimes gives or helps in return to his receiving a gift or help, in order to be given to or helped again, by the initial giver or by another agent, who then would be motivated, at least in part, by the hope to receive again a further return gift or help'. This form of giving has also been called sequential reciprocity as the gift is passed along within the community rather than back to the original giver. The motivation for giving in this case would seem more altruistic in nature, however as it has been noted, the principles of generalised and sequential reciprocities state that one person is far more likely to help another if he or she has been financially aided in the past, thus creating a social norm of giving within a community. This empathy that is employed when giving through the Welfare Team is sparked by a perceived similarity: 'An individual, indeed, cares about another's pain more, and wishes its relief more, the larger the pain, the more she knows it, and generally the more she knows the other person, relates to her, and likes her' (Ibid: 30). In other words, looking after a brother or sister in Christ can carry an enhanced importance to the giver as it is easier to relate to this person and his or her experiences and needs.

Throughout church services, the idea that the church is a family and a community is consistently linked to monetary support and exchange. On one occasion, during the announcements portion of the service, a woman was brought to the front of the church along with her immediate family. The woman reading the announcements explained to the congregation, while the other woman silently wept beside her, that the mourning woman's son had recently passed away in Ghana. The woman's contact details were read aloud to the congregation and all were urged to call and give their condolences, and whatever support they could, to her family. The Pastor then asked the congregation to pray with him for the woman and ended his blessing with: 'If you can't make the

funeral, you should give what you can as we are family.’ Here, the gift of a donation to a bereaved fellow church member is expected as though she were family. One can see how entrenched social norms and reciprocal relations are in many different aspects of Ghanaian Londoner life. Not only would money normally be expected from relatives upon a death to support their family, but the linkages of family are extended to the church’s community and money is used to create and retain these family-like ties.

### **Conclusion**

The very structure of the church is such that money plays a role throughout a congregant’s life. From tithing, to fundraising, to the welfare team, money is openly discussed and considered a means by which one can demonstrate his or her Christian values. Through tithing, a congregant fulfils his or her Biblical contract with the Lord; through contributing to the church during fundraising drives, the members are supporting the church and its outreach furthering its cause; through support of the welfare team, congregants are able to enact Christian values of generosity within their community. Throughout all of these practices, the principles of reciprocity, social norms and moral obligations run deeply.

The work of evangelism and tithing as the passing on of blessings through the spread of Christianity that can be realised in this life, rather than solely in the afterlife, becomes the work of generalised reciprocity. As there is a genuine belief that God helps throughout believers’ lives because they give tithes, evangelism becomes the work of passing on success and blessings by conversion. Therefore, principles of altruistic giving dictate many of the congregants’ motivations for involvement in bodies such as the welfare team; and indeed, upon interviews and other interactions, congregants express a moral imperative rather than a perceived benefit as the primary motivating factor for giving funds.

Participation in the welfare team can therefore be situated both within a moral economies and wealth in people framework. As moral obligations and customary values inform financial participation in this organisation, we can situate it, as well as tithing, at the intersection of the material and the moral. In other words, we can consider these financial contributions as moral economies where customary and religious values impact

economic activity. Furthermore, giving to the welfare team or, indeed, to church leaders for repairs to the church can be understood in terms of wealth in people as donations are converted into connections within the church, underscoring relationships and membership in this religious community.

In all of the forms of monetary exchange and giving outlined in this chapter we can see how long, mid and short-term timescales of reciprocity are operating simultaneously for my informants. By participating in these forms of giving underpinned by long-held social relations, my informants are able to negotiate different needs, both spiritual and physical, along different timescales that address immediate needs as well as those of afterlife.

## Love & Marriage

‘Nsuo a edo wo na eko w’ahina mu

The river that loves you is what enters your pot’.<sup>28</sup>

*I met with Rose after church one Sunday at a Costa where she had agreed to meet to discuss her life and the role that money has, and continues to have, in it. I had often seen Rose in the church and while she was always warm, she was also very professional in her demeanour as she acted as an ambassador for the church. She would welcome people in on Sundays with a name tag and welcome pack if they were new in an effort to acquaint them with the history of the church, its mission statement and beliefs. While I was acquainted with her in this capacity, I did not know her in the friendlier way I had come to know other church-goers. Rose appeared to me to be a bit more standoffish in terms of her engagement with the church’s different social groups; so when Corey put us in touch with one another, by reintroducing us before one Sunday service and declaring that Rose had agreed to meet with me afterwards to contribute to my research, I was unsure of how much Rose had actually wanted to be involved in my fieldwork. I was afraid that this might have been a case of Corey ‘steamrolling’ Rose, so I was careful when we met to check that Rose was aware of my research aims and was willing to participate.*

*It turned out, through the course of our conversation, that Rose’s professionalism was a result of her education and professional background; having gone to university in London for economics and now pursuing a career at a leading financial services company. As we discussed her life, her family history, her migration to London, and her educational and professional career, Rose eagerly brought up her romantic life without prompting. She lamented how difficult it was to date in London, and to find a partner, let alone one who shared her religious beliefs and expectations for marriage and life. While I did initially try to steer the conversation back towards money, as this was early on in my research and remittances and monetary exchange in the church were my primary focus at the time, Rose steered the conversation back to relationships, and specifically dating, several*

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<sup>28</sup> Adeaga, Favour. “Akan Proverbs and Their Meaning.” *Yen.com.gh – Ghana News*, 30 July 2018, <https://yen.com.gh/112915-akan-proverbs-meaning.html#112915>.

*times. I stopped to listen to her concerns about dating in London – how London, as a large, sprawling, densely populated city could be a difficult setting in which to meet people and forge meaningful connections – especially with other Christian Ghanaians. Not only did Rose have to contend with the challenges that dating in a city brings for many young single women across ethnicities and religious affiliation, but additional considerations, particular to her situation, desires and needs presented different specific demands on modern dating and love. As Rose would go on to explain, her expectations of gender roles in dating as well as in marriage were closely related to kin-informed gender norms and Christian values which intersected with monetary concerns.*

*While we had agreed to an hour's interview, three hours later, Rose was divulging intimate information about the relationships she's had, the relationship she would ultimately like to have, her identity as a professional Christian Ghanaian woman in these relationships, and the ways in which money played a role in all of these elements. Notably, the focus was not just on Rose's pursuit for an 'upstanding Christian Ghanaian man', but also on how her dating practices would attract the types of men she eventually wanted to marry, and would inform her eventual position in a marriage. For Rose, money and its role in dating allowed her to navigate her desire to be at once a powerful, independent career woman whilst also honouring her Christian belief that women should be subservient to men in romantic relationships.*

*Throughout the following chapter, I will be drawing on these interactions with my young single informants to illustrate how Rose's concerns are shared by many, if in different, gendered ways. These multi-layered considerations incorporate elements of kin-informed gender norms and Christian beliefs, but are always underscored by monetary flows and considerations. London's economic environment and migratory draw has made money a primary consideration in the romantic pursuits of my informants. As Rose puts it, 'Here in London, everything is expensive. My rent is expensive; food is expensive; nights out are expensive; my education was expensive; so my time is expensive. I need someone who understands and respects that.' So, for Rose, when men pay for her costs during courtship, and then pay brideprice when they are ready to marry, they are demonstrating their understanding and respect – not only for her values and belief system, but also for the very pragmatic considerations that dating in London entails.*

*As we wound up the interview, I had realised that my research had now taken on a new approach to exploring Ghanaian Londoners' relationship with money and its exchange in their community. It was through this interview and many other subsequent interactions with my interlocutors that I began to understand the ubiquitous role that money plays in my informants' lives. Rose offered an in-depth introduction to another social realm of interaction where money was utilised to underscore relationships and values, and as a result, my research broadened, encompassing the very real concerns of Rose and her peers.*

## **Introduction**

In the introduction to this thesis, I discuss how my research broadened from a focus solely on remitting habits and the social impact of transnational remittances, to a wider examination of the varied and complex roles that money plays throughout the lives of Ghanaian Londoners. This broadening of scope to include other social spheres such as religious practices, tithing and relationships between men and women, was largely informant-led. Through participant observation and interviews, it became evident that these different social realms of daily life were not only of the utmost importance for my interlocutors, but were also inextricably linked with one another and, therefore, central to the wider discussion of money and its social role within their community.

Particularly emphasised in conversations, and an unintended finding during my fieldwork, was the interaction between courtship and monetary exchange. Many young research participants (early to late 20s) described how this portion of their lives was of primary interest to them and how monetary considerations informed courtship or dating practices<sup>29</sup>. When I would first attempt to discuss remittances and remitting behaviours with these young informants, the conversation would invariably find its way back to dating and romantic relationships. What would begin almost as a type of gossip over who was dating whom within the church, or the lamentations of being a young

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<sup>29</sup> My informants did not use the word 'courtship' when describing social activities relating to romantic relationships; instead, they used the term 'dating'. However, as a great deal of the anthropological theory on romantic relationships utilises 'courtship', I will use these terms interchangeably throughout this chapter to describe the courting period in a romantic relationship.

single person in London, would eventually turn into conversations that would explore the interplay of religious belief, customary kin-informed gender roles and monetary exchange.

With the exception of a few participants, the majority of my informants identified as 'Born Again' Christian. These religious beliefs, fervently held, provide a moral code and prescribed value system in which my informants inhabit their daily lives; and dating, pre-marital relationships and companionate marriage are no exception. As will be elaborated upon throughout this chapter, religious considerations play a major role in how men and women date and marry, as within the Christian faith as well as in kin-informed value systems, courtship is unavoidably connected with conceptions of future, permanency and marriage (Fortes 1978, Smith 2001). Especially within Christianity, marriage represents one of the most important rites of passage for men and women, imbuing the process of dating with a special significance. While casual kinds of dating did occur amongst the younger generations of my informants, it was clear that casual forms of courtship were perceived as dalliances on the rightful path towards marriage.

Courting and intimate relationships are usually entered into with certain expectations of the roles that men and women will play on this path. In our conversations, and in the Bible study groups, informants would often cite evidence in the Bible to support these perceptions of gender roles which are further corroborated by customary kin-informed values. Therefore, this chapter will demonstrate how gendered expectations of the roles in dating and marriage that are informed both by Christian and kin group values operate on monetary exchange as well as gender relations.

The intersection between money, dating, engagement and marriage represents a significant concern in the lives of the Ghanaian Londoners with whom I worked. The search for the perfect partner with whom one can share values, beliefs and love is not devoid of pragmatic considerations. Across generations - elderly, middle-aged and young informants – all stressed the significance of monetary exchange and financial standing during courtship and, ultimately, marriage. The search for a romantic partner, coupled with education and employment commitments that present demands on time and money has meant that, for people entering into courtship, money takes on a certain

significance – No longer is dating just a casual night out, it is imbued with significant financial considerations and becomes a question of investment – both in terms of time and money. Here we can see how financial investment conveys emotional investment, again making intangible social relations tangible. Therefore, this section will explore the relationship between financial standing, monetary exchange and romantic relationships within the context of Christian Pentecostalism and kin ties. I will utilise examples from participant observation and interviews in order to demonstrate the significance of these factors in dating, choosing a mate, brideprice payments and marriage.

The following section will outline and discuss the anthropological literature on courtship, marriage and money, which will be drawn upon throughout this chapter and the subsequent 'Households' chapter. I will then discuss Ghanaian conceptions of masculinity, and male gender roles, linking these with male expectations and desires when entering into intimate relationships. Furthermore, these male expectations and desires will be explored in relation to the different kinds of monetary exchange that take place during courtship. Women's expectations and desires in romantic relationships will also be explored, focusing on their financial expectations vis a vis their perception of gender roles. The church's role and Pentecostal Christianity's wider influence in gender roles, dating behaviours and strategies will be explored using examples from my experiences at GracePoint Church, and conversations with young church members. I will then discuss payments of brideprice, the significance of this practice to my informants and the different forms it takes. Finally, I turn to companionate marriage as a way to lead into the 'Households' chapter.

### **Background**

The anthropological literature surrounding the interplay between courtship, marriage and money can be traced back to Engels, who linked the market economy and resultant wage labour to changes in marital habits and courtship. Clearly, social scientists established that capitalism influences how people engage in romantic relationships. For Engels, the advent of companionate marriage, based upon romantic love, rather than concerns with inheritance, kinship and the transmission of rights in people and property was inextricably linked to the advent of the free market economy. Together with many social scientists after him, Engels saw the market economy as the harbinger of weaker



interpersonal relationships, such as kin ties and lineages, in transactions and inheritance. In his view, the market economy, with its introduction of money as a medium of exchange between strangers, allowed those who had access to it to marry and court for reasons other than strengthening kin ties, creating alliances or securing inheritance, such as companionship and love (Engels 2000).

These ideas that market economies and capitalist influences universally alienate, break down and commoditise social relations, fails to consider pre-market forms of exchange such as brideprice or even trade, that were predicated upon complex social relations. As Bloch and Parry (1989) argue, the introduction of money did not necessarily break down these relations, nor were these pre-market forms of exchange the economic utopia that Marx (1978) would have us believe. Payments and exchanges such as dowry were fraught with contested interests. As Comaroff (1979) discusses in his work on bride wealth and dowry payments in Africa in the late 70s, pre-monetised exchange can still be contentious and contribute towards inequality. This idea that households and pre-capitalist societies are a refuge from the alienating forces of capitalism, monetary exchange and a market economy, really fails to take into account how commoditisation of social relations is viewed by those participating in this process. Within my own research, both men and women have agency in exchanges of money – they utilise money as a physical means of demonstrating value either for themselves or their partners. They do not view this use of money as an instrument of objectification – rather they view it as a means through which they can tangibly express significance, commitment and love. As Coe (2011b) has observed amongst transnational Ghanaian families, the exchange and allocation of material goods and money can signify love; with some children feeling more valued by migrant parents through the remittances they send home to support them. While this comingling of love and money is not necessarily in a romantic context, it does demonstrate how intangible emotions such as love and affection are given weight or made real through monetary exchange. Of course, money and its exchange is not the sole means through which love is pursued, demonstrated and enacted, rather it is one aspect of the courtship process. In other words, money operates *within* the social realm of intimacy. It does not make love a commodity – and none of my informants would see love in such a light. Therefore, while I will discuss theorisations on the commoditisation of intimacy here, I will refrain from using that

term in my discussion of my own findings. Instead, I will discuss monetary or commodity exchange within intimate relationships.

My findings and viewpoints more closely follow Zelizer's (2005) impressions of the interaction between intimacy, money and market economies. She outlines three schools of thought pertaining to perceptions of the commoditisation of social relations. First, there are those who believe that the realm of the market and the realm of intimacy are inherently at odds, and chaos and social disorder results when these two spheres collide (Walzer 1983, Elshtain 2000, Rifkin 2000). This viewpoint has been touched upon in the earlier discussion of Marx, Engels and Polanyi. The second grouping of thought that believes that the commoditisation of intimacy is simply another transaction that occurs within the market, or another means of cultural expression, Zelizer (2005: 29-32) describes as the 'cultural reductionists'. The third school of thought, of which Zelizer (ibid: 22) counts herself a member, rejects the others and contends that 'people who blend intimacy and economic activity are actively engaged in constructing and negotiating 'connected lives'. It is this theoretical framework, that Zelizer terms 'connected lives', with which my fieldwork resonates. Zelizer acknowledges that social relations are marked by interaction and boundaries; ie through different forms of social interaction boundaries are created between those social ties. These different forms of social interaction can, and do, include economic transactions, but that does not necessarily mean they are an alienating or degrading force, or simply another means of market participation. Rather, they are another means through which people negotiate social ties (Ibid: 32). The examples that I will present in this chapter will aim to demonstrate how Ghanaian Londoners utilise money to form and negotiate intimate social ties, and will follow on from Zelizer's 'connected lives' theoretical framework.

Of particular salience to the lives of Ghanaian Londoners is the environment in which money and love intersect. The influence of different and changing economic contexts has a profound effect on how money is exchanged in intimate relations (Kendall 1996, Collier 1997, Illouz 1997, Rebhun 1999, Hirsch 2003). London's neoliberal/capitalist market economy, combined with its high cost of living and the economic motivations for transnational migration means that many of my informants were attempting to either save money for themselves or support family in Ghana through remittances, or a

combination of the two. As has been discussed in the introduction to this thesis as well as the 'Setting the Scene' chapter, London presents unique challenges to transnational migrants and many people can experience deskilling and downward mobility even when the primary goal of migration has been socioeconomic betterment. Therefore, decisions to date are often situated within the context of cost of living and other economic considerations. That is to say, informants had to decide pragmatically before entering into a relationship, be it short-term or long-term: 'is this person worth the high cost of a movie ticket?' 'Do I like him/her enough to spend an evening with them instead of revising for the degree I came to London for?' 'Is he/she 'marriage material', and if not, why am I paying for his/her dinner when I need to make rent?' These questions, which were expressed to me by my interlocutors, demonstrate the extent to which money and love's interconnectedness is a product of the economic environment in which they operate. As Illouz (1997) describes in her work on capitalism and intimacy which draws on fieldwork conducted amongst Americans in the late 80s and 90s, capitalism's emphasis on the individual's economic success rather than the collective's, has influenced the ways in which monetary exchange occurs in romantic love as well as the ways in which it has influenced gender relations in courtship and marriage. Shifting demands and opportunities in new economic environments, Illouz argues, moves people away from a focus on the group to one of the individual, thus influencing a shift towards romantic motivations for dating and marriage, rather than pragmatic kin group informed ones. Cooper and Packard (1997) have similarly found this shift amongst urbanising African communities – namely, that there occurs a shift towards individual considerations when choosing romantic partners, rather than what might be best for the wider kin group.

This shift from a focus on the kin group to the individual is further corroborated by Christian Protestant influences, which emphasise a personal relationship with Christ over the kin group (Fulton 2002). That is to say, while one should love God as one loves his or her kin, it is God who should receive the ultimate love, devotion and faith. This has been explored in greater detail within the 'Christianity' chapter; however, anthropologists have discussed how the primacy of the individual as advocated by both Christian values as well as neoliberal/capitalist values intersect to influence how people behave in romantic relationships (Cole 2009, Thomas 2009). The influx of Christian

missionaries and ideologies in colonial and post-colonial eras throughout Africa, combined with an emphasis and growth in urban market economies, meant that young Africans were beginning to choose their own partners. Thomas's (2009) work on companionate relationships in 1930's Southern Africa illustrates this through a focus on a newspaper that circulated during this time that often had young Southern Africans writing in about love and dating whilst discussing monetary considerations as well as Christian ideology. As both Protestant Christianity and capitalist market economies proliferated in sub-Saharan Africa, so too did the focus on individual concerns in dating and courtship (Ibid). In the context of London and the Christian faith shared by my informants, these intersecting influences still greatly impact how young people choose to date. However, as will become apparent through my discussion of men's and women's differing expectations and desires in dating, while Christian values and beliefs, as well as individual desires for a certain type of partner or relationship play an important role, kin still enters into the equation.

Therefore, I will demonstrate how the use of monetary exchange in intimate relations allows us to see gender relations and capitalist influences in a new light, or how money might be a freeing influence. For many of the women with whom I spoke, money has had a profound influence on their intimate lives, and on gender roles. As will be discussed further, for many women, making their own money can be empowering and lead to new perceptions of gender roles within their households, relationships and wider community. However, many women also feel that having a man as the primary earner, or having the man pay for a woman's way throughout courtship, can be liberating. While these views do, indeed, run contrary to each other, there remains one salient commonality – money, for women, is liberating.

I will contend that for many of my informants, money is not simply another means through which social relations are negotiated and acted upon; rather, money, is particularly utilised to mark value and its exchange in this capacity, can, in turn, deepen love and commitment. As Thomas et al (2009: 20) contend, monetary exchange has the power 'not just to reflect but to produce emotionally charged relationships'. Its importance and value in the lives of Ghanaians within the context of living in London,

has wide-reaching implications from gender roles, to partner selection, to religious belief, which are all intertwined and especially significant during dating.

### **Men's & Women's Expectations**

The men who I encountered throughout my research, while reticent at first about disclosing personal information, ultimately provided detailed insight into their expectations of courtship and relationships. Whilst asking men about how they feel about dating women in general, and Ghanaian women in particular, could be uncomfortable as a white American female anthropologist, I was able to ingratiate myself by meeting frequently with interlocutors for coffees or pints and positioning myself as a 'mate'. As my informants got to know me, they became committed to being as open as possible to help their new friend with her research. Once a level of familiarity was established, both men and women openly discussed their views on courtship, gender roles and relations, and their interconnectedness to money and the market. Surprisingly, despite my otherness, it was the men rather than the women, who provided the most revealing descriptions of their perspectives and encounters with romantic love. As they would explain how and why they enter into romantic relationships, their expectations of women's behaviour and roles, and how financial considerations all intermingle to produce the ways they and their peers date, they spoke quickly and fervently; eager to discuss one of the more intimate parts of their lives. This was a subject that was of great interest and importance to them; and they delighted in discussing their love lives for hours on end, oftentimes asking for a woman's (my) input in the process. My distance from them in terms of religious beliefs, and ethnicity and gender, gave the men, in particular, the opportunity to speak candidly without the fear of judgment or shock.

The majority of men who discussed love and intimate relationships with me were single and young, ranging in age from early 20's to mid-30's, and were either first or second-generation migrants. What became evident throughout discussions about dating and courtship, was how the wider economic environment, money and consumption, were not only linked to expectations within courtship practices, but also to conceptions of masculinity and male identity that are constructed specifically in relation to women's roles, Christianity, customary kin ties and financial standing. In the following section, I

will explore how men view courtship in relation to women and their own masculinity, and the ways in which money is used to reinforce these views and social constructions.

A major recurrent theme within the views expressed by my informants, was that courtship, especially when entered into with a fellow Ghanaian woman, was inherently tied to consumption, and therefore, often more expensive than a relationship with a non-Ghanaian. This is not a phenomenon exclusive to the context of London<sup>30</sup>. Rather, Ghanaian courtship norms have long expected men to incur the financial burden of courtship. As a Ghanaian proverb states: 'obi mfa osigyafa na n'apede nka mu' ('no one goes to bed with an unmarried woman without giving her something'). In a sexual relationship an osigyafa (unmarried woman) can, and usually does, claim gifts or financial support' (Miescher 2005: 129). This idea that a man should financially support his partner during courtship extends beyond sexual relationships for the Ghanaian Londoners I interviewed. Even in non-sexual, intimate relationships with women, Ghanaian men were expected – and expected – to cover courtship costs and even make additional gifts to their partner. These men would lament the cost of meals, tickets to events, gifts, etc. as one of the main barriers to beginning a serious a relationship with a Ghanaian woman.

As it seemed tacitly accepted amongst the men I spoke with that all Ghanaian women (especially first-generation migrants) expected men to provide any and all costs associated with dating, men were reticent to enter into relationships with Ghanaian women; especially if they were not ready for marriage or a more serious commitment. Therefore, in order to mitigate the financial toll that dating a Ghanaian woman may bring, Ghanaian men often seek out women of other ethnicities to date until they are ready for a more serious relationship or marriage.

Both men and women whom I encountered during my research were very forthcoming in their desire to ultimately marry a fellow Ghanaian and expressed that this was shared

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<sup>30</sup> While this gendered expectation of financial support during dating does also occur in Ghana, it should be noted that it receives special attention and emphasis in London due to the higher cost of living. In other words, paying for a woman's dinner or movie ticket in Ghana is a lot cheaper than in London, and as a result, men are even more careful about dating a Ghanaian woman in London.

throughout their community. It should also be noted that, when speaking to my informants about their dating habits, all of them ultimately wanted to enter into marriage at some point in time. This meant that certain courting habits were undertaken with the intention of initiating a long-term relationship that could lead to a commitment of marriage. Therefore, courtship was rarely a flippant past-time for my young informants. Especially within the church community, courtship was inextricably linked to Christian values of starting a family, and the church would often focus workshops and conversations on how to date with this aim in mind in a manner that adheres to the teachings of the Bible. So, in the context of the church, casual dating and promiscuity were frowned upon, imposing some pressure on men and women to enter into a more serious type of courtship through sermons, youth groups and relationship conferences. However, as previously mentioned, the financial demands associated with dating a Ghanaian woman means that, while the ultimate goal may be marriage, pragmatic concerns may deter a Ghanaian man from either dating Ghanaian women altogether or until he is ready to 'settle down'. These pragmatic concerns were not only expressed to me by the young men in the congregation, but also by church leaders who (unofficially) advocated dating women of other ethnicities until young men were ready 'to get serious'.

Since the church's sermons, youth groups and rhetoric had been so focussed on matters of courtship and the resultant marriages of their young congregants, I endeavoured to interview one of the pastors who ran workshops on relationships and marriages at GracePoint. In addition to his emphasis on the role of Christianity in courtship (which will be explored further in the following section), he was also able to offer insight into how kin groups and lineage affected men's expectations and desires when entering into relationships. He pointed out that Ghanaian women's expectations of financial support throughout the course of a romantic relationship produced, at once, unique strains and attractions for Ghanaian men; and that the monetisation of courtship by women towards men occurred across the board for all Ghanaian Londoners. As the Pastor put it:

'Ghanaian women expect their men to be men. They wanna be taken out and supported, but other women, for example, white women, let's say, they expect to contribute equally. They want equality in all aspects of the relationship – even when it comes to who pays the bill. So the smart guys – and I did this too – date

the white women or whatever until they're ready to settle down with a Ghanaian woman.'

This demonstrates how entangled financial concerns, masculinity, monetary exchange and love are for my interlocutors. Courtship thus becomes a form of financial investment with men expressing a desire not to squander their money on casual relationships. Furthermore, as is evidenced in the Pastor's description of a Ghanaian man's financial role in courtship, masculinity is deeply intertwined with financial stability and output. In the Pastor's words, for a man to be a man, he must provide financial support for the woman. This is important because, in both Ghanaian patriarchal household structures as well as in Pentecostal Christian belief systems, men are expected to be both the financial supporters as well as the main decision-maker or 'head of the household'. This idea is then extended to courtship practices, necessitating a Christian Ghanaian man to assert his maleness through money and demonstrate to the woman how their household will be run in the future, should marriage result from the courtship period.

Central to the Pastor's argument for a more pragmatic approach to dating for Ghanaian men is this idea that paying for all the costs associated with dating a Ghanaian woman is directly related to being a man, or conceptions of masculinity. Whilst there are many contributing factors to men's ideas of masculinity – especially within the context of different London neighbourhoods, socioeconomic and cross-cultural influences; for my informants, the primary values that pervaded their lives were Christian and kin group informed. These values, in turn, largely dictated their notions of how men should behave in courtship. Therefore, ideals of masculinity, for my informants, were tied up in both Christian and Ghanaian influences. As many Ghanaian lineages are patriarchal in nature, the idea of the man as the 'head' of the household or main decision-maker, as well as the dominant pursuer in romantic endeavours, was part and parcel of Akan/Ashanti life long before Christian influences entered the picture, with Christian teachings reinforcing male supremacy and what it means to be a man. For example, as Miescher (2005: 2) cites in his work in the early 00s on masculinity among Ghanaian men, 'Elders and kinship groups in Akan societies promoted forms like adult masculinity, senior masculinity and big-man status, and a mission church advocated what I call Presbyterian masculinity'. He went on to describe how Ghanaian patriarchal ideals, and



the resultant way masculinity is perceived, were then reinforced by the introduction of Christianity further entrenching them in Ghanaian society. This, has then carried on through the reproduction of patriarchal households and constructions of Ghanaian masculinity. This reproduction has occurred as 'males are more frequently allotted tasks that involve leaving home, and the emphasis in their training is on the public accomplishments while a girl's tasks are home directed' (Ibid). Therefore, according to Miescher, from childhood, Ghanaian masculinity is constructed and informed through the various roles and tasks assigned on a gendered basis.

Furthermore, it is important to note how Ghanaians discuss masculinity – what it means to be a man, or a 'big man'. 'Big men', in Ghanaian society, is a broad term that may refer to a man with senior status within a lineage, or one who has accrued a certain financial standing, or acts as a patron, or has attained a powerful position in society, or even as broadly as a man of consequence (Lentz 1998, Miescher 2008, Maier 2012, McCauley 2012). While these types of 'big men' are not as prevalent in Ghanaian Londoner society, that is to say that my informants did not discuss 'big men' in London, and would only talk about 'big men' being in Ghana, the idea of them – the very notion of a *big man*, suggests a hyper-masculinity – that this is the epitome and apex of what a man can be. This idea of being a man or a 'big man' is reflected in Ghanaian proverbs such as, 'Like hens, women wait for cocks to crow announcing the arrival of daylight', or 'He is a big man outside, but a small man at home' (Hussein 2005: 67). These proverbs demonstrate how conceptions of manhood are hierarchical and position the epitome of masculinity as that which is not feminine, and further serve to reinforce Miescher's point that the household or domestic life is consistently labelled as feminine – linking the idea of big men with 'outside' or capitalistic pursuits.

Furthermore, as Lentz (1998) points out in her classic work, *The chief, the mine captain and the politician: legitimating power in northern Ghana*, while the idea of the 'big man' is largely situated within power and money, it is also related to a generalised power or reputational standing in a community. However, in the context of transnational migrants in London, standing within London communities as well as standing back in Ghana is largely also related to financial gains. Returning migrants who had found financial success in London, for example, could expect to be called 'big men' back in

Ghana, according to my informants. Therefore, manhood and participation in the market, especially within the context of London, become reflexively linked – as a male, one has the right to enter into the market, and participation and success in this market entitles one to manhood. This interdependence of masculinity and the marketplace further demonstrates the importance of capital to masculinity among Ghanaians. This link between money and masculinity then, when placed in the context of a neoliberal/capitalistic Western society, such as London, becomes even stronger. As many Ghanaian Londoner men (first-generation immigrants) migrated for employment opportunities to achieve financial success and security, the emphasis on entrepreneurial success becomes intensified; and, consequently, notions of male identity and masculinity receive an even greater emphasis on monetary achievement. Add to this the shared expectation of women and men, that men, as men, should be financially responsible for women during courtship and marriage, necessitating financial success to enter into courtship, and one can see how any construction of what it means to be a Ghanaian man in London is indivisibly linked to money.

In the context of London and transnational migration, there exist changes to these more entrenched conceptions of masculinity. As men and women find they need to have two incomes to make ends meet, and as women may have migrated to London to cultivate careers which they are keen to preserve and grow, patriarchal norms perpetuated by both kin-informed values and Protestant Christian influences cannot be maintained in the same way. In fact, this idea of a man as the sole earner is linked to colonial influences whereby ‘a migrant labour system and cash crop production, which targeted men’ gave men access to jobs over women, making them the primary earners (Pasura & Christou 2018: 525). This was further corroborated by the Christian teachings that were, and continue to be, popular (Ibid: 525). To this day, there exists a very popular and widespread conception that men should be the main earners and heads of household – and this standing is very much tied to conceptions of masculinity. Therefore, in the face of changing economic environments, when women either need or want to contribute to the household earnings, men are left renegotiating their masculinities in this new transnational landscape (Batnitzky et al: 2009). This will be explored in greater detail in the ‘Households’ chapter, however it is important to note here, as this does also have an impact on dating and courtship. The women I spoke to still believe that, even in the

context of London's economically demanding landscape, men should be the 'breadwinner', or at least the symbolic head of the household (even if financial contributions place men and women on an equal footing). Therefore, they still expect men to act this way – as financial provider during dating.

It is therefore important to note that this perception of female expectations, and the role that men are seemingly required to play as breadwinner and provider in courtship is not necessarily a negative one. On the contrary, Ghanaian Londoner men seem to esteem Ghanaian women even more for their expectation of financial support; thus, making them worthy of their financial and emotional investment in the relationship. To further elucidate this point, another respondent likened women to cars: 'At the end of the day, if you can afford the Ferrari, you want the Ferrari. You'll take the Ford until you can afford the Ferrari'. To further elucidate the comparison here, Ghanaian men will date women of other ethnicities, i.e. the 'Fords', which they can afford to support in dating before seeking out and dating the 'Ferraris', i.e. the more expensive and more highly prized. Here we can see how Ghanaian Londoner men are fully aware of the intrinsic link between consumption and courtship in their community, and even use metaphors of consumption to describe dating practises. It is neither lamented nor celebrated, but described as the way it is, and demonstrates one of the reasons Ghanaian men still seek Ghanaian women to marry, despite the financial burden it can entail. To be able to be with a Ghanaian woman, one must be able to support her financially, demonstrating one's masculine prowess. Here, then, we also see where masculinity is linked to financial standing. To this end, male Ghanaian Londoners accept and even embrace the commoditisation of courtship; identifying Ghanaian women as the end-goal, or a prize that can be valued due to their expectation of financial support. Thus, their ability to win such a prize reinforces their identity as men.

Further entangled with money and the perception of Ghanaian Londoner women is a notion of purity and chasteness. Here I use the word 'chasteness' rather than chastity because, as I will argue, it is the perception of purity rather than the prescriptive practice of it that is important to Ghanaian men. This desire for a 'pure' Ghanaian woman was expressed primarily by Christian male Ghanaian respondents who valued a sexual purity in serious relationships with Ghanaian women. This valuation of purity was

largely due to the input of church elders and Pastors emphasising the Bible's teachings prohibiting sex before marriage. This Biblical passage was often drawn upon during relationship and singles seminars by the church: 'How can a young person stay pure? By obeying your word. I have tried hard to find you – don't let me wander from your commands.' (Pslam 119: 9-10, *The Holy Bible*). 'Purity' was linked to sexual purity by the church in its teachings and was advocated for both men and women to remain pure or abstinent. This is not only in the context of London, however, as Thomas (2009) describes amongst South African women in the 1930s, there too existed viewpoints which advocated chastity for men and women (although there was an emphasis on women's chastity) brought over by missionaries. These Christian and Victorian norms corroborated each other, and as Christianity proliferated, so too did a conservative attitude towards premarital sex (Thomas 2009). Similarly, amongst Smith's (2010) research on promiscuity amongst young women in Nigeria, there exists an expectation that women should not be sexually promiscuous and are expected to be pure. As these attitudes towards premarital relations already exist in West Africa, one can see how they would be brought to London amongst Ghanaian migrants. Furthermore, the fact that these social norms are informed and reinforced by church communities and Biblical text, demonstrates how ingrained they become in the lives of my informants.

Whereas chastity was particularly emphasised as a desirable trait in a woman that could be expected; for a man, it was discussed as something to strive for, but understandably uncommon. As many young men would explain to me, it was much harder for a man to abstain from sex than it was for a woman. As Corey would often say, 'I've failed a lot on that count; but I do try. It's harder, you know, for men than it is for women. It's our nature. We're going to slip up there from time to time. It's understandable because men have needs.' Therefore, according to Corey, and many of the other men I spoke with, chastity and purity were easier for women to maintain, and were therefore expected of a good Christian woman. Harkening back to the quote comparing women to cars, I further pressed Ghanaian men as to why the women who 'cost more' are prized more than, say, a white British woman. Was it because they simply put a higher value on themselves made concrete through monetary exchange? Was it that there existed so much competition for Ghanaian Londoner women that their expectation of money to find the more financially stable mates made 'winning' one over a coup? Or

was it that the more 'modern' 'going Dutch' system of courtship (where financial burden is split equally), also meant that women could be more 'modern' and liberated sexually, with the Ghanaian woman more likely to take a 'traditional' approach and value virginity or sexual restraint? The answer was a resounding 'yes' to all of the above. So then, sexual politics and monetary exchange were also heavily linked for the expectations of young, male Ghanaian Londoners who wanted sexually inexperienced wives. By investing money into, what they considered, a more traditional relationship structure, they expected the women to have more traditional sexual values and histories. There also existed a perception that, as these women valued themselves so highly financially, they would not be dating many men. In other words, only a certain amount of men could afford or would pay money to court them. So, since they would only be seeing men who had the financial means to support them, the dating pool would be limited and with it, the risk of promiscuity<sup>31</sup>.

However, this expectation of virginity by my informants is not only linked to Christian beliefs. As Ampofo and Boateng (2007: 57) point out in their work on conceptions of manhood among Ghanaian boys, in Ghanaian society, the norm has been that 'boys are actively encouraged by peers and family members to engage in sexual experimentation during their adolescent years, while girls are expected or encouraged to remain virgins until marriage'. Christianity for Christian Ghanaians has only served to reinforce this ideal and provide additional evidence that longstanding expectations of female purity are correct and validated. These two overlapping influences, i.e. the Christian faith and matrilineal/patriarchal household structures common in Ghana, at once both overlap and stand alone as powerful factors in men's expectations of women. Speaking with Ghanaian Christian men, they cite both Christianity as well as 'being Ghanaian' as a reason for why they seek women who are submissive and pure, demonstrating an outlook on courtship that is predicated upon upbringing, ethnic identity, and religious faith. Furthermore, when discussing these issues with Ghanaian men, they wholeheartedly admitted that women's purity was an important consideration when

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<sup>31</sup> While I was able to find some material on purity and chastity being desirable traits in a woman, as well as literature detailing how women might use their sexuality to secure money in romantic relationships (See Smith 2010, Hunter 2009), I was not able to find any literature discussing men assigning a greater valuation to presumably chaste women.

seeking a romantic partner; specifically as it relates to their economic investment. When I asked the Pastor who used the car analogy about promiscuity and purity in women he reused the analogy, saying, 'why would one spend so much on a used car?' This was another sentiment echoed by some of my informants when I presented them with the car analogy and further enquired about promiscuity. This valuation of female purity is also closely linked with the economic implications of courtship. While influences such as Christianity, Ghanaian norms and customs linked to different lineages have a large influence on gendered expectations in courtship, money becomes the concrete means by which these expectations are valued. In other words, purity and chasteness are valued with money; the prize of a Ghanaian woman is valued with money; and the subservience of a woman is valued with money – money runs throughout courting practices. Therefore, its importance in the lives of Ghanaians immersed in a neoliberal/capitalistic Western society where success is so often linked to finances, cannot be ignored. Certainly within the context of London, a large city where many people struggle to find lucrative employment and meet the demands of a high cost of living, money plays an important role. When young Ghanaian men enter into relationships with Ghanaian women, they know that there will be an expectation of financial support during courtship; so, in their eyes, they want to ensure that their money (a precious commodity in London's competitive environment) is spent wisely, on women with the attributes they value most. These pragmatic considerations demonstrate money's importance and consequence in my informants' lives, and shows that, especially in the context of London, courting behaviours, expectations and values are inherently linked to financial considerations.

These findings demonstrate that monetary expenditure represents a significant concern for Ghanaian men when entering into courtship and throughout the entirety of a relationship. From attraction, to dating behaviours, to sexual expectations, monetary exchange heavily informs every aspect of courtship for Ghanaian Londoner men. It also further serves as a means by which Akan/Ashanti gender norms and Christian ideals in courtship are reproduced in Ghanaian Londoner society, by providing a concrete means with which to value certain attributes of women.

## **Women's Expectations & Femininity**

The women with whom I spoke raised the most nuanced and varied considerations for entering into dating. Among Ghanaian Londoner women, it was apparent that dating was not a practice entered into lightly. Throughout all of my interviews there was an overarching feeling of guardedness in the ways in which women described their behaviour at the beginning of, and during, a period of courtship. While men seemed to describe courtship and the finance of courtship with Ghanaian women in pragmatic terms, the women I spoke with expressed a multitude of reasons both to begin dating and to refrain from it. It seemed as though these women felt they had more to lose in the Ghanaian London dating scene, despite the lack of financial investment required from them.

Differences between my informants' gendered expectations of courtship began with the motivations for dating. While most women expressed a view of dating as a means to find a husband, there were a few women who felt that dating could be enjoyed in and of itself as a means of recreation or fun, or as a way to gain a better understanding of what they would want in a husband. Men did address dating for recreational purposes, however it was overtly implied that 'fun', in their case, meant sexual relations, whereas for Ghanaian women, 'fun' could mean flirting, having new activities to embark upon and meeting new people. Dating for enjoyment for these women did present certain predicaments as it is important that they maintain their Christian values, and refrain from entering into premarital sexual relations, or, at least, to appear as though they are. Therefore, casual romantic relationships among respondents were less commonplace, entered into at a younger age, suspended earlier than other relationships and even more dependent on financial transaction. In other words, women would say that men in these types of relationships needed to 'make it worth their while'.

Women who did choose to embark upon a casual relationship stated that this was a time of exploration where a Ghanaian woman could date outside of her ethnicity and explore attractions to members of foreign cultures. As one respondent, Nana, put it, she would gladly date a Caribbean man because she found them attractive, and because, as she put it, 'In their culture they pay women's way too'. But, categorically, she would not marry him on the grounds that, with marriage to a Ghanaian, one knows what to expect

from married life in terms of eventual household gender norms and divisions of labour. When asked further why she would even date a Caribbean man then, Nana frankly stated that before one is ready for marriage it is 'nice' to practice courtship practices and to be 'taken out'. What Nana and other women describe as being 'taken out' refers to the man arranging and paying for any activities that would occur on the date. Nana would argue that the man's role would be to finance these evenings during courtship. As the women in these romantic encounters would not be contributing financially, they seem more welcoming of the idea of casual dating, in that an unsuccessful pairing would have little impact on their financial standing.

Interesting in Nana's case is the similarity between Ghanaian men and Ghanaian women's ultimate goal of marrying within their ethnicity. Of course, this is not an absolute within the Ghanaian Londoner community, as many people do intermarry with different ethnic backgrounds<sup>32</sup>. However, amongst my informants, there was a preference expressed for a similarity in ethnic background. Both men and women offered similar reasons for this preference, citing Ghanaian men and women's similarities in upbringing, values and faith. Similar still, were men and women's characterisation of casual dating as a time to explore other ethnicities; however, the reasons for this exploration differ widely along gender lines. For Ghanaian Londoner men, for example, the consideration is mostly financial as other ethnicities do not expect the same financial commitment from men in courtship practices. Whereas, for Ghanaian women, the consideration is largely devoid of financial consideration should they choose to date a man from another ethnicity. As Ghanaian women expect the man they date, from any background, to pay for any costs associated with courtship, their considerations for who they date, and when, do not need to be as closely associated with ethnicity and faith as Ghanaian men.

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<sup>32</sup> "How the Marriage between a Prominent Ghanaian Lawyer and a British Woman Stirred the World in 1953." *Face2Face Africa*, 30 Sept. 2018, [face2faceafrica.com/article/how-the-marriage-between-a-prominent-ghanaian-lawyer-and-a-british-woman-stirred-the-world-in-1953](https://face2faceafrica.com/article/how-the-marriage-between-a-prominent-ghanaian-lawyer-and-a-british-woman-stirred-the-world-in-1953).



Once a Ghanaian Londoner woman begins dating, the role that the man retains in the relationship is both defined and sanctioned by religious beliefs and kin relations, as was previously discussed. Even if someone like Nana was to date outside of her kin or ethnic group, her expectations of the male role are still defined by her kin group:

Nana: 'You see, in Ghana, in Ashanti, the man is the man. He takes you out. He provides. And most men do that anyway; but if they don't, then I don't date them. But if they act like men, then it doesn't matter where they're from, I would go on a date with them if I wanted'

This perception was echoed by other informants and Ghanaian men who equated 'manliness' or masculinity with the man's ability to provide financially for the woman in a relationship. Also, notably, women would equate conceptions of their femininity with adopting a more subservient financial role in the relationship. As Nana would express in further conversations, it was 'womanly', or more feminine, to expect and allow men to pay for costs related to courtship. In this way, a woman could be more feminine in her role in the relationship by not assuming the man's role as financial provider.

This kin-informed perception of male and female roles in a relationship was supported and reinforced through religious beliefs. These beliefs inform certain gender roles that place the man as provider and leader of the household, and the woman as a subservient caretaker whose primary role is to bring forth children and raise them. This idea, of course, has been discussed widely through anthropology, but it is interesting to note that these kin and faith influenced gender roles are extended from the household to the practice of courtship. And this extension of Christian and patriarchal Ghanaian gender roles was perpetuated by older generations, by societal norms and by the church.

## God, the Church and Courtship

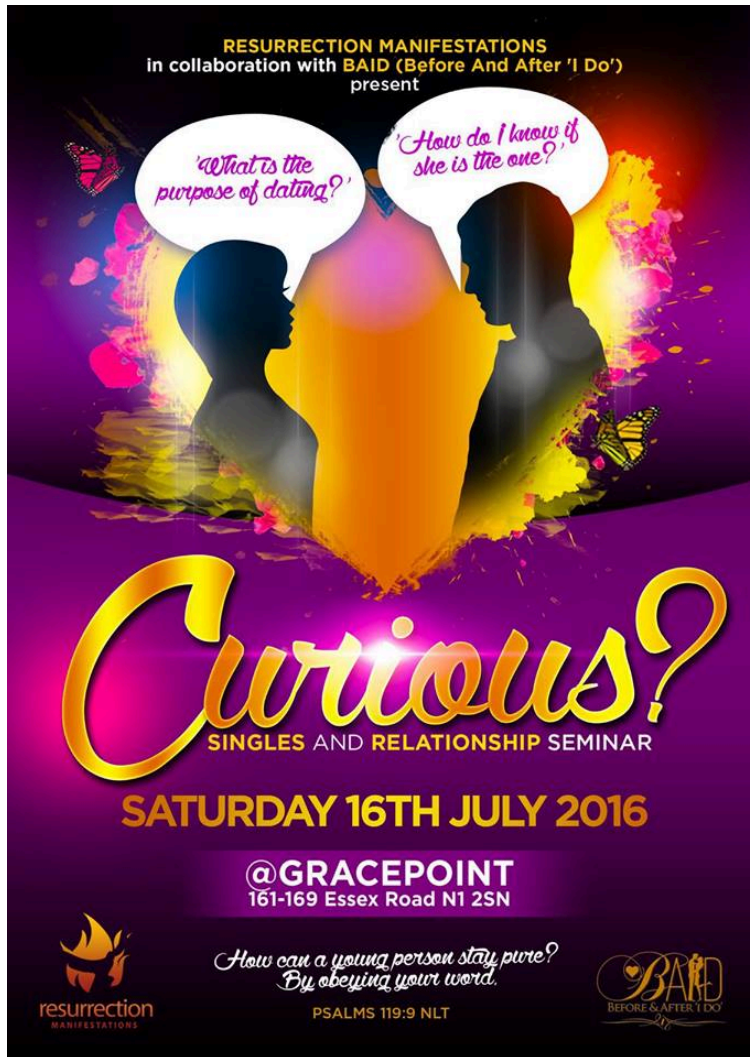


Illustration 5: A flyer for a relationship seminar at GracePoint<sup>33</sup>

Perhaps the most commonly cited influence in courtship behaviours throughout my fieldwork was Christianity. Within GracePoint church, it was not uncommon for adolescent members to date and marry within the congregation. In fact, during the course of my fieldwork, there were several marriages between young members of the church including one of the 'Church Leaders' who led the youth services on Fridays. This particular young man married the Pastor's daughter, which was often cited in church sermons as an example to other young parishioners; specifically, that the church was a good place to find a mate with similar values who will help your marriage grow in Christ. The church even held singles and relationship seminars for its younger members in an

<sup>33</sup> This has since been taken down from their website.

effort to teach what they considered proper behaviour during courtship, and as a means to connect single young congregation members.

These seminars would either consist of special Youth Group meetings geared towards the subject of courtship and eventual marriage, or larger events such as the one referenced in the poster above. This larger event, of which during the course of my fieldwork there was only one, was open to members of other churches, and, in fact, there was a wider turnout for this event than the GracePoint congregation. For the seminars that would occur, men and women were separated so that they could speak more freely about their experiences and perceptions of dating and relationships. During these seminars, lessons that were brought up during the Pastor's speech were expounded upon; lessons such as, women must know their worth and let the man pursue them, or, that women must not enter into a relationship lustfully. Similar lessons related to men and the duties involved with being the man in the relationship, i.e. what men owe women in terms of support and commitment, also occurred. A panel of church elders and pastors would then answer any questions that arose in the course of the seminars for the edification of the wider group. Prominent topics included premarital sex, gender roles and how one can find proper mates. Notably, this session promoted the idea of proper mates as those who 'walk in the Lord'. Therefore, the church was explicit in its contention that an adequate mate must be Christian and support his or her partner in that faith in order for the union to be blessed by God and successful. However, simply dating a Christian was not enough for the union to be a proper, healthy and blessed one. Proper courting behaviour had to occur as well. This proper behaviour during courtship in the eyes of the church seemed to emphasise three main points: sexual abstinence, dominant and subservient gender roles and the necessity of the church's presence in the relationship. It was frequently stressed by church elders that men and women should pray together for guidance during courtship and marriage, and attend church together regularly so that they may grow together in Christ; thus sanctifying their union. Here, as well as in other meetings and sermons that were given at the church, Bible passages were utilised as supporting evidence for the church's advice. However, it is important to note here that many of the aforementioned ideals, such as the incumbency upon the man to pursue the woman in courtship, for example, are not only supported by Christian teachings, but also Ghanaian norms and

customs. As Ampofo and Boateng (2005: 57) note in their research into Ghanaian youths' courtship practices: 'girls are expected to defer to men and their elders, thus reinforcing the notion that boys pursue and seek out girls and girls acquiesce'. So, when the church states that girls need to 'know their worth' and 'wait for the man to seek them out' – we are not simply hearing a Christian ideal being expressed, but a Ghanaian one as well. As GracePoint Church was a Ghanaian Pentecostal Church, it was helpful to my research to isolate whether an emphasis on this type of courtship – with man as dominant and pursuing, and women as subservient and acquiescing, was due to Ghanaian origins and resultant courtship customs and norms. However, interestingly, there does exist a trend within Pentecostal/Evangelical/Born Again Christian thought that, in courtship, the man should be the pursuer in the relationship<sup>34</sup>. These Christian teachings cite prominent Bible verses about marriage and the roles of the husband and wife in the household. These roles, with man as leader and head of the household, and woman as submissive and principally concerned with day to day domestic life, are extended to courtship. In other words, as these gendered roles are sanctioned by God, they can, and should, be enacted when finding a husband or wife. Therefore, the woman should wait for the man to pursue her and lead in the relationship, while the woman should wait and accept or reject advances. My informants take this dynamic one step further, equating the notion of pursuing or being dominant in the relationship with financial responsibility. However, here again we can see how Pentecostal/Born Again Christian ideology reinforces patriarchal Ghanaian customs and norms. This reciprocal confirmation of gender roles in courtship further serves to legitimise prescriptive roles, duties and responsibilities in a relationship. So, for example, if one wants to be a 'good' Ghanaian Christian woman, there is very little space to deviate from a submissive, acquiescent, feminine role.

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<sup>34</sup> Dyck, Drew. "Pursue Her." *Boundless*, 11 Sept. 2018, [www.boundless.org/relationships/pursue-her/](http://www.boundless.org/relationships/pursue-her/).

"Pursue Her: A Message to Christian Men." *PursueGOD.org*, [www.pursuegod.org/pursue-her-a-message-to-christian-men-christian-men-and-dating-4/](http://www.pursuegod.org/pursue-her-a-message-to-christian-men-christian-men-and-dating-4/).

This was echoed in a YouTube video a young Ghanaian woman posted online about the dating seminar conducted at the church. In it, while consistently acknowledging the church's correct interpretation of female roles, she laments the difficulty she has reconciling her own desires and experiences with the teachings of the church:

'One of the things I really struggled in, now, thinking about it, I mean, I should know, was just the structure in terms of from singleton to married lady – what is the process? How do you get there? . . . What I love is that the Pastor emphasised in terms of the women is that we need to understand that we are valued, we are a treasure and that we should be sought after . . . I definitely feel in terms of how I'm living, I've yet to really walk in the discipline of what that means . . . I know that what my personal conviction, what my personal struggle is not looking. The Bible says, 'he who finds a wife, finds a good thing'. So why am I, the wife, meant to be looking? But I look, a lot. A lot. I look a lot. Not in a lustful sense. [laugh] Sometimes it is. Not always in a lustful sense . . . but, especially when I see somebody who has a quality I admire . . . I wonder if he's single. Ok, I'm putting it out there because God forbid I become a person who thinks, oh, I'm at this age now, my body clock is ticking. Me, I'm a Sarah . . . It's definitely enabled me to really understand the importance of discipline – self-discipline with my walk with Christ. I need to be consistent, and I know in striving for that, I will inevitably see my husband.'<sup>35</sup>

Here, we can see that this woman, while still single and desiring a husband, feels that God will only reward her with one when she allows the man to pursue her in courtship. It is not her job to look for a man, but rather the man's responsibility to look for her. However, we can see her inner struggle with these teachings. While her impulse is to actively participate in the dating scene, she must 'discipline' herself in Christ and remain submissive. Her reference to Sarah, a key biblical figure, is of note. The story of Sarah in the Book of Genesis and referenced in the Book of Peter, describes how Sarah and Abraham were unable to conceive children of their own. God asks of Sarah and Abraham to trust in His timing and reassures them that they will be able to conceive a child, even at Sarah's advanced age. However, Sarah did not completely trust in God's promise so she allowed her handmaiden, Hagar, to conceive a child with Abraham. God then repeated the promise to Sarah and Abraham which Sarah did not believe, but, in His own time, the promise was fulfilled and Sarah became pregnant with their son, Isaac<sup>36</sup>. This story is referenced by the church in order to convey to women, specifically,

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<sup>35</sup> Rabess, Chanade. *Blazing Single and Relationships Seminar*. YouTube, YouTube, 31 July 2014, [www.youtube.com/watch?v=MbwV-E47TWc](http://www.youtube.com/watch?v=MbwV-E47TWc).

<sup>36</sup> This condensed story of Sarah spans chapters 11-21 of the Book of Genesis. 'The Holy Bible'.

how important it is to trust in God's timing and obey one's husband. The following excerpts from the story of Sarah were drawn upon by the church during seminars:

'Like Sarah, who obeyed Abraham and called him her lord. You are her daughters if you do what is right and do not give way to fear' (Peter 3:6, *The Holy Bible*).

'Now the Lord was gracious to Sarah as he had said, and the Lord did for Sarah what he had promised' (Genesis 21:1, *The Holy Bible*).

Therefore, when this young woman describes herself as 'a Sarah', she details how difficult it is for her to trust in God's timing and to allow the man to take the reins in terms of dating and courtship. Furthermore, through identifying with Sarah's story, she reassures herself that any biological demands in terms of having a child late in life can be overcome through divine intervention. However, it is clear through her monologue in this video that there do exist doubts; and perhaps a desire to circumvent the prescribed gender norms in order to take the initiative in courtship. Here again we see how Bible passages about marriage are utilised in order to reinforce Church teachings on courtship and dating, and the inner struggles young people face in their interpretation and implementation.

The Bible passages that were often repeated in discussions of courtship, marriage and gender roles, described the ideal behaviours within a nuclear family as the reason for desiring a male breadwinner and female caretaker. The following passages were most commonly referenced in church sermons and discussions:

'But I want you to realise that the head of every man is Christ, and the head of the woman is man, and the head of Christ is God' (1 Corinthians 11:3, *The Holy Bible*).

'I do not permit a woman to teach or to exercise authority over a man; rather, she is to remain quiet. For Adam was formed first, then Eve . . .' (1 Timothy 2:12-13, *The Holy Bible*).

‘To the woman he said, ‘I will make your pains in childbearing very severe; with painful labor you will give birth to children. Your desire will be for your husband, and he will rule over you’ (Genesis 3:16, *The Holy Bible*’).

These passages, though, were not simply used by the church. Churchgoers in private discussions with myself would reference these passages to demonstrate male supremacy in the relationship, and the subsequent financial burden that men do, and in their eyes, should face in both courtship and marriage. A young church congregant named Rose who was heavily involved with the church, often used these Biblical quotes when we discussed household gender roles and divisions of labour and romantic relationships. Where we would often come to an impasse is when I would question her reasoning that these Bible passages supported courtship practices where men would pay the women’s way. As Rose would describe it using a kind of sequential reasoning, as men are meant to be the head of the household and in charge in the relationship, so too are men then required to secure the well-being of the household and spur the relationship forward; and, according to Rose, the main way that men can achieve this is through financial support.

However, while Rose’s acceptance of male supremacy in the eyes of the Lord was widely held by many parishioners, old and young, from time to time that notion could be challenged. For example, during one particular discussion at a youth meeting, an interesting question was raised: ‘Are men and women were equal in the eyes of the Lord?’. The aforementioned Bible quotes served to support the church’s teachings that men and women are not equal because the man is called to lead the house and the woman is called to submit to him. In fact, the leader of the Youth Group used exactly these quotes as evidence for men’s superiority. The way in which the Youth Group leader presented this topic, as well as his evidence, was in such a way that it was clear he expected there to be a consensus amongst the group that men were, in fact, superior to women. However, when group discussion began, a dissenting argument was expressed by one female parishioner. She maintained that men and women were created equally and that is why she must choose to commit and submit – because men and women were created as equal in the Garden of Eden before Eve committed the original sin and fell from Grace. The young woman went on to argue that, ‘if woman

was naturally below man in status, then she would not have to be told to submit. It would occur naturally. And yet, the Bible tells the woman often to submit to her husband'. So, in her eyes it must be a choice – and since women can choose, this agency is evidence of their equality.

This argument was met with wide criticism from a large portion of the male contingency. The meeting quickly grew raucous with people raising their voice to talk over one another. Men cited Biblical passages to point out that Eve was created for Adam from his rib, rather than created in her own right. This, they argued, meant that men and women were not equal and that men possessed a dominant place in the relationship. The woman's rejoinder was to characterise Genesis differently from the men who said that Eve was made for Adam, which rendered her status below his. Instead, her reading of Genesis saw the creation of woman as God's provision of an equal counterpart to Adam. Therefore, she argued, men and women were equal. However, her argument was overruled by louder voices and a more literal reading of Genesis and other passages in the Bible regarding gender roles. The winner of the debate became the 'men and women are not equal' side with the Pastor ending the discussion by essentially telling the young woman she had interpreted Genesis incorrectly.

During this debate, however, relationship behaviours amongst Ghanaian Londoners were raised as additional evidence for why men and women are not equal; and those behaviours were often in reference to monetary expenditure. For example, the men arguing that women were not their equal often referenced gendered expectations during courtship as well as in marriage. They felt that a woman could not expect equality while also expecting financial considerations in a relationship to be a man's burden. It is interesting that this argument was brought up, as it did not contribute to the religious argument at hand. That is, this example was not rooted in Biblical text. However, it did demonstrate gendered norms and expectations regarding money and courtship that are ingrained in the Ghanaian Londoner community.

Of further interest in this meeting were women's justifications for the man as breadwinner and leader, with women retaining an equal status. Women felt that, despite not bringing any financial contributions to the table, the emotional support they



offered, as well as the promise of children, meant that they, too, gave equal input into the success of the family, as these were God-sanctioned elements of a relationship. This debate and discussion that occurred amongst young church members demonstrates how church, Biblical, monetary and kin group influences all work to influence courtship practices within the Ghanaian Londoner community. However, one can see that, even within the context of the church community, there can exist conflict over gender roles and norms that Christianity and kin group influences serve to inform. Notably, for some women present at that youth group, there existed a different perspective of a woman's role in relation to men. Especially as many women were working professionals, they argued that their financial success, given to them by God, was also significant and demonstrated an equality in the eyes of the Lord. Certainly, there exists, for women in this community a tension between roles that are often perceived as at odds. Women are striving to be at once powerful and subservient; the successful career-woman and the nurturing homemaker; empowered single woman and 'wife material'. These dichotomies are challenged and informed by customary kin values, Christian values, and the liberal, secular setting of the city; and there is a constant negotiation of identity taking place under these influences. What becomes evident, through the discussion of equality at the youth service and the interviews I conducted, is that money and prosperity gospel play large roles in women's negotiations of gender identities.

As Gilbert (2015: 309) points out in her work among young Pentecostal Nigerian women, there has been a lack of focus on 'young women's particular involvement with Pentecostalism and the various ways in which, through the movement's emphasis on spiritual power, this group seeks emancipation from the cleavages of gender and generation'. Women's participation in, and attraction to, Pentecostal worship greatly informs gender roles and dynamics, and further serves to inform dating and intimate relationships. As Pentecostal and prosperity gospel teachings focus on an individual's connection with God and the ability of the individual to connect with God through the Holy Spirit to gain spiritual, emotional, physical and material well-being, irrespective of gender, it has notably attracted many young African professional women. It allows women the space to be successful professionals in an environment where this type of success is celebrated and rejoiced in as evidence of God's material blessings (Bochow & Van Dijk 2012). Rather than a woman feeling that her financial success could become a

barrier to marriage or contradict Christian values, prosperity gospel values these attributes in a woman. This, one could argue, is one of the reasons why the topic of women's equality was so fervently contested during the youth group meeting; and why some women utilised prosperity gospel interpretations of the Bible in order to advocate for female equality.

The young single women of GracePoint were all either working professionals or engaged in academia and attempting to navigate what it meant to be empowered, young, single Londoners, as well as good Ghanaian Christian women. While some aspects of prosperity gospel do allow for women's financial success, Christian teachings still place the man at the 'head' of the relationship and the 'head' of the household. And while some women, such as Rose, can find her place between those teachings, and even find them liberating, others find those messages at odds.

Rose, a young woman working in the financial services sector, for example, felt that a woman could navigate gender roles preserving her professional autonomy, and still have a Christian Ghanaian household. Similar to Nana's desires to find a Ghanaian man who could share her values in raising a family, Rose felt she could contribute to the household as long as the man was the 'head' of it, as God mandates in the Bible. In this way, she can reap God's blessings professionally while still respecting the husband's authority. Furthermore, Rose's view of the ideal household situation further serves to corroborate kin-informed patriarchal norms that are still held and expressed through the church.

Returning to dating and courtship however, we can see how Christian teachings similarly play a role in monetary exchange during the dating process. Ghanaian women can expect men to 'pay their way' (meaning that men would pay for women's costs associated with dating) as men are considered the dominant member of the relationship, both in Akan/Ashanti teachings as well as in Christian teachings. Even if women are successful professionals, they can expect men to take on their religiously sanctioned role of 'head' of the relationship and demonstrate their commitment and devotion to Christian teachings by financially supporting courtship.

Of course, not all women I spoke with would expect or want their prospective partner to 'pay their way' throughout an intimate relationship. Other women, also devout Christians, felt that this ran counter to what it meant to be an empowered woman and rationalised that, if God saw men and women as equal, then surely they could be equal in a relationship. These beliefs ran counter to the prevailing teachings at GracePoint and were held by a minority of women, but they were expressed to me nonetheless; demonstrating how each woman within this church is attempting to navigate social roles, interactions and gender identities in their own ways, while still respecting the church community and its teachings.

Pype (2011) and Daswani (2011) have notably explored how churchgoers navigate their relationships with themselves, as well as to the wider church community as a whole, to cultivate a Christian identity. Of course this process can be a winding one where beliefs are contested and identity is negotiated and renegotiated. However, as Gilbert (2015: 311) contends, particularly for women, 'Pentecostalism allows young women to view themselves differently, enabling them to navigate existing social spheres more successfully'. Thus, through prosperity gospel's praise and acceptance of successful professional women, women in the Ghanaian Londoner community are able to come to their own conclusions on their financial and gender roles within the economy of courtship as well as the economy of the household. This interplay between the teachings of prosperity gospel and women's perceptions of how the economy of the household should be managed and negotiated, will be explored in greater detail in the following chapter.

### **Brideprice Then & Now**

The practice of financially valuing women and commodity exchange in courtship is inextricably linked with brideprice – both its historical practice in Ghana, as well as its modern practice in the diaspora today. Brideprice, a practice popular throughout sub-Saharan Africa, involves a gift or exchange of goods or money to a prospective bride's family. Its practice in sub-Saharan Africa has been linked to property rights, inheritance and the childbearing potential of women (Goody 1974, Tambiah et al 1989). The anthropological exploration of brideprice exchange practices in Ghana was most exhaustively chronicled by Fortes (1962), Goody and Tambiah (1974) and Rattray (1929),

and described how and what was exchanged during these practices. These examinations of brideprice, or bridewealth as some term it, focus on the importance of kinship and the influence of matrilineal and patrilineal descent in the dissemination of this money. They also examine the impact that this practice had on reinforcing women's roles in a patriarchal household.

In terms of a focus on money and monetary exchange in brideprice, it is important to note that the form of brideprice has changed over the years, moving from a goods-focussed means of exchange to that of a monetary exchange (Silberschmidt 2005, Horne, et al 2013). However, even with money as the preferred mode of exchange, 'economic shifts mean it may be more difficult than in the past for a man's family to pay bride wealth outright. Nonetheless, despite vast social and economic changes on the African continent, the practice remains remarkably persistent' (Horne, et al 2013: 505). Similarly, my research has found that the practice, despite some informants' view of it as 'traditional', 'outdated' or 'old', endures in the Ghanaian Diaspora amongst first-generation, and even second-generation migrants. However, under differing economic strains, especially in the context of London, a city with a high cost of living, the exchange of brideprice is negotiated in new ways to facilitate the endurance of the practice and the meaning and gesture this exchange conveys (Ferraro 1976, Anderson 2007).

Imbued with meaning, the exchange of brideprice among my informants acts on several levels. The first is that it represents an acknowledgement of the value of the bride the groom is receiving. His willingness to make a financial sacrifice in order to demonstrate this value makes tangible the intangible value of his future wife. The second is that the ability to afford to give brideprice demonstrates that he is financially able to provide for his wife and future family, offering his fiancé's family security in the knowledge that their daughter will be taken care of financially. The third is that brideprice shows respect for the bride's family and provides an acknowledgement of the investment they made in her upbringing. In this way, brideprice can act as repayment for a bride's proper rearing. The fourth, and final, aspect of brideprice is that it shows the bride's family that the groom respects 'tradition'. These different meanings and values imbued in the exchange of brideprice were expressed through interviews with my informants, as

well as in the excellent blog from LSE student Tendayi Mhende (2017<sup>37</sup>). This physical exchange of money to demarcate a seminal event in the lives of Ghanaian Londoners further serves to underscore the importance of the moment. The passage of money to the bride's parents mirrors her passage to her future husband, and the fact that the primary mode of exchange is monetary becomes the focus of this section. Why is money the preferred good of exchange to acknowledge marriage? The following section will explore money's importance in brideprice and how this practice influences courtship in the Ghanaian Londoner community.

Whilst still considered by many of my respondents as a more 'traditional' practice linked to a kin group's cultural heritage, the practice of brideprice is still active and valued as a rite of passage into marriage in the Ghanaian Londoner diaspora. The main differences in its practice amongst my informants seems to occur along generational and socioeconomic lines. Older generations describe a more formalised rite of passage than younger generations, and stress the importance of the formality of the ritual. These older first-generation migrants describe a practice closer to classical anthropological records of how brideprice exchange occurred in Ghana. So important was it to members of these older generations, who generally earned less than the younger informants with whom I spoke, to preserve this practice, that in the event money was scarce but the marriage was agreed upon, different items would be used to symbolise money. Younger first and second-generation Ghanaians described an exchange of money, although far less formalised or ritualised in nature. In order to illustrate and contrast these differences, I will provide two examples encountered in the field.

One of my older respondents, Kojo, gave a rich description of the motivations for participating in brideprice exchange, as well as the ritualised ways in which this monetary exchange, in his eyes, should be performed. As he related it to me, his wife-to-be was living with her uncle in the Euston/Mornington Crescent area of London when they decided to marry. His first step was to go to her family home and introduce himself. The first time he decided to go, he called his wife's uncle and the uncle asked

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<sup>37</sup>Mhende, Tendayi Charity. "The Cows Are Coming Home: African Wedding Customs Still Have Value for the Diaspora." *Africa at LSE*, LSE Firoj Lalji Centre for Africa, [blogs.lse.ac.uk/africaatlse/2013/10/23/the-cows-are-coming-home-african-wedding-customs-still-have-value-for-the-diaspora/](https://blogs.lse.ac.uk/africaatlse/2013/10/23/the-cows-are-coming-home-african-wedding-customs-still-have-value-for-the-diaspora/).

him to come. As Kojo went on to explain, in Akan practice, inheritance follows the mother's lineage (matrilineal), therefore, brideprice rituals are often performed to or involve the bride's uncle. During this meeting, Kojo was told who and what he should bring to the following meeting. Price is dependent upon the kin group involved, and varies Akan to Ewe, etc. A price and time for a follow-up meeting was agreed upon and a second visit was arranged.

The second time Kojo came to visit his prospective wife's family, in order to demonstrate the sincerity of his intent, he brought with him several male friends, as well as his sisters. They went and waited several hours to no avail – Kojo's bride's family never arrived. This can be a common tactic used to either renegotiate for a higher brideprice or to test the groom's commitment to his bride. Kojo was angered by what he perceived as a waste of his time, and after his fiancé was able to calm him down, he made another appointment. This time, he took his father's cousin and they sat down with the bride's family who told them what they wanted. At the fourth and final meeting, when it came time to pay the brideprice, they gathered the family together and performed the customary rite.

The main objects and activities required during the rite, according to Kojo, are a drink of schnapps, a bag with food, clothing for the bride-to-be, and the dowry for the woman. Both the mother and father of the bride-to-be expect a certain amount of money as brideprice. Even though the father is the head of the household, and therefore, expects payment as a form of reimbursement for the expense of raising his daughter, it is also important to acknowledge the mother's investment in her daughter. As Kojo explains, the mother invests a great deal of time and energy conceiving, bringing to term and raising a daughter, and therefore needs compensation as well. Of course, this is not to say that brideprice is purely an act of reimbursement. It is also a way to demonstrate the extent to which the prospective groom values his bride. Kojo argues, 'If you pay for the woman, you'll take good care of her because that means you bought something expensive'. It shows the woman is precious. Furthermore, the groom must give something to those who came to support him. However, this tends to be more of a token gesture than a large sum of money. In Kojo's case, it was a box of matches that was passed around with each person taking a match so that they can 'bear witness' to

what went on. It could also be a small amount of money, like four pence – just as a token gesture to demonstrate that their presence is valued and to mark the occasion, especially when times are hard financially for those involved.

Brideprice is dependent upon the husband-to-be's income. When Kojo was paying brideprice, he noted that it was more expensive. It could be around £1,500, which was a large sum for newly immigrated Ghanaian Londoners. However, while the amount may have decreased, brideprice payment still occurs, and Kojo often helps younger generations with the negotiation process and rite performance as he feels it is important to preserve. When probing Kojo further about why this practice is important to preserve, he cites the preservation of traditional ways to remain 'Ghanaian', to preserve gender roles in the household and courtship and to acknowledge the value of the woman. All of these aspects of brideprice exchange, for Kojo, are essential to preserve a way of life – to help maintain a sense of 'Ghanaian-ness' in the face of changing environments. As was mentioned in the household section, Kojo described how a patriarchal household structure was part and parcel of his Ghanaian identity; and that an attempt to preserve customary patriarchal gender roles was an attempt to preserve an important part of what it means to be Ghanaian. Therefore, for Kojo, this practice of monetary exchange serves a far greater purpose in the London Ghanaian diaspora than the simple preservation of tradition – it helps to reproduce a way of life in a foreign context. Kojo's desire to maintain these customary rituals and practices in his new environment, can be understood within the wider anthropological work on retraditionalisation (Varga 2012, Dawson 2017). Retraditionalisation is characterised by the maintenance or invention of tradition in modern societies, and is a way to avoid detraditionalisation which, according to Dawson (Ibid: 24), is 'grounded in the combined effects of . . . typically modern dynamics . . . of transformation, differentiation, individualization, globalization, and marketization [which] combine to erode . . . traditional modes of signification and established means of collective determination'. Kojo noticed a decrease in the payment of brideprice in London, especially amongst young church members, and endeavoured to keep this practice alive as it provided a further tie to being Ashanti or Akan. Therefore, for Kojo, the maintenance of this practice is significant in preserving links to a conception of a homeland.

Interviews with younger informants demonstrated that the practice not only still occurs, albeit less formally, but that it is still valued for many of the same reasons put forth by Kojo. One particular respondent, Victoria, a second-generation Ghanaian Londoner, related that she would want her boyfriend, when the time came, to offer brideprice to her parents. Victoria, a newly qualified speech and language therapist in her mid-twenties about to move in with her long-term boyfriend, seemed to eschew a great deal of kin-related rituals or practices. Long removed from larger kin networks, she identified more as British Ghanaian than specifically Ashanti, and therefore, I was surprised that a form of brideprice exchange was something she would expect from her prospective spouse. After speaking to older generations and hearing their lamentations over the waning or lessening of ritualisation of this practice, I expected younger Ghanaian Londoners to dismiss the practice as antiquated, unnecessary and a waste of money. Surely, I thought, these young individuals endeavouring to save for an education or a home, would abandon this practice. However, as Victoria explained to me, brideprice is so much more than a tradition. Also, for Victoria, who was raised in a home where her mother and father had a largely equal standing and who wanted the same type of household structure for herself, brideprice was not necessarily a means of preserving patriarchal norms. Instead, Victoria saw it as a way for her fiancé to demonstrate his respect for her parents as well as his commitment to their relationship. When further asked about how much she would expect him to contribute, Vanessa was quick to qualify that the amount wasn't important; rather, the gesture and acknowledgement of the rite was what mattered to her. Again though, as with the financial expectations involved in courtship, we see how important the idea of 'investment' through monetary exchange in romantic relationships is to Ghanaian Londoners. For Victoria, the ceremony involving the wine, clothing, matchsticks, etc., was not the important part of this practice. Instead, the gesture of giving money itself, as it is a commodity in London that is so highly prized, demonstrates to both her and her family the level of her fiancé's commitment and love.

For young Ghanaian Christians like Victoria, the exchange of brideprice is not objectifying or antiquated. Instead, it is at its heart, a way for a man and a woman to honour the sacred union of marriage, and acknowledge the woman's value. This mirrors men and women's expectations in dating and courtship. A man paying a woman's way



in dating has similar connotations to brideprice. It demonstrates that he values her, honours customary gender roles and conveys a desire for commitment. These monetary investments that Ghanaian men make in courtship and brideprice carry with them social meanings and intentions. Furthermore, these practices can find support in the ethos of prosperity gospel, where economic empowerment is part and parcel of God's blessings. Women can argue that they are worth and deserve material blessings from God, and material investment from their partners, due to the covenant they have entered into with God. For these women, monetary support during dating and brideprice exchange can be empowering and an expression of the value that both partners mutually hold for women in the relationship.

Brideprice exchange, as well as intimate relationships within the Ghanaian Londoner community, demonstrate the extent to which monetary exchange and courtship are inextricably linked and interact. Even amongst younger generations, the acknowledgement that financial considerations are an integral part of courtship practices is apparent through the continued payment of this money upon marriage. I have included this section on brideprice here, in the 'Love and Marriage' chapter in order to demonstrate how the lead-up to marriage is inextricably linked to money for my informants. From courtship through to the exchange of brideprice upon engagement, monetary exchange runs throughout. This then, sets the tone for marriage.

### **Marriage, Gender Roles & Christianity**

Decisions amongst my informants regarding money within the household were made by husbands and wives. Therefore, before we turn to an examination of households, I first turn to marriage in the Ghanaian Londoner community as this is necessary in understanding gender roles and divisions of labour within households. The ways in which these individuals valued marital roles, be they kin-informed, Christian, or a combination of the two, directly influenced and impacted who – man or woman – made decisions regarding household budgeting and monetary flows. As the majority of my interlocutors identified as Christian in faith, and many discussions of preferred gender roles within the household and marriages occurred in the church, it becomes important

to situate my research within the anthropological literature on companionate marriage, as well as Christian-informed ideas of gender roles within a marriage.

Marriage, and specifically, companionate marriage<sup>38</sup>, has been linked to both Christian and capitalist influences that emphasise the primacy of the individual, versus, say, wider kin networks. In fact, the move towards a market economy among African societies has been specifically associated with a move away from prioritising kin linkages (Cooper & Packard 1997). Some social researchers have even linked a rise in nuclear family structures, predicated on companionate marriage, outside the influence of kinship networks, with modernity and development (Thomas 2009:10). These modernisation theories associated with rises in companionate marriage simplify a cause and effect, and presuppose that the nuclear family is the natural evolutionary product of household composition. However, as Hirsch and Wardlow (2006: 14) point out, departing from modernisation theories, the rise of companionate marriage can become a preference or idealised type of marriage in financially deprived areas because it is associated with Western values and norms and is, therefore, perceived as more 'modern'. As Thomas (2009) describes among South Africans in the 30s, Victorian values and kin-informed social norms were combined in order to produce an urban generation that sought companionate marriage as this was seen as embodying more modern and Western ways of life. By entering into companionate marriages and eschewing the wider demands of kin groups, people exercise agency to adopt, what they view as, a relationship that is more congruent with 'modern' Western norms. They believe that these types of relationships offer freedom of choice, and prioritises the individual's happiness and desires over wider familial considerations. This perceived link to modernity that companionate marriage offers was expressed by many of my younger and middle-aged informants (ages 30-60). While many of my interlocutors were conscious that a similar Ghanaian or Akan/Ashanti background was more desirable when choosing spouses, it was not a prescribed absolute based on kin group pressures. Rather, they expressed that freedom of choice in choosing spouses was 'how it is done today', or as one young person put it, 'It's not the olden days. I choose who I date, and who I marry'.

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<sup>38</sup> For the purposes of this thesis, I use Hirsch and Wardlow's (2006: 4) definition of companionate marriage as 'a marital ideal in which emotional closeness is understood to be both one of the primary measures of success in marriage and a central practice through which the relationship is constituted and reinforced'.

Companionate types of marriages are similarly advocated by the Christian faith. As was discussed in the 'Christianity' chapter, prosperity gospel places at its heart the relationship between the believer and God. By prioritising the relationship between a person and God as the most important in one's life, even over wider kin networks, a move towards autonomous decision making is made (Engelke 2010). Therefore, Christian influences can and do, in the case of my informants, lead one even more towards individual choice in marriage. This is not to say that kin ties are completely forgotten. In fact, while many of my respondents expressed a keen desire to marry a fellow Ghanaian or Ashanti or Akan, it was not necessarily the primary goal when entering into marriage.

Recalling a conversation I had with a young woman named Adwoa after a youth services meeting, she expressed that the first and foremost consideration when she dates is a shared faith in God. In her opinion, praying together and attending church together was more important than ethnicity: 'Sure I'd marry a white man, or a Caribbean man if he was a man of God. That's all you need to make the household work. It might be easier with a Ghanaian, in terms of similarities, but you do your marriage the way God says and it will be fine.' These findings are similar to Maier's (2012) amongst Nigerian Londoners within the Redeemed Christian Church of God, where the desire to eventually marry a Christian from the same background was expressed. Maier's (Ibid: 117) findings also demonstrate how Christian faith is of the utmost importance in a marriage, further demonstrating the prioritisation of this quality in a prospective spouse. To this end, many young people at GracePoint dated and married within the church. For example, during the year I conducted fieldwork, there were two weddings among younger church members who had met through the church community. As was outlined in the 'Christianity' chapter, the church produces its own community within the wider context of a Ghanaian diaspora, where people can make connections with fellow Ghanaian Christians. This, in turn, becomes a way for young Ghanaian Londoners to find a spouse who shares their beliefs, values and background. The seeming omnipresence of the church in young people's lives further served to contribute to intra-church dating and marrying.

This involvement of the church in intimate relationships amongst its congregants was reinforced through required attendance at seminars about marriages and pre-marital relationships. GracePoint wanted to be present in every aspect of young people's lives to further their growth in the church community as well as their growth in their faith. As GracePoint would point out, Jesus and His teachings need to be present in every aspect of life, including how we act in marriage and relationships. Pastor Prince Daniel would often reiterate that a marriage would lose its way if it were not rooted in the Christian faith and expressed that GracePoint and his teachings could guide a young couple successfully through the life course of their relationship and subsequent marriage.

To this end, relationship seminars and marriage talks received wide attendance; and one of the key issues that presented itself as a point of contention between couples was money and the management thereof within the household. This was either raised by congregants or by the pastors themselves, as one of the most important and problematic within marriages. Since all of the pastors at GracePoint Church are men, this may have influenced the church's interpretations of the Bible as man's primacy was consistently reinforced in teachings. This was especially true of discussions of money within the household, where the woman may earn and contribute more than her husband. As will be demonstrated in my discussion of Mama Rita, Ghanaian Pastors who are women seem to interpret the Bible differently when it comes to household management.

The issue of a wife or prospective wife making more money than a husband was one that was frequently raised by young parishioners. This situation arose frequently amongst my informants as many of the young women occupied upwardly mobile professions. In fact, after speaking with different men and women in the church over the course of my fieldwork, I noticed that the women were more involved in professional types of work such as accountancy, nursing, academia and law, with the men involved in less lucrative forms of work, such as construction or driving taxis. The church dealt with this issue by insisting on the man's supremacy in the eyes of the Lord. Yes, a woman could make more than the man in a marriage, however, it was important that she respected his position in the household and marriage. Ways to accomplish this delicate balancing act were to allow the husband control of finances or to consult him in

all financial decisions. These prescribed behaviours were disseminated through youth meetings, relationship seminars and sermons. By repeatedly utilising Biblical text as proof of God's preferred (patriarchal) household structure, the church was able to convince young parishioners that men could, and should, retain their position in the household. For example, as they would argue, the woman could have domain over household expenses, but the man should make all other major decisions to preserve the moral order of a Christian household.

This idea of man as the head of the household is reinforced through Bible verses that the church leaders draw upon regularly during relationship seminars and church services.

One such quote that is drawn upon frequently from Timothy states:

'The saying is trustworthy: If anyone aspires to the office of overseer, he desires a noble task. Therefore an overseer must be above reproach, the husband of one wife, sober-minded, self-controlled, respectable, hospitable, able to teach, not a drunkard, not violent but gentle, not quarrelsome, not a lover of money. He must manage his own household well, with all dignity keeping his children submissive, for if someone does not know how to manage his own household, how will he care for God's church?' – (1 Timothy 3:1-16, *The Holy Bible*)

The interpretation of the above serves to reinforce the man's place of supremacy within the household; however, it also asks of him to be accountable in his behaviours and responsibilities in order to be a good steward of the household. For pastors at GracePoint, this is where women are able to intervene – 'if the man is not acting like a man then he is not doing his job' (Prince Daniel). In this case, women do have recourse to assume what are meant to be male gender roles to enter into the 'man's domain', i.e. control of household finances. As can be seen in Prince Daniel's interpretation of the passage from Timothy, men and notions of masculinity are tied directly to the man's ability to assert control ('manage his own household well') through overall management of the household – including funds.

Another passage frequently drawn upon in seminars, sermons and teachings is one about submission from Ephesians:

'Wives, submit yourselves to your own husbands as you do to the Lord. For the husband is the head of the wife as Christ is the head of the church, his body, of which he is the Savior. Now as the church submits to Christ, so also wives should submit to their husbands in everything' (Ephesians 5:22-24, *The Holy Bible*)

This was often drawn upon to reinforce the preferred position of women in marriages and households. Prince Daniel would often stress the importance of female submission despite who may or may not contribute more financially. In one meeting with the youth of the church, Prince Daniel was asked directly by a young church-goer, 'But what if the woman makes more than the man?' Prince Daniel says that while that is 'ok', and a relationship with a woman as primary earner can still be successful, 'it is important that the funds are managed correctly'. He went on to describe that control of major financial decisions should be the man's remit. Furthermore, language employed by the church with regard to its mission, outreach and teaching programmes served to further this idea of a dominant man and a submissive woman as the correct roles in the eyes of the Lord. On their website, under a tab labelled, 'Men/Women'<sup>39</sup> one is taken to a page where the title appears as such:

'We are here/We are worshipping  
Men/Women Ministries'

The visual organisation of this title serves to place men as synonymous with the 'we are here' portion of the first line, and place women as synonymous with the more submissive in nature, 'we are worshipping'. Further demonstrating the extent to which women are characterised as submissive in and by the church is the following mission statements of both groups:

'The men's ministry exists to develop a collaborative network of professional resources and support services to address academic, vocational, social, job needs, and spiritual needs of men in the church and surrounding communities. We have a friendly and sensitive approach to service delivery without compromising the integrity of our faith and ministry.'

'The women's ministry aim is to foster love in the women in and outside the ministry. With teachings, seminars and other activities. We help nurture women to be virtuous and to excel in their God given assignments.'<sup>40</sup>

Here is further evidence of the church attempting to reinforce dominant and submissive gender roles for men and women respectively. Women, apparently, do not receive the same support as men from the church when it comes to their professional and academic furthering. Instead, where GracePoint is concerned, women need to focus on attributes that are more associated with submission, allowing them to be virtuous by serving God

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<sup>39</sup> "Men/Women." *Resman*, [www.resmanchurch.org/men-women](http://www.resmanchurch.org/men-women).

<sup>40</sup> "Men/Women." *Resman*, [www.resmanchurch.org/men-women](http://www.resmanchurch.org/men-women).

in life. The rhetoric employed here by the church further demonstrates that GracePoint is there to ensure that women complete their 'assignments', and that men receive 'support' for their 'needs'. One could argue that the church's focus on the professional and academic advancement among its young male congregants represents an appreciation of this group's particular needs, as many young men were not seeking or attaining professional roles – a prominent problem amongst Ghanaian migrant men in London (Datta et al 2008, Herbert et al 2006, 2008). And while that may indeed be part of the reason that the church focuses on the professional needs of their male congregants, the teachings to women advocating a submissive role in marriage, the household and the church community, demonstrates the stark differences in gender roles advocated by the church. Indeed, when women would pose questions about marriage that would enquire after equality, utilising words like 'partnership', the subject would be changed or the response would reframe the question in terms of partnership in Christ. While partnership in spirituality was permissible, to discuss partnership or equality in other aspects of life was sometimes met with eye rolling and dismissive responses. In one video advertising the Pastor's views on marriage on the Resurrection Manifestations website, a young woman went so far as to include 'partnership in business' as an example that men and women should have an equal footing in everything. As can be seen from the following transcript, it was brushed off with laughter –

Unidentified young woman: 'For a man and woman to be together, they need to work together in every aspect of their lives. You know, in fitness, they're gonna train together, in their spiritual life they're gonna pray together, in business, everything, you have to do things together so they don't feel like they're carrying you.'

Pastor Prince Daniel: 'You don't worry about every time you are together.'  
[Laughter from all]<sup>41</sup>

Interesting here, is this young woman's worry about a man or woman in a relationship 'carrying the other'. Clearly for this young woman, it was important for both the man and the woman to have an equal footing in marriage and the household, rather than the gendered dominant and submissive roles that were advocated by church leaders.

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<sup>41</sup> "'Marriage, What to Know.'" Performance by Pastor Prince David, *Resman*, [www.resmanchurch.org/ps-prince-david](http://www.resmanchurch.org/ps-prince-david).

While young women would often accept these teachings and interpretations of Biblical text during the youth meetings, relationship expos and sermons, often after speaking to them one-on-one they would express doubts and concerns with these prescriptive gender roles – especially if they were the main earner in the relationship. Some women would categorically reject the church’s teachings, saying the man can be helped to feel superior, but by no means would he have control over their finances. This rejection of the church’s teachings was not necessarily viewed as a breach or break with their faith in the church and pastors’ wisdom or connection with God. Instead, women would simply disagree with their interpretation, laughing that ‘of course a man would say that’. I do want to stress here, that faith was unshaken in the church, the Bible, and the church leaders – it was just that certain interpretations of Bible verse or advice that ran counter to what women believed, was simply ignored or put to one side as the church’s interpretation. There were, however, women who would absorb this teaching and take it as gospel, believing that a man’s place in the household needed to be respected and preserved at all costs, otherwise the marriage would suffer.

Of note in these discussions is the prominence of money in the discussion of proper Christian households. Both congregation members, as well as church leaders, exclusively discussed money and its management as the main source of power or dominance in the household, and how improper management of money could lead to a discordant family outside of the natural order. Money and its allocation and expenditure controls how a household functions within a market economy. Therefore, decisions around spending and investment were key amongst my informants. For example, deciding how much money is spent on relatives in need, *vis a vis* school fees, medical expenses, business ventures, food etc., does influence household management; and whoever controls management of the household and its finances – key decisions that affect family life, also has a place of dominance within the household for my informants. This was not lost on the women and men of GracePoint church, and demonstrates why Christian teachings about male/female equality and male supremacy were hotly contested or even ignored by women.



## **Conclusion**

This chapter has explored the interplay between money, courtship, brideprice and companionate marriage to demonstrate how even intimate spheres of social interaction embrace and incorporate monetary exchange to underscore relationships and gender roles within this community. Through exploring how women and men view monetary exchange in courtship and brideprice exchange, we can, in turn, see how conceptions of gender roles and religious beliefs are all reinforced and informed by financial considerations.

Through the lens of anthropological theory on the commoditisation of intimacy, I arrive at a conceptualisation of the interaction between money and love most similar to Zelizer's 'common lives' perspective, that economic transactions represent a means of creating social interactions and boundaries within a community. The type of economic exchange that exists within dating, where men pay women's expenses on dates, serves to underscore the types of gender roles that are expected within the relationship, and, ultimately, in marriage.

By discussing men and women's expectations, masculinity, femininity and gender roles, we can see how conceptions of gender roles, Christian and kin-informed influences all combine to inform how and why money is spent on women in the process of courtship, and why some women readily accept this type of financial support. Furthermore, through examining the church's and prosperity gospel's messaging we can see how Christian ideology is tied to gender roles and how these roles are contested or embodied. This Christian ideology, for many of my informants, provides the evidence for why women should be financially supported and corroborates kin-informed customary views of gender norms.

By exploring the exchange of brideprice, how it has changed within the diaspora, and its continued significance for young men and women, we can see a further example of how money and monetary exchange enters into intimate relationships. Here money marks the engagement and signifies value and intention. It too is tied to kin-informed values that are reinforced by Christian teachings.

These intersections of faith, kin-informed values, gender roles and money continue to play a strong role during marriage and within gendered divisions of labour within the household. Customary values and religious beliefs work in concert to inform the management and ownership of money, which, for my informants, is very much tied to decision making and bargaining power within the household.

As these three aspects, or phases of intimate relationships all encompass monetary flows and considerations, which are largely informed by customary and religious values and a conception of morality, I argue that we could situate Ghanaian Londoner love and marriage within a moral economies framework. Furthermore, courtship and brideprice can be understood through the conception of wealth-in-people, as in these monetary transactions money is transformed through its exchange into romantic connections and ties.

The following chapter will continue the exploration of money's place within relationships utilising the anthropological context of the economy of the household. Through ethnographic examples, the role and importance of money and the ownership and distribution thereof will be examined, and we will see how the household becomes a site of value and moral assignation for money.

## Households

*Oyere pa ye ahode.*

*A good wife is wealth.*<sup>42</sup>

*As I sat in Juliet's living room watching afternoon soap operas and chatting with her daughters, I noticed her husband, Robert, bustling around the house. I asked to meet him, but Juliet had said that he was headed out to work and that he was too busy. This was all a tad galling as I was hoping to get a younger man's perspective on households and money in the household; however, before he left, I was offered a glimpse of his interaction with household budgeting and expenditure. Juliet requested the cheque-book and asked if there were any calls. He mentioned a few, most of them requests for money from people they didn't know, to which Juliet waved her hand in dismissal, and then Robert left the cheque-book on the dining room table. They also discussed who would get the groceries for dinner and who would cook that evening.*

*After Robert closed the door, Juliet groaned and expressed that she didn't like it when Robert didn't consult her on remittances: 'We do them less now and I'm better at telling the honest requests from the not-so-honest requests'. I took this as an opening to ask about household finances – a delicate topic which I was careful about bringing up abruptly; especially as I was interested in budgeting and gendered divisions of labour and control of finances; which was certainly a personal topic. Rather than ask directly, 'so who controls the money?', I started talking about GracePoint and other Ghanaian preachers I had heard from who had advocated a more patriarchal household structure, utilising evidence from their perceptions of the way households were managed in Ghana, as well as Biblical evidence to support male supremacy and women's submission. Juliet, who also identified as Christian, but did not attend GracePoint<sup>43</sup>, seemed ambivalent to the idea of a house where the man controls the finances and did not seem to place as much stock in the Biblical text that GracePoint used to advocate this type of household structure: 'That has nothing to do with it. I like how things are between me and my*

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<sup>42</sup> Said to me by an informant in the field.

<sup>43</sup> Juliet attended Hillsong, a large Pentecostal evangelical church in London that does not identify as Ghanaian. See <https://hillsong.com/uk/>

*husband. I do some things better and so does he – that's all.' She then proceeded to pick up the cheque-book and review the balance. While she did this, I asked her daughters, 'What about you? Do you want more of an equal household or do you think that there should exist gendered divisions in roles? Does God and Biblical text come into it for you? Is there a 'Ghanaian way' you'd like to follow?' Again, I was met with seeming ambivalence and a much more pragmatic viewpoint than the one I encountered at GracePoint: 'Well, first we need to find men [laughter], but I can't see giving up control of my money just because he's a man. And Ghanaian men tend to be better about that anyway since they respect women more. Most Ghanaian households are like mum's'.*

*This, of course, was a far cry from what was being advocated at GracePoint, and particularly different from the perspectives of men I spoke with. However, in many youth service meetings and special services run by Pastor Daniel himself, GracePoint women were similarly questioning the church's teachings.*

*These differing views of gender relations in the household, and the reality of these relations versus ideals, combined with the influence of kin-informed norms and Christian values, all act in concert to influence the flow and ownership of money and bargaining power.*

## **Introduction**

The following chapter seeks to explore yet another social sphere amongst my informants in which money plays a central role. As a great deal of my fieldwork was conducted in people's homes, I was able to see how the household, as a place where budgeting occurs, became the site of value assignation and circulation of money. These monetary flows, in turn, influenced and were influenced by changing gender norms, Christian and kin-informed values, as well as London's wider economic climate.

These monetary inter and intra household flows often occurred along gendered lines, with women directing expenditures of money in different ways from men. Therefore, in households where women contributed equally financially or were the main earners, decisions regarding budgeting and expenditure were directly related to these economic

contributions. Thus, decision-making and bargaining power within the household was underscored by who made how much – and this was a point of contestation between men and women.

Consistently expressed throughout interviews was a conflict between what a woman's role should be in the household as defined by perceptions of kin-informed norms and Christian values, versus what it was actually becoming through different socioeconomic considerations. There were those, both men and women, who expressed a desire to preserve patriarchal household norms in the face of a seemingly ever-encroaching gender equality; and there were those still (mostly women), who welcomed change and more equanimity in the household. However, despite conflicts over gender equality, it seemed as though household members, faced with these changing economic circumstances, could not necessarily practice a division of labour with the man as the main earner whilst living in London. My informants were thus faced with reconciling deeply held values with pragmatic considerations to navigate London's neoliberal/capitalist landscape.

Throughout interviews and observations, it becomes apparent that gender roles are being renegotiated within the household due to women's increased entry into the marketplace and new interpretations of women's agency through different interpretations of Christian teachings and customary norms.

The following chapter will seek to analyse these gendered changes and the influence of London's neoliberal environment on the Ghanaian Londoner household by analysing the differences in men and women's perceptions of the idealised gender norms. I then juxtapose these perceptions or idealisations with the social realities I encountered in the field. I focus on changing gender norms, a weakening of the influence of kinship-based lineage systems in a transnational context, the strengthening of the influence of church communities and prosperity gospel, and the influence of transnational migration on household economies - all of which affect ownership and expenditure of money in the household and the wider Ghanaian Londoner community.

## **Background**

The exploration of the household and the economy of the household as a basis for study has gained anthropological interest in recent years; however, the ways in which it has been examined in have changed over time. Studies on the household are closely linked with kinship relations and the ways in which social relations are negotiated and manifested. As Netting and Wilk point out, the household is 'a significant unit in the description, comparison, and analysis of human societies' (Gonzalez et al 1984: xiii). This is a succinct description of how the household contributes to, and acts as a research site where the anthropologist can gain an in-depth understanding of how people interact with each other and negotiate their roles in society.

While the household had long been a research site for anthropologists in the field, early social researchers tended to regard changes in the household as a progression towards modern Western nuclear archetypes, in keeping with evolutionary rhetoric prevalent at the time. Roles within the household were thought to be prescribed by kinship relations and to have evolved from roaming nomadic groups, to matrilineal and patrilineal descent groups, finally resulting in nuclear patriarchal units more prevalent in Western societies (Lubbock 1870, Tyler 1871). A move towards a focus on kinship structures then followed (Malinowski 1913, Lowie 1920), paying particular attention to the intricacies of the family and how kinship and gender norms influence relationships and economy of the household. This recognition of women contributing to the economy of the household through domestic activities marked a notable focus that would be picked up and examined more closely by anthropologists in the decades to come (Goodenough 1956, Fortes 1978). This shift concentrated on the viewpoint of household members rather than classifying them broadly within a domestic unit. Furthermore, the importance of marriage in residence composition was emphasised as these relations underpin divisions in labour and decision-making.

Notably, within earlier anthropological explorations of the household, was a shift towards separating the terms 'family' and 'household' by linking kinship groups to the term family and residence groups to the term household. This distinction was made by anthropologists such as Bohannan (1959) and Bender (1967) to include families that did not necessarily share a domicile or households and was further elaborated upon in

relation to West African households in particular by Guyer (1981) in the 80s in her work in Ghana and Leach (1991) in the 90s in the context of transnational households. Bohannan (1963) and Solien de Gonzales (1965) further created different titles and definitions of different types of households such as 'affinial' and 'consanguineal' to reflect the variance, influence and importance of kinship bonds and different types of social relations. However, probably the most important reason for distinguishing between the family and the household is that it not only implies social relations, but also implies that there is a shared contribution to the household economy and child rearing, which may or may not be the case (Bender 1967: 495). This recognition of different gender roles and economic contributions would become a central focus to feminist critiques that would attempt to acknowledge women's roles in the household in terms of production and reproduction.

The household has been situated within macro-economic influences; with many anthropologists and social scientists noting the impact of wider economic forces on the economy of the household and gendered divisions of labour. Marxist thought examines the impact of economic changes on family structures (Goode 1964, 1970), and it is through Marxist interpretations that a focus on the household as an economic unit and site of production emerges (Goode 1964, Beneria 1979). This is further emphasised by feminist anthropological literature that critiques the household and women's place within it as 'natural' and related to their reproductive abilities (Harris 1981, Moore 1988). Beneria's (1979) work, for example, recognises the wider subordination of women's position in society as attached to and embedded within the household and sexual divisions of labour that occur within. She (Ibid: 222) draws attention to women's role in the domestic realm as well as in the reproduction of productive labour workforces and argues that 'women's role in reproduction lies at the root of their subordination, the extent and nature of their participation in production, and the division of labour by sex'. She goes on to draw attention to women's roles in the non-domestic realm and further links this subordination to gendered divisions of labour at the household level. Notably, she (Ibid: 220-222) utilises the case of West Africa's, in general, and Ghana's, in particular, trade economy in the 70s in order to illustrate how wider macroeconomic effects from capitalist economies can influence and change gendered divisions of labour, and serve to further subordinate women. This focus on

gender relations and divisions of labour can be seen in later feminist anthropological focusses on the economy of the household as a site of production and reproduction; and women's place within it.

Whitehead's (1984) work in rural Ghana in the 80s further serves to illuminate women's subordination at the level of the household, and she notably explores this through the intersection of personhood and property. She (Ibid: 189) describes how the concept of personhood is rooted within social relations, which then, in turn, influence ideas of property and property ownership. These wider social relations in which men and women operate, informed by kin ties and conjugal bonds, greatly influence a woman's 'independent existence so that she can assert rights as an individual against individuals. In many societies a woman's capacity to act in this way may be severely curtailed . . .' As the relationship between husbands and wives is one which is situated firmly within kin-informed social relations, and often influences gendered divisions of labour within the household, Whitehead focusses much of her work on this bond and identifies it as the 'conjugal contract'. She goes on to define it with a focus on production and exchange. For Whitehead, this contract is conceptualised as 'the terms on which husbands and wives exchange goods, incomes, and services, including labour, within the household' (1981: 93). This contract, whilst subject to change, largely informs gendered divisions of labour and influences how much of women's labour is considered part and parcel of her role in the conjugal relationship, and how much can be considered an individualised contribution of her own. A focus, therefore, on the different types of gender divisions at play in household labour strategies is put forth by Whitehead (1985) in her identifications of 'sex-segregated' (i.e. men and women assuming different roles) and 'sex-sequential' (i.e. men and women assuming the same roles sequentially) labour. Whitehead argues that women may enjoy greater claims and rights on their labour in the sex-segregated model as they have more agency over the inputs and outputs associated with their labour contributions. Whereas, in the sex-sequential model, women's specific contributions can be less clear, resulting in a perception of her labours as part of her conjugal role (Ibid). This attention to the different strategies that are employed within the household in terms of gendered divisions of labour, and the impact it has on women's standing in the household and wider societies was furthered by Sen's 'cooperative conflicts' model.



Sen's (1987, 1995) cooperative conflicts model draws attention to the different strategies employed at the level of the household in different socioeconomic contexts, paying attention to conflicts that can arise in what appear to be cooperative arrangements:

'There are many areas of social organization in which all the parties have something to gain from having a workable arrangement, but the gains that are made respectively by different parties differ greatly from one working arrangement to another. There are co-operative elements in these arrangements, but also elements of conflict in the choice of one arrangement rather than another' (1995: 225)

Sen (1987, 1995) criticises altruistic models of household cooperation whereby a designated head of the family (usually male) acts on behalf of all members' interests, with all working towards a common, unified goal, as it fails to acknowledge the unavoidable conflicts of interest that exist on the individual level. Instead, he offers a more nuanced approach that takes into account bargaining and bargaining power, arguing that the individual with the greater perceived or actual contribution to the household enjoys the greatest bargaining power (1987). In terms of a feminist contribution, then, as is observed in Jackson's (2013: 26) discussion of Sen and the cooperative conflicts model, 'it includes perceptions, which is consistent with feminist arguments for the differential social valuation of women's work and well-being, and it clearly links intrahousehold relations to extrahousehold social relations'.

These feminist contributions, then, offer insight into how gendered divisions of labour at the level of the household are negotiated and renegotiated within society and how this, in turn, affects and is affected by wider societal norms.

Further feminist examinations pay attention to women's bargaining power, agency and the economy by focussing on involvement in informal and formal economies. Bossen (1981) and Schmink (1984), for example, identified an increase in women's participation in economic activities deemed part of the informal economy and explored how the economy of the household and gendered divisions of labour were affected by West African women's growing participation in these economic activities. Scholars have noted that as women move into the marketplace, many households then depart from a typical archetype of the man as breadwinner, and begin to ask women to not only

contribute to domestic labour, but also to generate income through extra-domestic activities. This, of course, further impacts gender roles, relations and the economy of the household (Carter 1984, Linares 1984, Yanagisako 1984, Hansen 1986). Another extremely important work that deals with changing gender relations at the level of the household is Olivia Harris's *Households as Natural Units* (1981). Here, again, we see a focus on the roles of women and women's subordination within the household and wider society. Harris (Ibid: 152) argues that in previous anthropological examinations of the household, there was an oversimplification of the 'household' and 'family' and assumptions that followed as to the activities and interpersonal dynamics that occurred within these social structures. Furthermore, she emphasises that households are porous, nebulous structures rather than simplistic static units arranged around a 'family head' with household responsibilities allocated based on age and gender. Variation can, and often does, occur. Oftentimes, men and women can have independent stakes in domestic production and own means of production independently due to different means of income (Ibid). In terms of my own research, independent stakes in income and domestic contribution greatly influenced women's standings and bargaining power within the household.

#### *West African Households*

In terms of earlier analysis of households and marriages in Ghana, there exists a focus on demonstrating how kinship networks and lines of descent, while important influencing factors, do not always reflect the reality of intra-household relationships that change throughout the lifespan of a residence. Both Fortes (1969) and Goody (1972) focussed on the changing nature of households in Ghana, with Goody (1976), in particular, advocating to situate these changes within wider socioeconomic influences. Through focussing on changing socioeconomic influences, kinship ties and household fission, Goody (1972) argued that one could gain a better picture of households in West Africa. While not particular to Ghana, anthropologists such as Wheaton (1975) and Hammel (1974) similarly described households as constantly fluctuating and adaptable to outside influences. Rather than trying to understand what different 'types' of households there were, and what phases they may move through, these anthropologists argue that the household was a process and not an immovable structure. This is especially the case in

my own informants' lives, where household roles are strategically renegotiated and altered in light of shifting economic environments.

More recent literature on West African and Ghanaian households focusses on gender roles influenced by changing market economies, divisions of labour and entrenched societal norms. While more classical examinations of West African households advocated a focus on changing economic environments, it also did so relative to Western societies. Using a Western, European model to understand changes in West African households relative to the introduction of capitalist economies is not adequate as, argues Guyer (1981: 101): 'it places the African experience in the context of other transitions, in other areas of the world, past and present, in which these two processes of incorporation were separated over long periods of time'. Therefore, it is important to analyse West African peoples' unique experiences within the wider context of their unique socioeconomic environments in order to fully understand how households have changed over time.

Guyer (Ibid: 104) furthermore problematises generalising West African households and criticises a conflation between lineage and household, acknowledging that "lineage' and 'household' as concepts share the problem of designating complex collectivities as units. They also share the problem of implying a single explanatory context'. Guyer (Ibid) maintains that in the case of West African households, household members and lineages housed therein may not necessarily be coterminous. While kin-ties and household compositions are indeed in flux, they are not necessarily moving towards that of nuclear families and therefore must be researched in this light. This is further corroborated by Fayorsey (1995) in her work among the Ga in the 90s, where the Ga term for 'household' does not necessarily mean a shared domicile. In other words, it is important to distinguish between household and family, especially in the case of Ghana, where shared domicile does not necessarily equate to a nuclear family. This becomes especially true in light of migration and fostering practices whereby households may include children who are nieces and nephews or entirely unrelated.

Further demonstrating the changing nature of West African households are focusses on gendered divisions of labour. Guyer (1980) observes that these fluctuations are largely

influenced by changes in macro-economic environmental influences. This is especially true in light of my own research, where many families cite the demands of London's economy as necessitating a change in gendered divisions of labour; be it a shift to the woman as the primary earner, or the man having to take on household duties such as cleaning and caretaking in order to make ends meet. This, as many men will argue in my research, runs counter to customary kin-informed social norms regarding divisions of labour. However, as Guyer (Ibid: 371-372) notes, there is precedence for women's contribution to the economy of the household through involvement in economic pursuits, as well as ownership of funds:

'a pattern of independent female enterprise which results from the inadequacy of male incomes to support a family . . . But in West Africa the same pattern is present during periods of economic growth and rising incomes, and therefore seems better understood in terms of indigenous social organization. Women's interests in an independent income are supported by certain traditional rights and are provided with an outlet . . .'

This tendency amongst Ghanaian men and women to keep income separate (Manuh 1999, Wong 2006) will be demonstrated in my own fieldwork and is described by my informants in very different ways.

While the men I spoke with argue that this 'allowance', as they term it, for women to control their own income does not offer women any increased bargaining power in the household, many of my female interlocutors argue the opposite – that maintaining this practice provides women with a degree of financial independence, which in turn, provides an increased stake in household decision-making. Women furthermore seek fellow Ghanaians in partners to support these values so that they can expect a degree of bargaining power in household decisions and budgeting. However, as will be discussed further, despite Akan/Ashanti customary values which allow for some financial autonomy, the degree to which Christian influences are also utilised to reinforce customary patriarchal norms may override or lessen the degree to which women's contributions to the household are perceived or evaluated by men; thus decreasing this bargaining power they have come to enjoy. On the other hand, some of the women I spoke with have found that London's demanding economy combined with its more socially liberal values has both necessitated and provided the space for women to take on what are widely considered to be male roles in household divisions of labour; thus increasing their standing in the household. Furthermore, women even argue that

Christian teachings, grounded in prosperity gospel rhetoric provide them with even more bargaining power in the household. As will become apparent, these differing characterisations of changing gender relations, bargaining power and divisions of labour notably differ along gendered lines.

Shifts in West African household divisions of labour have in turn produced changes in decision-making and resource allocation, which have altered gender norms and relations. As women begin to earn greater incomes and participate more in the market, they also experience increased standing in the household (Guyer 1988). By looking at budgeting and expenditure within African households, as Guyer does, we can see how allocation and control of funds can be gendered with women usually spending more on education, food and health (1988, Hopkins et al 1994). However, fluctuations over time exist: 'the specialisation is never complete; it oscillates according to each sex's ability to cope with its own sphere, and its ability to either tap into the other or to shift the responsibilities' (Guyer 1988: 172). This becomes especially true in the context of my informants' households, where, in the face of transnational migrations and changing economic considerations and environments, shifts in gendered divisions of labour and decision-making occur at different points in a household's lifespan.

These shifts in gender roles and the economy of the household are even more pronounced among transnational families where spouses may be living apart for a period of time. While I explored more broadly the concept of transnational families in the 'Remittances' chapter in relation to fostering, its impact on marriages and the economy of the household, it is also pertinent to my discussion of gender and monetary roles within my interlocutors' households. As Beauchemin et al (2015) observe in their study of African transnational couples, the practice of maintaining households transnationally or 'living apart together across borders' is commonplace among Ghanaians. For reasons pointed out in the 'Setting the Scene' chapter, transnational households are often a necessity due to monetary and migratory considerations. However, this practice can have a profound impact on gender norms and roles. Often in the context of these transnational families, upon reunification, resources are merged and couples pool their finances. This can differ greatly from their customary practices whereby men and women keep separate finances. Therefore, these changes can

profoundly impact gender relations. As Caarls and Mazzucato (2015: 8-9) observe in their work on transnational Ghanaian couples: 'Women lose the opportunity to independently make decisions regarding their incomes, men are no longer able to assume their role as the main breadwinner . . . These changes in gender roles can cause tensions'. Whilst the majority of my respondents, even amongst transnational families, did keep their finances separate, differences in income amounts that impacted 'breadwinner' status directly impacted gender norms, even transnationally. Contributions to the household were thus quantified through monetary income and bargaining power increased relative to increases in income. Furthermore, distance, for my informants, provided women with increased economic autonomy and agency as their husbands were unable to provide the same level of oversight had they been sharing a domicile. Therefore, changing gender norms and relations within households and transnational families are greatly influenced by wider socioeconomic factors.

For my informants, customary Ashanti social norms combined with Christian values serve to inform how these diaspora members perceive and participate in gendered divisions of labour within the household. Differing perceptions, interpretations and evaluations of these customary practices, gender norms and religious beliefs all serve to contribute to the household as a site of tension and negotiation, where monetary contribution is directly linked to bargaining power. Furthermore, thriving within the wider capitalist/neoliberal economy has necessitated changes in gender roles and divisions of labour as my informants strategically navigate London's demanding market economy. Taking into account the ways in which customary values and economic activity intersect, therefore, leads me to situate my work within a moral economies framework.

### *The Moral Economy of the Household*

Anthropologists have utilised the conception of the moral economy at the level of the household in order to draw attention to the intersection between household economic activities and ingrained social norms (Silverstone et al 1992, Kea 2013). As Silverstone et al (1992: 18) observe,

'The household is a *moral* economy because the economic activities of its members within the household and in the wider world of work, leisure and shopping are defined and informed by a set of cognitions, evaluations and

aesthetics, which are themselves defined and informed by the histories, biographies and politics of the household and its members'

Thus, the ways in which people interact and engage in economic activities are greatly influenced and informed by long-held values and social norms. It is these beliefs, value systems, and conceptions of personhood which influence how people act economically at the level of the household and within wider society. By situating the economy of the household within moral frameworks, as well as within the individualistic nature of London's neoliberal environment, we can gain a better understanding of the changing nature of the household and gendered hierarchies; and how this, in turn, affects peoples' interaction and engagement with economic activities.

Throughout this chapter, I draw on men and women's perceptions of social norms and gender roles through the lenses of kin-informed and Christian values. I juxtapose these viewpoints and evaluations of gender roles and hierarchies with each other and demonstrate the changing nature of household roles in light of new emphases on the teachings of Pentecostal prosperity gospel, as well as the overarching influence of neoliberal ideology. As will become apparent through men and women's different assertions of how the economy of households should be or are run, is that these moral economies are sites of continued contestation. As Kea (2013: 115) observes in her work among Gambian Mandinka households, 'the moral economy of the household cannot be reduced to a site of altruism and harmony. Rather. . . it is necessary to conceptualise the moral economy of the household as dynamic and subject to change'.

### **Men's Expectations**

Speaking with men in the field, I was met with a uniform notion of how a household should be run in terms of gendered divisions of labour. For these men, it was of the utmost importance that the man be 'the head of the household' and that this position was characterised by who 'makes the decisions' (in their words). As would become apparent through interviews, this primacy of position was characterised by monetary contributions to the household. As money was inherently linked to decision-making power, this was viewed by men to be their remit. As Sen (1987) discusses, household members perceived to be making the largest contribution to household success consequently have increased 'bargaining power'. By looking at the economy of the

household in terms of bargaining power, we are able to depart from the view that households are static units with immovable boundaries, rather than the dynamic and porous sites of negotiation that they truly are (Kabeer 1991, Kea 2013). As will become apparent, despite the desire of many men to characterise households and gender roles within as absolutist and unchanging, the reality of the situation is far different.

For my informants, it was clear that perceptions of household success were linked to economic prosperity. Living in London's economically competitive and demanding environment, characterised by high costs of living, affordable housing shortages, as well as an intensely competitive job market means that success, for many of my interlocutors, was linked to income. Therefore, as will become apparent in the following discussion, monetary income is widely seen as carrying with it bargaining power within the household.

As many women have needed to enter the job market in order to meet London's financial demands, men are faced with changes in household divisions of labour. Commensurate with their contributions, then, comes an increase in bargaining power whereby the value of their contribution carries with it decision-making agency. This change, widely embraced by female working professionals who welcome increased bargaining power in household decision-making and budgeting, was described with disappointment and malaise by male informants. Thus, in the cases where women act as primary earners (much to the chagrin of the men I interviewed), men feel a need to mitigate this and reassert themselves as primary decision-maker through justifications based on kin-informed and religious values. In an effort to preserve gender norms and hierarchies within the household, they argue that by maintaining ultimate control over finances and budgeting decisions, they are still able to maintain their status, regardless of differences in contribution. However, as will be demonstrated throughout this section, in line with Malinowski's (1922) findings among the Trobriand islanders, what people say may be very different from what they do (Duneier et al 2014: 4).

Despite the distance from their ancestral hometowns, kinship ties still represent an important influencing factor on gender norms within the household for the men and women I interviewed. While the influence of kinship is not necessarily prescriptive in



how each member acts and varies from household to household, it is widely cited by Ghanaian Londoners as a component to daily life, decision-making and divisions of labour. Often, explanations of how a household was run, who handled what and why began with: 'Well, you see we are Ashanti, which means things go through the woman's line', or 'Since we are Akan...' In this way, Ghanaian Londoner households seem to use lines of descent in order to provide evidence of why certain gender roles are preferred. However, these distinctions made between how houses are run here in the UK versus how they are run back in Ghana, may be rooted in a fictive nostalgia rather than reality.

In the following explorations of men's expectations and perceptions of gender roles and divisions of labour, we will see how Kojo and Steven, two men heavily influenced by a shared patriarchal perception of Ghanaian social norms, utilise these values to come to terms with changing gender norms. As they lament the necessary evils of women's entry into the marketplace and the changes in gender relations that can accompany this, we will see how customary values are drawn on to negotiate changing divisions of labour and women's entry into the wider economy.

As previously touched upon in the 'Setting the Scene' chapter, Kojo had met his wife, Akosua, through the church, and as will become apparent through the discussion of his idealisation of households, both Christian and kin-informed values intersect for him. That Akosua did not share his Ashanti background or his hometown of Komou, was an important point that he emphasised when discussing his household. Furthermore, the fact that she had lived in London for the vast majority of her life was another point discussed by Kojo as a reason for why his household does not necessarily run the way he would ideally expect it to. There was the implication that Akosua was influenced by Western norms, and was therefore more amenable to a household where women experienced more equanimity in terms of financial contributions and divisions of labour. This awareness of Britain's social norms both departing from more patriarchal structures and encroaching upon diaspora households was keenly felt by Kojo and other informants both young and old.

British households over the last century have experienced a great deal of change in gendered divisions of labour as women have entered the workforce (Whitehead 1981,

Scott et al 1996, Sullivan 2004, Berridge et al 2009). Social researchers have identified this change from a male breadwinner towards a joint income household, or, more broadly, women's increased accumulation of assets as directly related to women's increased bargaining power in household budgeting and decision-making (Lloyd & Gage-Brandon 1993, Doss 1996, Kabeer 1999). The increased prevalence of two-income households and the subsequent increased bargaining power women have come to enjoy, threaten the male hegemony that Kojo, and other male informants, seek to retain in the diaspora. Therefore, a woman who was raised in a Western context, such as Kojo's wife, might come to expect increased bargaining power in the household and threaten patriarchal gendered divisions of labour. As Pasura (2008) finds in her work in the Zimbabwean diaspora in Britain, there exists a keen desire by many men to retain a patriarchal household with strong divisions of labour for fear that they will lose respect and standing in the household and wider society.

However, Kojo felt that a shared Ghanaian background would overcome these influences as it would ensure an expectation of similar household gender roles. Furthermore, their shared faith would add another layer of harmony within the household, as, in Kojo's eyes, both Christian values and kin-informed social relations intersect reinforcing the primacy of the man's position in the household over that of the woman. Often in the church he would advocate seeking a partner with similar backgrounds to younger members, advising them to 'look to each other' when seeking a romantic relationship. As Kojo would explain to me, the best chance these young Ghanaians would have of finding the right spouse, marriage and household was to date within the church. This echoes some of the younger congregants' perspectives and desires in marriage discussed in the 'Love and Marriage' chapter.

For the majority of their marriage, Kojo and his wife operated within a household where staunch gendered divisions of labour were observed - Kojo as the sole financial contributor and his wife as domestic caretaker. This, said Kojo, paved the way for his position as 'decision-maker'. When Kojo described how his household was run, he would say, 'That is how it was in Ghana and that is how it should be'. When I pressed Kojo on this, asking if that was the only way one could find happiness in marriage and in the management of a household, he admitted that sometimes extenuating

circumstances meant that things had to change. But for Kojo, a man as central earner and central decision-maker was not only how God intended, but also the correct Ashanti path which would afford people with the best opportunity for happiness. However, due to extenuating circumstances related to health and the demands of London's diaspora, Kojo's household did, in fact, have to change – much to Kojo's dismay.

Kojo has had a long-standing problem with one of his arteries and since it recently worsened, he has decided to stay home. He expressed his frustration with these health challenges as they meant that he could no longer participate in the household in the way in which he had become accustomed – as primary earner. He had an operation in 2012, after which he was unable to work and needed to stay home to recuperate. It was during this time that Akosua entered the workforce and became the primary earner for the family. Kojo has since recuperated, but is still weak, and therefore, cannot handle the stress of full-time employment. So, currently, Kojo's wife continues to support them as primary earner with Kojo picking up odd jobs here and there to contribute as and when his health permits. Kojo expressed to me a desire to be the primary earner again, but is aware that the toll taken on his health may be permanent and that this may not be a feasible goal.

Kojo made the point throughout our discussions to emphasise that, despite changes in gendered contributions to the economy of the household, the man always retains decision-making power: 'You see, back home in Ghana, it's the father who's in charge of the house. The father pays your school fees and gives you shopping money and the mother cooks, cleans and takes care of the house and raising the children'. Those are the gendered divisions of labour characteristic of Ashanti households that Kojo remembers growing up with, and what he has aspired to maintain in London due to the importance he places on his heritage. Interesting in Kojo's characterisation of gender roles in the household is his contention that men handle all budgeting – even domestic budgeting. However, anthropological findings have shown that Ghanaian and West African women largely handle domestic budgeting and expenditure. Guyer (1980, 1988), for example, extensively discusses gendered expenditure and budgeting in terms of household finances amongst West Africans, where women retain control of certain assets. This then calls into question whether the types of gender roles Kojo describes

are as widespread as he claims. As will be seen later in this chapter, in the discussion of women's perspectives, there exists a very different narrative from Juliet about kin-informed household norms. This is not to say that Kojo was deceitful in his description of his perception of household norms in his hometown, but rather, that it may be idealised or portrayed in a way to serve his contention that a patriarchal household is the best for Ghanaians.

Despite Kojo's idealised domestic realm, he has found it particularly difficult to maintain this type of household in London, where new financial demands necessitate a new distribution of household responsibility. While, according to Kojo, the Ghanaian man in London (despite his participation in the workforce or money earned) is still 'in charge', or, in other words, still the primary decision-maker, he acknowledges that women must often enter the workforce to contribute to family income. He cites the cost of living and raising children in London, and laments that it is far greater than that in Ghana. Here, though, Kojo argues, is where conflicts in the household can occur. As the division of customary gendered roles become obscured, men can lose respect from their family and wives, which is of the utmost importance to Kojo:

'But here, when we came here a lot of things have changed. In this part, the man is in charge of the house. If he doesn't take care, though, the respect that he has as the husband doesn't happen. There becomes a demarcation in the house. The man says I will bring in money, the woman will pay bills, he will pay rent, and they share the responsibilities'

While these changes are necessary evils in the eyes of Kojo, he emphasises the importance of maintaining a division of labour so that patriarchal Akan divisions of labour are maintained. Upon marriage, Kojo was adamant that due to their shared heritage, whatever the circumstances, he would remain 'the man of the house' in terms of ultimate decision-making agency. Kojo maintains that a shared knowledge between husband and wife of preferred gender norms and divisions of labour (despite how these may actually operate) contributes to preserving the proper gender asymmetries inherent in Ghanaian households. In this way, Kojo feels he is able to mitigate the risks associated with women entering men's domain of the market economy. Thus, despite shared financial responsibilities, patriarchal norms are maintained.

During the time that Kojo was ailing and at home, he was worried about his wife losing this all-important respect for his position as ‘the man’ or leader in the house. However, Akosua was careful to say to Kojo not to worry about losing her respect, because for the past 20 years, he had been ‘responsible in the house’, or the primary earner.

Responsibility then, is equated to income and economic contribution, so, for Kojo and other informants, money underscored what it meant to be a responsible man in the household. Here, again, we can see how money is used to give value to social relations and how it further intersects with conceptions of masculinity and male identity as was discussed in the ‘Love and Marriage’ chapter.

I probed Kojo further about his contention that he controlled the decision-making in the household, even when it came to domestic expenditure. I asked him if they had a joint account or if the bills were in his name. It was at this point that Kojo became more defensive, maintaining that while they do not have a joint account, and Kojo’s wife pays the bills, he ‘knows he has his share’ of whatever his wife brings in, and therefore respect for his place in the household is maintained. It became apparent after speaking with Kojo that monetary flows and gender relations were sensitive and important topics. For Kojo, respect and preferred gender roles and divisions of labour are preserved by who retains access to the money entering and exiting the household. Therefore, Kojo’s status as primary earner in the household was crucial to his identity; not only as a man, but as an Ashanti Christian man.

Kojo’s story demonstrates how, even in the face of changing economic circumstances, there exists a desire amongst my male informants to preserve what is perceived as patriarchal norms common in their respective kin groups. Perceptions of kin-informed norms still represent significant influencing factors in the lives of my informants. And for some, like Kojo, in the face of foreign and changing financial environments, preserving these norms in the household can be a way to preserve a link to their ethnic identity, as well as a ‘Ghanaian’, ‘Ashanti’, ‘Akan’, etc. way of life. However, despite this desire to replicate patriarchal household gender divisions, different economic demands may make this dream unattainable. This is especially true in the case of Kojo, who has had to drastically adapt an ideal patriarchal household to the unique economic demands of raising a family in London. Furthermore, the way in which he characterises to me and

others the means through which he is able to maintain control and decision-making power in the household, may, again, not actually be what is occurring.

Households in Ghana are historically largely both patriarchal and matrilineal (See the 'Kinship' section in the 'Introduction'). While women did have the right to work under Ghanaian law, as well as to own property (Manuh 1984), they were still expected to take on a submissive role to that of the men in the community. Through various initiation ceremonies, socialisation, Ghanaian customs and laws, as well as religious beliefs, an inferior status was reinforced by many kin groups (Nukunya 1969, Oppong 1973, Manuh 1984, Sossou 2011). For example, while descent is traced through the woman's line in the matrilineal kin groups of the Ashanti, the ultimate power lies with the mother's brother as the kin group is still patriarchal. Therefore, important customs and decisions such as inheritance and brideprice are made by the male figures prominent in the woman's family.

Specifically for Kojo, an Ashanti man, women were historically seen as subservient, and the supremacy of the male figure was reinforced in many different aspects of life. For example, Ashanti women were forbidden from ever speaking in public and did not have any legal recourses within Ashanti government (Rattray 1929, Manuh 1984). Therefore, the Ashanti hold with them a legacy of male supremacy that greatly influences their ideal gender norms within the household – especially for male members. Furthermore, Kojo's belief in Christianity adds yet another layer of patriarchal norms. Social scientists such as Manuh (1984), argued that this serves to reinforce the subservience of women and patriarchal household structures, as Biblical justification is used to advocate that the role of women is primarily as caretaker and companion to her husband. This, in turn, reinforces historically held notions of a woman's place in Ashanti/Ghanaian society.

However, as we have previously touched upon, there is a rich history of women entering the workforce and exercising control over their own income. The laws and customs described above refer more to pre-market and pre-urbanisation contexts of Ghana. As Fayorsey (1995) has pointed out among the Ga in the 90s, women have enjoyed a great deal of autonomy and have even managed their own incomes. Furthermore, Oppong et al (1975) have discussed how women have been involved in food production and labour.

Certainly, too, women travel transnationally to work in order to remit funds home (Coe 2011a 2011b, Wong 2000, 2006). Therefore, to depict the Ghanaian household as one where women categorically do not contribute financially or have a say in financial decisions, would be an incomplete, inaccurate and limited depiction. In fact, many of the women I spoke with characterised the Ghanaian household in much more nuanced terms.

However, despite these seemingly conflicting accounts of gender roles amongst Ghanaians, it should be noted that women's increased entry into the workforce and precedence for controlling their own assets does not necessarily equate to equality in the household or wider society. As social researchers have observed, increased economic contributions to the household have brought with them a 'double burden' on women as they assume both roles of domestic caretaker and financial contributor (Brown 1996, Overå 2007). And women's income, if additional to the man's, may not necessarily be perceived as having the largest impact on the household; and, as per Sen's cooperative conflicts model, it is the greatest contribution *perceived* by household members that lends the most bargaining power. Therefore, an increase in women entering the workforce does not necessarily equate to gender equality in the household. However, as Kojo and Steven stress the importance of maintaining their primacy of position as women enter the market economy, and utilise broad ideas of historically patriarchal households to reinforce arguments for maintaining those gendered divisions of labour, it is evident that they equate increased monetary contribution to increased bargaining power.

So how, might one ask, can someone like Kojo – a proud Ashanti, Christian man, who sees the ideal household as patriarchal, come to terms with a dual-income household where his wife now enjoys more bargaining power as the primary earner? And how can he come to terms with becoming entirely financially dependent upon his wife? Rather than reject Christian and Ashanti gendered norms, Kojo instead strategically shifts his focus from income to heritage and beliefs, and from the present to the past – his legacy as financial provider.

Kojo believes that several factors have served to cement his position as head of the household despite the aforementioned economic upheavals; these factors include his and Akosua's shared heritage and acknowledgment of how Ashanti households should be run; their shared religious beliefs which prescribe a subservient position for women within the household; and his legacy as primary earner. Even though Kojo emphasises the importance of money in the household, and that the man should secure this money the household's head, when he is no longer able to anchor his position in money, he shifts focus to religion and heritage. Here we can see different strategies employed by my informants to preserve gendered power relations in the face of a changing household economy. However, despite these strategies, the changing landscape of the household influenced by Ghanaian women's entrance into the workforce, Western societies, and physical distance due to migration makes irreparable changes that will become apparent in subsequent ethnographic examples.

Steven, the grandfather of another one of my participants, has a rich family history spanning decades that describes how immigration and changing economic environments can lead to renegotiations in gender norms and divisions of labour. This is very similar to what was expressed in Kojo's life history interview, in that, external demands produce necessary changes in gendered divisions of labour. Of salience, and similar to Kojo's account, is his steadfast adherence to patriarchal norms – i.e., even with changes to divisions of labour and gender roles, his view of who retains power within the household remains the same. Whenever I would challenge Steven on this view of his household, he passionately argued that, despite women's monetary contributions, the man remains in charge, as this is how it historically was, is and should be in keeping with customary Ashanti patriarchal norms.

When Steven lived in Ghana he met his future wife at 25 years of age. They were from different regions, but both Ashanti in ethnicity, as the Ashanti kingdom historically encompassed a wide swathe of Ghana. They met while Steven was working as a diamond miner in her hometown. Shortly after meeting, he went to London to begin a degree. His girlfriend and future wife, 22 at the time, accompanied him; and as a trained nurse, she was able to secure employment as a midwife. Upon completion of his studies, Steven, and his now wife, moved to Birmingham where he started work as a



clerk. They remained in the UK until 1977, when they decided to return to Ghana upon Steven receiving a job offer to work as a tax officer in the Ghanaian civil service. This position was both lucrative and convenient as it would allow the couple the chance to return home to be with their extended families.

The new family remained in Ghana, when, in 1980, Rawlings' military coup began killing and harassing businessmen. Steven and his family tried to remain in Ghana despite the worsening political environment, until it became too dangerous. Steven's wife left for the UK a few years before Steven, as the working environment at the hospital in Accra was stressful and difficult. Steven joined his wife in the UK in 1984.

The timeline of Steven's life history illustrates how many changes his household must have undergone throughout his life. From beginning a family and establishing a household in Ghana, to separating that household transnationally and spending four years apart from the rest of his family, to joining his family yet again in the UK; this family was faced with different challenges in differing political and economic environments, which greatly impacted the household and gender relations within.

When I asked Steven about his household, he had this to offer at first:

Steven: 'Ghanaians are very traditional. I'm in charge of the family.'

Ashley: 'What's she in charge of?'

Steven: 'I decide what she's in charge of. She's under my control. That is our tradition. Because when a man marries a woman, it's not that the woman is a slave, you have to take some sort of advice or something from the wife, but you, as the man, make the overall decision in the family. If you are a man, you believe that you are a man. You have to decide for the best interest of the family'

Early in our conversations, as can be seen here, Steven went to great lengths to establish that he, as the man, was the head of the household and primary decision-maker; and that this position never altered during the entirety of his marriage. It is clear from his remarks that he links male identity and masculinity with the primacy of his position within the household. It wasn't until much later in our interactions that I was able to gain further insight into his household here in the UK, versus when he and his wife were living in different countries. Through further probing I was able to find out that Steven's wife exercised a degree of autonomy in their relationship. This insight demonstrated that while Steven may believe he was consistently the head of the household, due to his

maleness, his wife certainly enjoyed some agency and bargaining power due to her economic independence.

During their separation, despite his adamant claim that his wife was always under his control for the duration of the marriage, (even when they were living apart), finances were kept separate with Steven admitting that her spending while in Ghana and the UK was entirely at her discretion. This level of autonomy would seemingly run counter to his claim that the man had the final say in every household decision, especially with regard to expenditure of funds. When I began to challenge Steven's absolutist claims, despite his adherence to patriarchal norms, he did acknowledge that changing circumstances had impacted gendered divisions of labour within the household:

'Well, you know, in different times and in different places some things have to change unfortunately. The man can't provide it all and tell her what to do all the time as she's making money too. But in our culture, the man is still King. It's sad it's changing so much though'

This demonstrates how Steven's ideal household and gendered divisions of labour therein are not always realistic in the face of changing economic and social circumstances. Furthermore, his acknowledgement that his wife gains some decision-making power within the household due to her economic input demonstrates how influential monetary contributions are to bargaining power. A woman's entrance into the workforce begins to change her role within the household and she, with this change a corresponding gain in bargaining power occurs. Steven's lamentation that so much is changing speaks volumes about his perceptions of Ghanaian British households. He acknowledges that a change in gender roles and divisions of labour is, and has been, occurring over time. This observation is in line with Sullivan's (2004) theoretical exploration of changing gender practices in the household, wherein she argues that, over time, gradual generational shifts in household gender norms take place due to changing values, daily conflicts, interactions and macroeconomic influences. Furthermore, his perception of these changes demonstrates to what extent attitudes towards gendered divisions of labour within the household are generational, with members of older generations such as Kojo and Steven holding what Berridge et al (2009) describe as 'traditionalistic' views. These generational differences will be further demonstrated in the 'Women's Expectations' section.

Steven's characterisation of his household combined with his life history encompassing migration to and from the UK, demonstrates how important societal context can be to domestic life. Similar to Kojo, Steven is also Ashanti, and as such, believes that women should be subservient to men. However, it is important to note here that Steven does not see being the main earner as integral to being the head of the household. Instead, he argues that it is solely his maleness that cements his superior position as a sort of birth right bequeathed through his Ashanti heritage. This conflation with masculinity and decision-making power in the household has also been observed amongst Pasura's (2008: 12) work with Zimbabwean diaspora members, who see women's entrance into paid work as threatening to long-held conceptions of what it means to be male.

Steven was always pragmatic when describing why his wife had to work. An extremely blunt man, he would simply express with a nonchalant shrug that it took two incomes to support their family, so his wife had to enter into employment. However, interestingly, Steven described his wife's financial remit different to his own. As the man and head of the household in the family, Steven's money was spent on larger purchases that affected the family as a whole, while his wife's money was reserved for the upbringing of the children and household expenditures. As Brown (1996: 28) outlines in his discussion of Ghanaian households, there exist key areas where women's money is, and can be, spent without undermining her husband's position as head of household:

'We might begin this section with a classification of economic activities in which women normally engage, namely:

1. Activities that are undertaken for income by the individual for household survival;
2. Activities which may not necessarily generate income on individual basis but which are done to support the household as a unit and which may generate part of the household income; and
3. Activities which entail the application of domestic labour which reproduces daily, generationally, or biologically, the household unit of production'

These activities are, notably, reserved for the maintenance of the family and for the upkeep of the household. In this way, gendered money expenditure underscores the remit of the woman in the Ghanaian household. In essence, it says this is where and how a woman can spend her money because this is her role in the household. Men's money, however, would be spent on larger external purchases, such as investments or real estate, as is evidenced in Leach's (1991) work on gendered access to resources in

Sierra Leone in the late 80s. This gendered split in the economy of the household has been discussed in anthropological theory (Elabor-Idumedia 1991, Geisler 1993, Oduro & Ross 2018). These ethnographic works focus on women's roles and how this type of spending can sometimes be larger and more consequential than men's spending remits; necessitating male dominance in the household to be predicated upon masculinity rather than economic consequence, as is illustrated in the case of Steven.

Steven's migration and subsequent separation from his wife and children meant that she needed to have her own income to support herself and her children. As mentioned above, Steven and his wife led largely separate lives financially during their 4-year separation. While Steven's wife could have approached him for major financial burdens, such as an illness, a new home, etc, it was accepted that she would support herself and her children for their daily needs. Ardayfio-Schandorf (1996), contend that with increased transnational migration, this has become the norm for a great deal of Ghanaians. Women's increased autonomy managing their own households can become a point of contention when transnational families are reunited. Steven vaguely alludes to some 'problems' between the two upon their reunion and reintegration into a shared household. Therefore, with women's possession of money as a harbinger of increased bargaining power, women are beginning to renegotiate their previously subservient roles. In the case of Steven's wife, their separation and her four years of financial autonomy and authority in the household made it difficult for her to resume a subservient role in Steven's 'kingdom'. Therefore, transnational families also see great upheavals and contestations in the household.

### **Women's Expectations**

The women I spoke with, both within the church and outside of it, expressed differing opinions of what they felt their role in the domestic realm should be. While some women at GracePoint did express a desire for a more patriarchal household, as they felt that this best followed Biblical teachings for prescribed gender roles<sup>44</sup>; others, both within and outside the church, disagreed. These dissenting voices would cite examples of women's increased contribution to household finances both in Ghana and in London

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<sup>44</sup> See the 'Marriage, Gender Holes, The Household and Christianity' section earlier in this chapter, as well as the 'Courtship' chapter.

as justification for women's increased participation in decision-making. Two women's opinions of note I will explore further in this section advocate for a more equal standing within the household for men and women from differing perspectives. For Juliet, it is simply her personal preference, as she enjoys having input in household budgeting and expenditure. She argues that, while living in London has necessitated her two-income household, she has actually preferred it that way as it gives her more bargaining power, or in her words, 'say'. However, for other women, religious justifications are used through prosperity gospel to advocate for a more egalitarian household. Regardless, throughout these examples, we will see how changing gender roles and control of finances in the household are largely due to changing macroeconomic environments and values.

Juliet, one of my key informants, allowed me into her home to discuss and observe what her household was like. As previously mentioned in the 'Setting the Scene' chapter, she immigrated to London in order to pursue her nursing career, and whilst training, she met the man she would ultimately marry. He was Ghanaian and shared her Akan ethnicity, which, while desirable to Juliet, was more of an added bonus than a specific quality she was in search of; as opposed to Steven or Kojo, who felt that a shared ethnic background was essential to a happy union and home. Juliet still works full-time as a nurse in London, and her husband, Robert, works in construction.

In our discussions, gendered divisions of labour in her household were often raised. Juliet expressed how Ghanaian Londoners were experiencing rapidly changing gender roles within the economy of the household. Even first-generation migrants, she noted, were renegotiating roles within the household in the face of a different economic and cultural environment encountered in the diaspora:

'It's such a huge change between Ghana, and here, in terms of married life. Back in Ghana, even after a hard day's work of manual labour that both men and women would contribute to, the woman was still expected to handle the household chores, i.e. cooking and cleaning in addition. So when I came here and I could see that because we were in London, my dad no longer expected my mother to take care of the household entirely on her own - he would chip in. I do the same with my partner. He feeds the children which is totally different from when I was back in Ghana'

The change in economic environment and the different stresses and needs that accompany a move to a new country such as the United Kingdom, greatly influence gendered divisions of labour. This is similarly seen in Leach's (1991: 44) research in Sierra Leone, where she noticed that changing societies and environments greatly influenced flows of money within and outside of households, which, in turn, influenced gender norms, roles and relationships emphasising, 'the importance of treating such relations as dynamic . . . The resource flows associated with particular groupings and relationships can change from day to day, over an individual's progression through the social cycle, and in a historical time frame'. Even within Juliet's household, where she typically manages remittance giving for example, this responsibility can fall to Robert, when she is absent from the home. In other words, it is not just that women are now assuming customarily male roles in the household and vice versa. Rather, as women experience increased bargaining power due to their increased financial contributions to the household, roles are negotiated and renegotiated to meet the wider demands of the economy and immediate demands of a two-income household. Therefore, cooperation, conflict and bargaining occur as individuals take on different roles to ensure the prosperity of the household.

Juliet described her household, like Kojo's and Steven's, as being comprised of separate incomes. However, she largely characterised the power dynamic as equal, with Robert and herself maintaining control over their individual finances, but also jointly using them to contribute to household expenses such as school fees, mortgage payments, car payments etc. When I asked if each person's contributions to the household were gendered, i.e. with Juliet's money going towards more domestic considerations such as food and clothing, she looked confused. Juliet expressed that both she and her husband pay what needs to be paid as and when the need arises. This departs from the customary depictions of West African households where money and budgeting is gendered (Whitehead 1984, Haddad 1991, Guzman et al 2008). Furthermore, it demonstrates how households are dynamic and changing, responding to different needs that arise. So how was it then, that Juliet's view of roles within a household differed from Steven's and Kojo's so greatly?

As Juliet explained to me, drawing on women's legacy of participation in the workforce in Ghana, in her mind, her entrance into employment was not an alien or taboo concept. However, while there is indeed a rich history of women entering trade and the informal economy in Ghana, historically, women have not entered into formal employment in droves. This is largely due to an effort to preserve the gender roles and norms detailed above. Overå (2007) details how, even in employment in Ghana, there is men's work and women's work, i.e. different acceptable employment opportunities that are separated to maintain gendered social norms, but that these kinds of work are also complementary to contribute to the general fiscal well-being of the household. This idea of employment opportunities being separate but complementary is referred to by Kalu (1996) as 'gender duality discourse'. In this way, men and women are able to preserve gendered roles within the household prescribed by kin and societal norms while meeting the demands of modern marketplaces. Then, we might ask, why do we see women like Juliet entering into employment and changing the gendered divisions of labour that often characterised many Ghanaian households? This is heavily influenced by class and context, as well as the valuing of money as a contribution to the household (Wright 1989, McGinn & Oh 2017). With women's continued entrance into employment, and resultant access to more money, they are able contribute more to the household. The opportunities and security that another income presents for a family with many financial demands may outweigh the desire to preserve customary gender relations and divisions of labour. And, consequently, as women bring more money into the household, they begin to engender more decision-making power (Oppong 1974, Benneh 1992). With separate incomes, their increasing economic prowess becomes apparent as they shoulder more financial burdens, which, in turn, gives them greater influence and bargaining power in the household. In fact, Juliet discusses how angry she can become with Robert when he does not consult her on spending habits such as remittances or food shops.

It is also important to note here, though, that Juliet's more egalitarian household did not just arise from her entrance into employment. Rather, Juliet describes how the example of her parents' changing gendered norms prompted her to seek out the same type of household upon her marriage to Robert. While Juliet respects her Ashanti heritage, she decided to create for herself a more egalitarian household where purchases, child

rearing and major decisions are shared, as that provides her with a more advantageous position. Pasura (2008: 16) presents similar findings amongst Zimbabwean women in the British diaspora, who perceive the changes in households with women experiencing increased bargaining power as positive and embrace these changes, while men resist and lament them. Perhaps this was what Steven referred to as 'it's changing so much though'. Originally I believed he was simply referring to changes in society as a whole regarding women's rights, but, in light of Juliet's household, I now think he was referring specifically to Ghanaians and Ghanaian women's repositioning in both society and the household through entrance into employment and control of money. Regardless, Juliet's example provides a rich description of how changing gender norms can be firmly rooted in the possession and contribution of money to the household; and how financial contribution directly influences gender relations.

Another example of women's perspectives that argue in favour of women's increased standing and bargaining power in the household comes out of Pentecostal prosperity gospel interpretations of Christianity. While GracePoint, for example, has utilised biblical text in order to teach that men should have absolute control over household finances and decision-making, still other preachers popular amongst my informants advocate for a more egalitarian household. These preachers, many of them Ghanaian women in Pentecostal circles, offer marriage counselling and advice and are wildly popular internationally amongst Ghanaian women. They draw on their successful marriages, Christian teachings, prosperity gospel rhetoric and personal experience as marriage counsellors in order to argue that a successful household and marriage requires women's equal participation – especially in terms of money and its management, as it is money and its control that represents the greatest source of conflict.

One of the more popular preachers, especially amongst women, Rita Korankye Ankrah, offers marriage advice and seminars, as well as teachings and conventions specifically aimed at women and their growth in Christ. She is president and founder of Royal Ladies Ministries International and holds an academic and professional background that



is promoted on her website<sup>45</sup>, holding degrees in Business Studies, Counselling and Psychology, Governance and Leadership and Entrepreneurial Studies. She also has a professional background working for the Bank of Housing and Construction before joining her husband's ministry as a pastor in 1998<sup>46</sup>. Through their Royalhouse Chapel International, she and her husband run international seminars and have a large social media following. Additionally, through her Royal Ladies Ministries, Mama Rita, as she widely and affectionately known, focuses her sermons and marriage advice on women and their issues.

As has been explored in the 'Love & Marriage' chapter, prosperity gospel has been utilised to promote economically empowered gender roles for women. Through the covenant that one enters into when accepting Jesus Christ as your Lord and Saviour, many rewards, both spiritual and material, are bequeathed through God's Grace. For Christian women, this means that their success in the workplace or in academics is a blessing from God. Therefore, success in these fields and resultant economic good fortune is deserved and something that women can rejoice in. With these teachings in mind, many women pastors of the Pentecostal persuasion discuss household management and gendered divisions of labour in more egalitarian ways. The following quotes are excerpts from a talk that Mama Rita gave and published online about marriage called 'The Wisdom for Marriage', where she addresses the household and the most common points of contention. Notably money, its management and allocation is highlighted and discussed:

'It is not your money but our money. Money is dividing a lot of couples today. If you have been able to marry me, it means that you have entrusted your life into my hands. If you sleep with me the whole night, and you have faith that you won't wake up dead because I might have stabbed you, if you can eat my food and you have the faith that I won't put poison inside, why can't you entrust money in my hands?'

'I can say to the glory of God, thirty years in marriage, my husband and I have never quarrelled over money. He's never borrowed me money and I have never borrowed him money. People come to me and they are quarrelled. Mama Rita, eh, I borrowed him money and he didn't pay me back. How can you borrow your husband money? How

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<sup>45</sup> "Rita Korankye Ankrah: Rev Mrs Rita Korankye-Ankrah." *Royal Ladies International*, [royalladiesinternational.org/rita-korankye-ankrah/](http://royalladiesinternational.org/rita-korankye-ankrah/).

<sup>46</sup> Ibid.

can you borrow your wife money? The money belongs to the two of us. The only thing is that when it comes to money you look at the two – husband, wife - who is better with handling money? In some families, the wife is better with handling money. She's more judicious in, you know, spending than the man. So the woman keeps the money. In some families the man keeps money better...'

'Between the couple, if it is the man that is keeping money if you don't want trouble in the house - make sure that apart from the money for food, electricity, whatnot –either weekly or monthly you are giving to your wife unaccounted interests. You say to her, as for this one you don't need to account. This one is for your hair, this one is for your nails, this one is for whatever you want to you use it for. If I don't use it, it is mine. Are you listening young men?'<sup>47</sup>

The saliency of these quotes in light of prosperity gospel teachings, as well as GracePoint's teachings, is the emphasis on women's reliability and the equal consideration women should receive in household finances, whether or not she is in charge of them. Mama Rita advocates a merit-based system for household management – 'who is better with handling money? In some families, the wife is better...'<sup>48</sup> Rather than argue for a patriarchal household with clear divisions of labour where the man is completely in charge of the money in order to preserve his God-given supremacy, Rita takes into account women's ability to contribute to household management equally, understanding that different households need to function differently to respond to individual needs. This idea is reinforced through prosperity gospel teachings where women can argue that, since they equally receive economic blessings from God, then they too are viewed equally in the eyes of the Lord. This equality in the eyes of God, then, extends to the household and its financial management.

Another interesting point that Mama Rita makes, is an emphasis on sharing financial resources. She specifically calls upon men who are in control of the finances to allocate funds to his wife – without mandating what they are spent on. She maintains that this is part of a successful marriage. Throughout her online video, she cites her 30 years of marriage as proof that her way of managing the household is the best way to maintain a healthy relationship for husbands and wives. Money, she contends, is the one of the

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<sup>47</sup> "The Wisdom for Marriage." Performance by Rita Korankye Ankrah, *YouTube*, YouTube, 10 Aug. 2018, [www.youtube.com/watch?v=fjOh18X4f5A&t=1453s](http://www.youtube.com/watch?v=fjOh18X4f5A&t=1453s).

<sup>48</sup> Ibid

main problems in a marriage and it is important for each person to have his or her equal share. She utilises rhetoric of joint ownership: 'How can you borrow your wife money? The money belongs to the two of us', in order to advocate for equality within the household.

Of course, this differs drastically from the Biblical interpretations advocated at GracePoint, where the husband's place as decision-maker and manager of funds is the secret to marital bliss and harmony. Certainly, within my own fieldwork, Ghanaian women and men within the Christian Pentecostal faith, utilised and followed different interpretations of kin-informed and religious values in order to reinforce gender roles and divisions of labour in the household. These values inform, and are informed by, economic participation and contribution, thus firmly rooting Ghanaian Londoner households within a moral economies approach. Generational changes in values, combined with changing macroeconomic environments and influences has both necessitated and promoted women's entrance into the workforce, thus increasing women's ownership and contribution of monetary assets. As monetary assets are perceived in the diaspora as the most valuable contributions to the household, women have come to experience increased bargaining power. And these changes, whether looked upon favourably or warily by my informants, has impacted my informants' households greatly.

### **Conclusion**

This chapter has demonstrated the importance of money to, and within, Ghanaian Londoner households by examining gendered perceptions of how households should operate. By highlighting the influence of new economic environments, prosperity gospel, perceptions of kin-informed gender norms and religious teachings, we can see how, for many Ghanaians, the household is in flux and represents a site of contestation and negotiation. Furthermore, we can see how important financial contribution is to budgeting, decision-making and bargaining power.

As Hirsch (2003) observes in her examination of Mexican transnational communities, changing social and economic environments greatly impact marriages, households and bargaining power within. As women begin to contribute to household money, they

enjoy greater bargaining power, thus influencing the circulation of money on intra and inter household bases. Furthermore, women's increased bargaining power further serves to reinforce these changing gender norms. As Kea (2013: 110) observes within her work among Gambian Mandinka households: 'the logic of negotiation reinforces and is, in turn, enforced by gendered and generational hierarchies'. Certainly amongst my informants, the main reason that women's gendered roles within the household are changing is due to their entrance into the marketplace; as with income comes bargaining power. Therefore, decisions regarding money's control and allocation are central to gendered hierarchies present within households.

Furthermore, money's control and usage within the household is influenced by interpretations of religious and customary kin-informed values. As was demonstrated in this chapter, women and men often interpret these values in different ways to reinforce his or her perspective on gender relations and household management. As such, we can firmly root this exploration of my informants' households within a moral economies framework.

Money's enhanced importance to the lives of my informants is evident as many of my informants came to the UK to improve their financial situation. As is evidenced in the preceding chapters, it is also the site where budgeting for monetary flows occurs. Within the household, men and women allocate funds to different modes of expenditure that carry special meaning, i.e. remittances, tithes, brideprice, etc. Following on from this, it can be argued, that the household becomes the site where money receives its significance and meaning for Ghanaian Londoners. Here Zelizer's work (2011) regarding special purpose money and earmarking becomes applicable. As money is set aside for tithing, it is given religious meaning; as money is allocated towards remittances, it is imbued with altruism and empathy; where money is spent on brideprice and courtship, it demonstrates love and emotional investment. Therefore, budgeting and earmarking within the household contributes to money's social meaning in its circulation. Consequently, the control of this resource by husband or wife or jointly, is imbued with meaning that is evidenced in the continued changes and contestations regarding gender roles and gendered divisions of labour.

As my informants budget for these social payments, they are actively weighing different timescales of reciprocity. Judging between obligations, they strategically choose which forms of monetary expenditure and exchange address the greatest need in their lives at the time – both for the recipient and the giver. Often considering short, mid and long-term needs and impacts, the form of budgeting that occurs at the level of the household serves to demonstrate how these different timescales of reciprocity are constantly considered and employed by my interlocutors.

## Conclusion

This thesis has endeavored to demonstrate money's importance and social life within the London Ghanaian community. Far from alienate or break down social relations such as reciprocity and kin-ties, money serves to create, underscore and reinforce social ties in the diaspora. Its ability to both inform, and be informed by, customary values, emotion and religious beliefs demonstrates how, for my informants, its exchange and ownership can be imbued with moral and ethical significance. By focusing on four key areas of social interaction observed in the field, I was able to see how my informants utilised money and different modes and timescales of monetary transaction to navigate life in the diaspora.

Throughout my examinations of remittance giving, tithing, courtship, brideprice exchange, companionate marriage and households, I utilise the theoretical frameworks of moral economies and wealth in people to illustrate how my informants' customarily held values influence their participation in economic endeavours. These modes of participation in monetary transactions represent creative adaptations of customary values and cultural practices that allow my interlocutors to retain understandings of personhood and cultural practices, embedding these into market economies and monetary exchange, in an effort to navigate London's neoliberal/capitalist economy.

Furthermore, I draw on different scales and timescales of reciprocal relations to demonstrate how, for my informants, participation in these socially charged realms of monetary exchange can serve to address short, mid and long-term needs and concerns. As all of the different types of exchange and giving highlighted in this thesis serve to simultaneously address what Guyer (2007) identifies as the 'near future' as well as long-term goals and considerations, this further represents another way that my informants navigate life in their neoliberal/capitalist settings – where short term needs and long-term considerations constantly arise.

Amongst all of my informants, money is of the utmost importance as it is what they have travelled a great distance to accrue. In many cases, they have left their home communities, families and friends behind for the opportunity to gain it. The draw of the

pound has led to several different waves of migration – the greatest occurring in the 70s and 80s, wherein settled Ghanaian migrants in London began to congregate and create their own enclaves in areas such as Harringay, Hackney, Brixton, Islington and Croydon. These Ghanaian Londoner communities offered some support and networks for new migrants, thus spurring on continued emigration from Ghana to the UK. Despite differing political and economic influences over the years, the draw of this stronger currency remained the primary reason for immigration. Therefore, its value to these migrants is great and significant, imbued with far more meaning than a numerical fiscal value. For them, it is the means towards upward mobility, a better life and new opportunities not only for themselves, but for their friends and family locally and transnationally. In many of my informant's imaginations, London represents the land of opportunity – a place where diligence, innovation and entrepreneurship are rewarded. Even when considering the many challenges that London presents – more competition for jobs, a high cost of living, possible deskilling or downward social mobility – my interlocutors characterized it as the best place to achieve success. Most even admired its capitalistic nature, maintaining that this economic structure meant that one could 'make it big', or, in other words, achieve fame and fortune on a scale that they could not had they chosen to remain in Ghana. Clearly, for my informants, money was perceived as precious and the means by which one could achieve a better life. Therefore, in this light, it becomes apparent why money is so valued and plays such a large role across the Ghanaian Londoner community.

Money's incorporation into social relations ran throughout my informants' lives, however there were four key areas of life in which I observed money's integral role – remittances, Christian beliefs, love and marriage and the household). Rather than specifically targeting these areas of Ghanaian Londoner life, I instead followed the paths and interests of my interlocutors, paying close attention to the places they congregated regularly, and the ways in which they interacted. By allowing the space for this research to follow 'the money trail', so to speak, I was able to gain a richer and deeper understanding of money's varied role within this community. Through the ethnographic depiction of these four social realms, this work is able to demonstrate, not only the ubiquity of money across a diaspora community, but also the ways in which it interacts

with kin-ties, gender roles, reciprocal relations and religious beliefs to strengthen and create community ties and relationships.

Whilst fieldwork for this thesis, conducted in an urban setting, presented challenges with immersion and access, I was able to mitigate these issues by forging relationships with my interlocutors wherein they were co-collaborators in the field. By enlisting their help and being transparent with the difficulties that urban ethnography can present, they were sympathetic to my efforts and invested in the research's success. Utilizing a snow-ball effect, my base of informants grew and I was introduced to key spaces, such as the church and restaurant where the bulk of my research was conducted, and to key participants; who would act as guides and ambassadors within the wider Ghanaian Londoner community. This meant that fieldwork was largely informant-lead and, as such, it offers a cross-section of a community that includes spaces and means of interaction that are of consequence to them. By focusing on money in these spaces of community making and relationship building, I was able to better understand how and why money reinforces meaning and social relations.

As previously stated, this work does not propose to advance a new theoretical framework on the anthropology of money. Rather, it follows on from anthropologists such as Hart, Bloch & Parry and Zelizer, utilising empirical and theoretical material to illustrate money's complex social life within and across a diaspora. It situates money within human relations, demonstrating peoples' ability to make personal something which is viewed, in Marxist interpretations, as antithetical to social relations. I draw on principles of reciprocity, altruistic giving, moral economies, wealth in people, earmarking and special monies in order to describe the different meanings money's exchange is imbued with in these different social spheres. I further demonstrate that while money may be exchanged for different purposes with different outcomes, it is always imbued with meaning and social consequence.

Despite the means or sphere of exchange, money, for my informants, is always doing the work of the social and the moral. Thus, my informants utilise it in ways informed by customary values and moral obligations, strategically engaging with these practices at different times in their lives, judging between which moral obligations to fulfil in which



ways in light of socioeconomic strains they may be facing. Therefore, I primarily draw on a moral economies framework which takes into account these moral considerations and customary values as an underpinning for participation in the market economy. I also heavily draw upon the conception of wealth in people (Guyer 1993, 1995), as it demonstrates the extent to which monetary exchange, for my informants, is transformed into a wealth in social relations – connections and alliances that are integral to navigating life in the foreign, individualistic setting of London’s diaspora.

Remittances play an especially large role in the lives of my informants as it too provides Ghanaian Londoners with the means to accumulate and reinforce connections both locally and transnationally. Therefore, It can be understood through a wealth in people framework where individuals transact money with one another to forge and maintain connections. Depending on the type of remittance given it can also act as either a form of debt repayment, altruistic gift, or as a self-interested means of insurance for the future (i.e. if in the future the remitter needs aid, their past support of others means they can rely on reciprocation). The three main types of remitting behavior that I described in this thesis often encompassed all three motivations, meaning that remitted funds were imbued with special significance in their intention. Often influenced by moral obligations and customary values, I have also situated remittances within a moral economies framework as has other researchers (Isabaeva 2011, Paerregaard 2014, Katigbak 2015, Petrou & Connell 2017) in the recognition that these values and moral codes are central to understanding this form economic exchange. Furthermore, these moral economies of remittances, often operating upon different scales and timescales of reciprocity allow my informants to strategically address the distant and near futures.

In the case of fostering, personal remitting and hometown association remitting, there was always present an emphasis on the lasting, long-term benefits that remittance giving could provide. Even in cases that could provide immediate balanced reciprocity, such as remittance giving to support a child’s upbringing through fostering, extra money was given to further support and uplift recipient families to ensure that fostered children were treated well and that their foster parents’ efforts were acknowledged. In this way, remittances serve to extend this power of the pound to friends and family and uplift and support from afar, assuring intangible outcomes through the tangible means

of remitted funds, and addressing short-term needs and ensuring long-term social bonds. These funds remitted to support children during fostering are all also seen as tangible manifestations of a mother or parent's love; and therefore, children can feel valued, connected and loved from afar through the exchange of remittances. For informants like Corey, money's social work allowed him to have a happy childhood despite his separation from his mother. Here again, we see the value that money can be imbued with as a means of navigating transnational linkages.

Personal remitting habits, too, are ways in which my informants are able to maintain ties to family abroad, as well as give back to members of their community. For women like Juliet, her remitting habits represent ways to acknowledge the difficulty involved in life in Ghana. By giving to people back home in Ghana in times of need, she is able to acknowledge moral obligations through money that is imbued with emotion. This emotion characterized as empathy, carried with it, for my informants, altruistic motivations. Truly, for many of my interlocutors, remitting money in this way was a way to give selflessly and acknowledge a shared background and experience. As Juliet once put it, 'I remember what it was like. It was hard. So I try to help when I can.' Here remittances signify empathy and a shared experience and background, further reinforcing ties Juliet maintains to Ghana. Whilst Juliet also expressed cynicism in her remitting habits with regard to certain requests, and highlighted the pressures to participate, she still characterised this practice as a positive one that extends emotion abroad. Here too, through this practice can we see how a moral economies framework is useful in understanding the moral, emotional and economic intersect.

Furthermore, in the case of hometown associations, it could be construed from first appearances, that this is a way of giving back that distances one from their transnational community. One could view these associations' primary purposes as the provision of anonymity so that he or she can avoid an inundation of requests for money, and security so that he or she can avoid the squandering of funds. However, in reality, hometown associations provide much more than insurance and anonymity. By remitting through these bodies, the remitter is engaging with members of his or her hometown, here in the UK through meetings and fundraisers. Involvement in these groups allows individuals to forge ties in the diaspora, as well as contribute towards the wider

development of their home communities in order to maintain a connection to their hometowns, albeit at a distance. As a remitting body, hometown associations offer myriad benefits to remittance givers by providing security, legacy, a larger impact for their wider community, as well as connections within the diaspora. Truly these organisations act as vehicles through which a wealth in people can be garnered as community cohesion and social ties are reinforced both transnationally and locally. Here, too, are both near and distant futures addressed – offering immediate developmental impacts and social ties, as well as a long-term legacy and impact on the collective memory of home communities.

Short, mid and long-term timescales are furthermore addressed through the monetary flows that occur within GracePoint Church. This significant fieldwork site afforded me the opportunity to see how money plays an important role in religious belief and communities. Its circulation through tithing and fundraising further demonstrate its ubiquity within this community and the profound effect it has on social relations and religious belief.

In the 'Christianity' chapter, I draw on principles of reciprocity in the exchange of remittances to demonstrate the similarities between it and the practice of tithing. As the vast majority of my fieldwork was conducted at Grace Point church, I was able to see how religious beliefs played a large role in informing engagements with monetary exchange and giving. As a church that promoted prosperity gospel interpretations of Biblical text, money was discussed openly and positively. For my informants, money represented a sign of God's blessings in return for their faith, which, in turn was demonstrated to God through their acceptance of Jesus Christ as their Lord and Saviour, their regular attendance and prayer at church, and participation in the act of tithing. If a Christian fulfilled their duties of faith, they were then entitled to God's grace, which includes everlasting life, and blessings on earth – both spiritual, physical, and, notably, for the purposes of this thesis, material.

I argue that these kin-informed principles of reciprocity which are central to Ashanti/Akan life mean that the idea of tithing as an investment in a relationship with God is a natural one. Just as God is referred to as a heavenly father, and fellow

congregants are referenced as brothers and sisters, the church and God become kin. Therefore, monetary exchange along these kin lines is a natural one and mirrors other practices of monetary exchange present in my informants' lives such as remittance giving. Here social relations predicated upon reciprocal relations are at play as well, reinforcing social ties to the church and the Almighty.

Throughout the church's preaching and teachings, this covenant between God and worshipper and the material gains one could expect from it were drawn upon and stressed to the congregation through messaging as well as through aesthetics and performativity. From the church's appearance, to messaging, to the pastor's dress, material affluence was conveyed and performed as part of the church's physical embodiment of prosperity gospel. Through these aspects of aesthetics and performativity, the church was able to reinforce a connection between financial prosperity and belief and devotion to God.

Prosperity gospel messaging was drawn upon during the tithe giving portion of Sunday service which reminded parishioners of their duty as good Christians, and depicted tithing as an investment in a person's future, both here on earth and in the afterlife. Here again we can see how tithing as a form of reciprocity between the giver and the Lord acts upon short-term and long-term timescales. This was also highlighted through Van Dijk's (2012) work amongst Ghanaian Pentecostals, who drew attention to his informants' ability to consider the near, mid and long term through their engagement with Christianity and money.

Fundraising also plays a large role within the church, and this is raised separately from tithing for different purposes that may arise amongst the church members as well as in times of emergency for the church. Fundraising, whether conducted through donation requests or through fundraising events represents a way for members to further support their church above and beyond tithing. It is also a means for church community members to help other communities in Ghana, either developmentally or through the support of church members' family. Similar to hometown associations, the fundraisers and fundraising bodies serve to unite church community under a shared cause and strengthen members' social ties with each other and the church itself. This too then,

can be understood in terms of a wealth in people framework, whereby giving to the wider church community serves to create and reinforce church community ties.

Indeed, those who give tithes regularly as well as those who give to church fundraisers are publicly praised and called upon to testify to God's good works in their life as a direct result of their financial involvement with the church. This is not, however, to be taken cynically as people rejoice in their ability to be generous and fulfill their covenant with the Lord whilst still supporting their church. Their commitment to investing in their faith deepens their relationships with their belief systems and serves to create and reinforce social ties within their church community. As this commitment to financial giving in the church is informed by moral and religious obligations, we can place tithing and fundraising within the church in a moral economies framework as well.

Another important way my informants use money as a means to garner a wealth in people and negotiate different timescales is through courtship and brideprice exchange. Through brideprice, for example, a bride's family's immediate financial needs can be addressed whilst simultaneously demonstrating long-term goals and values on behalf of the groom. Furthermore, men's paying for women's costs associated with courtship, both satisfies women's immediate financial concerns associated with this practice, and at the same time demonstrate a man's long-term intentions for the relationship.

Despite generational differences, all of my interlocutors stress the importance and prevalence of money and monetary exchange in all stages of intimate relationships; from courtship, to engagement, and finally to marriage and management of the household. Money enters into many different choices and strategies when it comes to dating and marriage. And my informants' payments of money in these realms are influenced by customary values and gender norms. Therefore, I argue, courtship and brideprice exchange can be viewed as moral economies of intimacy, through which one can garner a wealth in people by turning monetary expenditure into serious romantic connections.

By examining the connection between intimate relationships and gender roles that are informed and negotiated through the influences of kin and prosperity gospel, we can

see how young Ghanaians utilise money and monetary exchange to reinforce and renegotiate customary gender roles. Using ethnographic material from interviews and observation, I have demonstrated gendered expectations in courtship, and specifically how money and its exchange is viewed through these different perspectives. Notably, the presence of money and expectations of its expenditure related to dating are not lamented by either men or women. Instead, it is widely accepted as a means through which one can demonstrate intention, commitment and affection. Similar to money's significance in fostering, spending money on a significant other represents a way to convey respect and love. Of course, as it is expected that the man will pay for any costs associated with courtship (i.e. the costs of nights out for dates, etc.), money's role in courtship is heavily gendered, and whilst its role in courtship serves to indicate feeling, it also serves to preserve and reinforce notions of masculinity and femininity which are largely informed by kin and religious values.

The presence and influence of the church and Christianity is also of note in discussions of courtship and money. The church's teachings surrounding premarital sexual relations, dating and gender roles serve to corroborate customarily held kin-informed ideas and further entrench them in the minds of young congregants through relationship seminars and special sermons. Furthermore, the church's long-reaching influence in the lives of its congregants serves to present these gender roles as absolute and informed by God. However, this does not mean that there does not exist inner conflict with these teachings, especially amongst young women in the church. As one woman expresses in a youtube video, reflecting upon a relationships seminar given by GracePoint, reconciling the way she wants to act with the way the church prescribes she acts in courtship, is difficult. Similarly, in a youth service meeting the question of equality between men and women in the eyes of the Lord was hotly debated, and interestingly enough, even though biblical text was the most widely cited pieces of evidence to argue conflicting points, money and its exchange in courtship was raised. Even within the context of Christian informed ideas of gender roles in courtship, money is at the forefront of young congregants' minds, further demonstrating its importance in this aspect of social relations.

Amongst my informants who have exchanged brideprice or would want it exchanged upon entry into marriage, it was viewed as a way to demonstrate intensity of feeling, respect and love. While it is still tied to and informed by kin relations, in the context of modern-day London its exchange has changed. While money is still the preferred means of payment, it has become more symbolic. While substantial payments are no longer expected, a smaller dollar amount offered as a token of acknowledgement to the practice, bride and her family is. This decrease in the amount transacted is directly related to the financial burdens that young people experience in London, therefore, the wider socioeconomic climate has a profound impact on these socially informed forms of monetary expenditure. However, the fact that its exchange continues demonstrates the importance that this form of monetary exchange retains as a means to demonstrate love and value.

Within marriages and the economy of the household, money plays an extremely significant role, as it is often cited as the source of the majority of marital discord. The church and international Pentecostal leaders alike pinpoint money for Ghanaian households as a source of stress and strife. Different interpretations on how to manage money in order to support a successful household range from arguments for equality, to arguments for male supremacy, but each are informed by Christian ideology, Pentecostal preaching and kin-informed norms. Thus, it is necessary to discuss Ghanaian Londoners' households in terms of moral economies, as customary values and money's contribution and budgeting intersect for my informants.

Money is such an important aspect of the household for these diaspora communities due to the social significance that its ownership and exchange conveys. It is within the household where money receives its value and intention in its eventual circulation throughout the wider community. It is at the level of the household where families decide how much and to whom remittances and tithes are given. It can also be the site of brideprice negotiation between families on behalf of young people.

Money is the currency of community making. It is exchanged throughout different social spheres, thus uniting them into a community. Its value, both symbolical and literal is so great to my informants that it is utilised in almost every aspect of life – from courtship,

to marriage, to religious practice, and everything in between. In short, its ubiquity within this transnational diaspora community underpins and reinforces ethical values and what it means to be a virtuous person. The Ghanaian Londoners' engagement with it both informs and is informed by customary social norms, religious beliefs and emotions. The myriad ways in which my informants strategically engage with different modes of transactions in different social spheres at different times to address specific needs and wants, demonstrates how it is wielded to negotiate and navigate life in the diaspora.

This work represents a contribution to the anthropological literature in terms of its explorations of differing timescales and scales of reciprocity at play across a diaspora community's strategic engagement with money and its transaction. By speaking to Guyer's (2007) and Van Dijk's (2012) conceptions of the near-future and the ways in which Pentecostal Ghanaians reconcile near and long-term goals and needs through empirical evidence, I have demonstrated how multiple means of monetary transactions predicated on social relations address near, mid and long-term timescales simultaneously. Furthermore, this work contributes to moral economies theory by demonstrating how courtship, for Ghanaian Londoners can be conceived of as a moral economy in that monetary exchange and expenditure that occurs within this intimate practice is informed by both collective customary kin and religious values (See Hann 2018). My research on intimate relations and changing gender norms and divisions of labour within the household represents a contribution to the empirical anthropological literature as well. The ethnography put forth here demonstrates the extent to which migration, gendered expectations, customary values, and Christian Pentecostal beliefs all intersect to impact the ways that money impacts gender relations in the diaspora.



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