

How does international migrants' investment in country of origin influence their return prospects: The case of Ghanaian immigrants in the United Kingdom

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Abstract

International return migration has gained attention in recent years, though the connection between investment in a country of origin and return intentions remains underexplored. This paper uses an explanatory mixed-methods design to examine the effect of investment in a country of origin and the return proposition for Ghanaian immigrants in the United Kingdom. The study conducted a cross-sectional survey among 297 respondents and carried out 30 in-depth interviews. The results showed that the average age of respondents was 37.8 years, and the majority were married (77.1%), had a tertiary education (85.2%), and were employed (66.3%). More than two-thirds (76%) of them indicated that their motivation for investing in Ghana was driven by their desire to return. The desire to return to Ghana is higher among immigrants who are actively investing in Ghana's economy. The study found that Ghanaian immigrants with guaranteed legal status in the UK could secure jobs and operate businesses to accumulate capital for possible investment back home. There is a need for Ghanaian authorities to integrate investment sectors with digital and financial services to attract more interest, while migration policies should account for the transnational nature of migrants.

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Introduction

Over the past few decades, the academic discourse on migration and development has increasingly explored the potential benefits of international migration (Carling, 2017; Ratha, 2017; Pécoud, 2015). Within this literature, a growing number of scholars have emphasized that the outcomes of migration are shaped not only by economic factors but also by the social, cultural, and gendered positions of individuals who migrate. These perspectives highlight migrants as active agents who interpret, negotiate, and reconstruct their social realities within existing structural constraints (Brettell & Hollifield, 2022; Primecz et al., 2023).

Theoretical frameworks such as the Neoclassical Economies and the New Economics of Labour migration traditionally focus on decision-making at the level of the individual and the household, emphasising the agency of the migrants. Although these theories admit some level of migrants' agency, they are often viewed within economic underpinnings. As a result, they tend to overlook the complex, context-specific actions migrants take within their social environments (Mahmud, 2020). This critique underscores the need for more nuanced approaches that recognize the interplay between structure and agency in shaping migration experiences.

However, a key limitation of these predominantly economic perspectives is their failure to account for the broader social variables that significantly influence the strategies that immigrants deploy to invest in Ghana, as well as the complex interactions between the determinants and impacts of migration. A growing body of research points to the multifaceted relationship between global migration and development, particularly in the context of financial investments (Ullah et al., 2020; Castles et al., 2017). While some studies argue that such investments have a positive developmental impact on migrants' countries of origin (Brzozowski, 2024; Black et al., 2022; Gropas, 2021; De Haas et al., 2019), others present a more critical view. For instance, Chami et al. (2018) suggest that remittances can foster economic dependency and encourage investment in unproductive sectors.

Despite the ongoing debate, there remains a noticeable gap in the literature regarding the investment decisions and strategies of migrants, particularly how these are linked to their intentions to return to their countries of origin. Few studies have directly explored this intersection, leaving the dynamics between return migration and economic decision-making under-examined (Agyeman & Fernandez, 2016; Nduom, 2018). This highlights the need for a more comprehensive understanding that integrates social, economic, and psychological dimensions of migrant decision-making.

The World Bank Report for 2019 indicated that global migrant remittances averaged \$551 billion, reflecting a 4.7% increase from the previous year. However, this growth rate was lower than the 8.6% increase recorded in 2018. The report also noted that remittances fell marginally by 6.1% (8 billion) in 2020, dropping from \$540 billion.

Globally, remittances reached \$773 billion in 2021, of which 605 billion were sent to developing countries (World Bank {WB}, 2022). Ghana currently stands as the

second-largest recipient of remittances in Sub-Saharan Africa in 2023, with a remittance value of \$4.6 billion. This development is expected to stimulate economic growth and development of Ghana and create employment opportunities for the youth, as well as stem the tide of depreciation of the country's currency.

This study examines the investment decisions of Ghanaian immigrants in their country of origin and explores the extent to which such investments are linked to their intentions to return. Immigrants often channel resources into business ventures, real estate, or other asset-building opportunities as a means of securing their financial future. These economic engagements can play a pivotal role in shaping return decisions, particularly when migrants perceive positive prospects for economic growth in Ghana. Investments in sectors such as real estate or entrepreneurship not only enhance migrants' sense of financial security but may also serve as a pull factor, encouraging them to return and personally manage or expand their investments.

Additionally, some immigrants might see investing as a way to build wealth that they can then pass on to their offspring. They may be returning to Ghana to manage investments as part of their wish to leave a legacy for their families and guarantee that their hard-earned money stays in their community or family. Ghana's economy has grown recently, especially in areas like technology, real estate, and agriculture (Essegbey & MacCarthy, 2020). Ghanaian immigrants may view this as a chance to invest and profit from these expanding industries. They may be persuaded to return and reinvest in the Ghanaian economy by the possibility of greater returns on their investments than they might receive in their host nations.

In order to draw in foreign investment, the Ghanaian government has implemented a number of programs and policies, including tax breaks and the "Year of Return" campaign. These laws may influence immigrants' decisions to return permanently by encouraging them to make investments in their native country. Returning is more likely to be seen as a feasible investment strategy if they have faith in the state of the economy and government assistance.

The paper poses a very simple question: Does the investment in a country of origin (patterns, motivations, and decision-making processes of individuals or groups) of Ghanaian immigrants in the UK influence their return intention? The paper addresses this question by employing a mixed-method design to examine the link between investments and the return proposition of Ghanaian immigrants in the UK. The paper was guided by the pragmatists' school of thought, which emphasises the practical consequences of ideas and the use of knowledge in real-world situations. In the context of this paper, pragmatism allows for a comprehensive examination of the ways in which Ghanaian immigrants in the UK make decisions regarding investments and their potential return to Ghana.

Literature review

Immigrants' transfers may be described as the money and goods sent back home to their households, groups and institutions. From an investment perspective, the fundamental question relating to such transfers is: to what use are those transfers channeled? Do immigrants channel resources into productive investments in their origin countries, or are such transfers expended on consumables? Wahba (2022) and Chabé-Ferret et al. (2016) argue that migrants invest in housing as security against future dwellings, especially after retirement. Erdal (2022) demonstrates that remittances play a key role in migrant transnational activities, as economic exchanges are inherently social, and further argues that immigrants may choose to invest in properties to provide their relatives, friends, and family members with convenient accommodation for holidays. Some scholarly works about return migrant development initiatives and their impact have revealed conflicting positions. While some studies show an insignificant or even a negative socioeconomic impact on returnees (Massey et al., 2019), other research findings indicate that highly skilled and professional immigrants have positively impacted the economic fortunes of sending countries (Carling, 2024).

At the micro level, empirical studies have identified a range of individual-level factors that influence immigrants' decisions to invest in and return to their countries of origin. These include socio-demographic characteristics, levels of human capital, integration experiences in host countries, and the strength of transnational ties with home communities (Carling & Pettersen, 2014). Demographic attributes, particularly age, have been shown to correlate positively with patterns, motivations, and decision-making processes toward return (Barbiano di Belgiojoso, 2016; Barbiano & Ortensi, et al., 2013). Gender also plays a significant role; for example, Carling et al. (2014) argue that men are generally more inclined than women to plan a return and to invest economically in preparation for that return. Additionally, educational attainment has emerged as a key differentiating factor. Carling (2014) notes that return intentions and the likelihood of investing in origin communities vary systematically by educational level, with individuals possessing mid-level qualifications more likely to express a desire to return and to engage in investment activities in their home countries. Mencuttek (2022) highlight that the pandemic posed significant risks to highly skilled migrants' access to healthcare, financial security, and social protection, prompting many to consider returning to their home countries. Some studies identify education as a primary motivation for migrants to consider returning; however, return intentions often materialise only when triggered by specific economic or social factors. These triggers typically precede the remittance of various forms of capital human, economic, and social (Arhin-Sam, 2019).

For Setrana & Tonah (2014), they listed three main reasons that influenced respondents' decisions to return to Ghana: (1) Events in the host nations, (2) happenings in Ghana, and (3) the respondents' ages. According to the authors, the decision to return was influenced more by events in the host nations than by those at home; for them completing the migration goal and expiring residence permits (visas) were two

significant considerations in host countries that affected decisions to return home. Events in destination countries, such as the socioeconomic and political environment, which de Haas and Fokkema (2014) have described as structural integration, can hinder migrant Return, and this proposition supports the position of Setrana and Tonah.

As Brzozowski et al. (2020) and Portes et al. (2020) contend, transnational ties are more common among immigrants who are strongly integrated, educated, and experienced than among other immigrant entrepreneurs. Thus, weak labour market integration (unemployed or staying at home) causes immigrants to form return intentions (Steiner, 2019). This position is further evidenced by the findings of Tezcan who argues that immigrants who form return intentions are more likely to return to their country of origin than those who do not form such intentions (Tezcan, 2019). These findings are distinctive in that they show migrants' decisions to stay in host nations are justified by sociocultural and economic integration. Other scholars argue that return intentions are largely expressed by immigrants who migrated for work or study reasons or have some doubt over political and economic stability in host nations (Czaika, & Reinprecht, 2022).

Similarly, in a study of return intention and investment patterns using a French dataset, Chabe-Ferret et al. (2016) found that concerning return intention and an immigrant's investment strategies, 19.9% showed regular remittance linked to investment in home regions. The findings further suggest that temporary migrants were more likely to finance projects in their country of origin and own a house at their origin. However, actual action may only sometimes follow return intentions (Bonifazi & Paparusso, 2019; Ortensi, 2018). As conditions in the host nation or the place of origin change over time, intentions may also change (Tezcan, 2019). Since making decisions and acting upon them are separate concerns, there would be a significant disconnect between return intentions and behaviour (Achenbach, 2017).

When immigrants choose to return to their home country, they do so with a plan allowing them to fit into the return matrix. Return migration intention conceptualization is a complex exercise because return migrant decisions are based on different socioeconomic and demographic explanatory variables which depend mainly on the duration of stay of immigrants, integration issues, adaptability, wealth, conditions in the home country, transnational activities, age, and sex (Wolff, 2018; Carling & Pettersen, 2014).

Conceptual framework

This paper adapted the Rubicon model of migration decision making process and complemented it with the Theory of Planned Behaviour (TPB) for the analytical framework of return intention and investment decisions and patterns of Ghanaian immigrants. Both models explain the sequence of decision-making and behaviour. This study aims to provide a more thorough conceptual framework for understanding decision-making about investment against a decision to return.

The first task begins with a pre-decision phase where a number of issues regarding

a phenomenon under consideration can progress to another phase or be abandoned without any drastic consequences for successive return migration intention and behaviour. At this initial stage, the pros and cons of an individual's wishes are dissected through a rigorous assessment of the desired outcome. The progression of an intention to a concrete, actionable phase denotes the decision-maker "crossing the Rubicon". This stage ushers in the planning stage, where significant decisions are implemented to realise set goals by planning on when, where, and how an individual actor behaves toward the realisation of the goal. If an actor abandons plans at this stage, it attracts enormous negative consequences with grave emotional damage to self-esteem (Heckhausen, 1991). The third stage is the actionable phase, in which the goal is attained by initiating actions that bring to fruition the desired outcome and bring the pursuit to a successful end. The fourth and final stage is the post-actionable phase, where achieved goals are reevaluated to ascertain the effectiveness and efficiency of the effort put into the various stages.

Methods

Research design

Both quantitative and qualitative approaches were employed in the study. Specifically, the research adopted a sequential explanatory design, in which quantitative data were collected and analysed in the first phase, followed by qualitative data collection and analysis to further explain and elaborate on the quantitative findings. This design enabled a more comprehensive understanding of the research problem by integrating statistical trends with participants' perspectives and experiences.

Sample and sampling approach

The study used a non-probability sampling procedure involving purposive and snowball sampling techniques to select respondents for the quantitative phase of the research. Purposive sampling was first used to identify participants who were considered relevant to the study and could easily be reached through established associations and networks. The survey questionnaires were then sent to 20 association heads in the form of Google forms, who then shared the link on their respective association platforms and communication channels for members to participate in the study.

To further increase participation, snowball sampling was also used. Respondents who received or completed the survey were encouraged to share the survey link with other individuals who met the criteria for participation in the study. These referred individuals were subsequently contacted and invited to take part in the survey. The use of both purposive and snowball sampling made it possible to reach a wider group of participants within the target population and ensured that individuals with relevant experiences and knowledge were included in the study. The qualitative respondents were purposively selected from among participants who had earlier taken part in the quantitative survey. The selection process was guided by the objectives of the study and focused on

identifying respondents who could provide rich and detailed information on investment and return intentions. Thus, participants were chosen based on their length of stay in the United Kingdom, experiences with investment activities in Ghana, remittance practices, employment status, age, gender, educational background, and their stated intention to return to Ghana.

Also, respondents with unique or diverse investment experiences, such as involvement in real estate, agribusiness, transportation, and other entrepreneurial activities in Ghana, were considered for the interviews. This purposive selection ensured variation in experiences and perspectives, thereby enabling the study to gain an in-depth understanding of how investment decisions shape migrants' return intentions. Two association leaders and representatives from selected institutions in Ghana and the United Kingdom were also included as key informants because of their knowledge and involvement in migration and immigrants' investment issues.

Measures

Return intention in this study was measured by examining respondents expressed desire and plans to return permanently to Ghana. This was assessed through questions on whether migrants intended to resettle in Ghana in the future and the extent to which their investments in areas such as real estate, agriculture, transportation, and other businesses were linked to those plans. Respondents were also asked if their investments were being made as part of preparations toward their eventual return. In the qualitative interviews, participants further explained their future aspirations, retirement plans, family responsibilities, and intentions to personally manage their businesses and properties in Ghana. These indicators provided a clearer understanding of how investment activities shaped migrants' intentions to return to Ghana.

In the quantitative design, Chi-square and logistic regression were used. The regression model was used to estimate the effect of the identified explanatory variables on the outcome: investment and return intention. While the chi-square independent test was used to examine the association between immigrants' investment in a country of origin and return intention.

The paper also sought to gain an in-depth understanding of the reasons why immigrants make decisions on investments in certain sectors of the Ghanaian economy and their experiences of investing in those sectors. The study was conducted among Ghanaian immigrants in the UK. Ghanaian immigrants in the UK are among the largest across Europe (UNDESA, 2020). They have well-organised networks and associations based on economic, community, religious, and ethnic affiliations. Data was collected from 297 respondents. The study used Miller and Brewer's sample size determination formula to estimate the sample size. This formula is stated as:

$$n = \frac{N}{1 + N(e)^2}$$

According to data from the UK Census Bureau, the Ghanaian population residing in the United Kingdom was estimated at approximately 116,000 as of 2020 (Office for National Statistics, 2020). Drawing on Miller and Brewer's (2003) sample size determination formula, the sample size for this study was calculated based on this population estimate. The formula is appropriate for determining sample sizes within finite populations and is widely used in social research to ensure representativeness and statistical validity.

$$n = \frac{116,000}{1 + 116,000(0.05)^2}$$

$$n = \frac{116,000}{1 + 116,000 * 0.0025}$$

$$n = \frac{116,000}{291} = 399$$

Therefore, the sample size was estimated at 399 people. An online survey was developed using Google Forms, incorporating the study instrument designed to collect data on migrant investment and return intentions. The survey link was disseminated through the leadership of various Ghanaian Residents in the UK Associations, who facilitated its distribution among their members. Participation in the study was limited to Ghanaian migrants residing in the United Kingdom for a minimum of one year, ensuring that respondents had sufficient experience of life in the host country to provide meaningful insights. However, 297 responses were received through the link and were used for the analysis. For specific topics that call for in-depth answers, 30 respondents with unique responses that satisfied the objectives of the studies were purposively selected and contacted. Two heads of associations and three institutions from Ghana and the UK took part in the Key Informer Interviews.

Data collection procedure

Ghanaian Immigrants in the UK have associations and the association's heads were contacted, and a survey link was provided to them for distribution to their members through questionnaires (via Google Forms). The survey questions were developed to address the paper's objectives, and this was informed by existing literature to ensure relevance.

The qualitative information was gathered through semi-structured, in-depth interviews with a select group of Ghanaian immigrants who responded to the questionnaire. These participants were selected based on their appreciation of the phenomena under investigation, diversity of investment choices, age, gender, education, and duration of stay and employment status. Four institutions with a bearing on Ghanaians' foreign investments were the subjects of unstructured interviews. The institutions are located in Accra, Ghana and include the Ghana Investment Promotion Centre, the Ministry of Foreign Affairs and Regional Integration, the Ministry of Trade and Industry, and the Diaspora Affairs office at the Presidency. The participants' consent was obtained before the interviews were recorded. The recordings were made with an Android phone.

Following each participant interview, the audio recordings were immediately copied to the computer and deleted from the phone. This was done to prevent accidental handling of the recording since the phone was used for other things simultaneously.

The quantitative data was analysed using Stata version 15. Descriptive statistics were used to describe the socio-demographic characteristics of Ghanaian immigrants living in the UK. Pearson Chi-square test was used to examine the relationship between socio-demographic factors and investment and return intention, remittances, and investment. Binary logistic regression was conducted to ascertain the key predictors of investment and return intention. Variables with p-values less than 5% (95% confidence interval) were considered to be statistically significant.

The estimated regression model for investment in a country of origin is as follows:

$$Invest_hhCountry_i = \beta_0 + \beta_1 Return_Intent_i + \beta_2 Duration_i + \beta_3 Empty_statu_desti_i + \vartheta X_i + \varepsilon_i \quad (1)$$

Where *Invest_hhCountry* takes on a value of 1 if the migrant has invested in Ghana, 0 otherwise.

Return_Intent takes on the value of 1 if the migrant plans to return home to live in Ghana, and zero otherwise. *Duration* denotes the length of stay in the UK, *Empty_statu_desti* is a categorical variable which takes on the value of 1 if the respondent is employed/self-employed and 0 if otherwise, and *X* is a covariate which captures demographic characteristics that could drive investment decisions such as sex, education, age, and marital status. The qualitative interviews were audio-recorded, transcribed and manually analysed based on themes.

Results

The results as presented in Table 1 show the relationship between background characteristics and investment in a country of origin. The results showed that the mean investment in a country of origin among the immigrants was 0.751, with a standard deviation of 0.433. There is a statistically significant difference in the means (-0.351, $t = -7.234$) between participants with return intention and those without such intention. This suggests a potential association between investment in a country of origin and the intention to return. The average age of the participants was approximately 38 years, with a standard deviation of 7.752. The age of participants ranged from 21 to 64 years. A significant negative difference in means (-7.753, $t = -9.371$) between participants who returned and those without the intention to return was observed among the younger age group. This indicates that younger participants might exhibit a higher propensity to consider returning to Ghana than the aged.

Table 1: Summary statistics for the outcome (return intention) and explanatory variables

Variable	Obs.	Mean	Std. Dev.	Min	Max	Mean			T-stats.
						Non-RI	RI	Diff.	
investment in a country of origin	297	0.751	0.433	0	1	0.524	0.875	-0.351***	-7.234
Age	297	37.764	7.752	21	64	32.752	40.505	-7.753***	-9.371
Education	297	2.960	0.498	1	4	2.829	3.031	-0.203***	-3.410
Sex	297	0.855	0.352	0	1	0.876	0.844	0.032	0.758
Duration	297	2.997	1.846	1	6	2.429	3.307	-0.879***	-4.020
Employment Status	297	2.805	0.633	1	4	2.724	2.849	-0.125*	-1.633
Marital Status	297	2.714	0.803	1	5	2.400	2.885	-0.485***	-5.197

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The mean education level was 2.960, with a standard deviation of 0.498. There was a significant negative difference in means (-0.203, $t = -3.410$) between participants' education and intention to return and those not intending to return to Ghana. Participants with higher levels of education were observed to have less motivation to return to Ghana. Regarding the sex distribution of the participants, the mean value was 0.855, implying a predominance of male participants in the sample since the male category was assigned a value of 1 and the female assigned a value of 0. However, the marginal difference in means (0.032) between the two groups to return to Ghana was not statistically significant ($t = 0.758$), indicating that the biological sex of the participant might not significantly influence their intention to return to Ghana.

The average duration of stay was 2.997 years, with a standard deviation of 1.846. The duration spanned from 1 to 6 years. A negative difference in the means (-0.879, $t = -4.020$) was observed between participants duration of stay and the intention to return to Ghana. This suggests that participants with shorter durations of stay are more likely to entertain the potential of returning to Ghana. In terms of "Employment Status", the average was 2.805, with a standard deviation of 0.633. A minimal negative difference in means (-0.125, $t = -1.633$) was found between participants with (out) the intention to return to Ghana. While this indicates a slight variance in employment status, the effect might be relatively uncertain.

The results on the marital status of participants indicated an average of 2.714 and a standard deviation of 0.803. This study reveals a noteworthy association between marital status and participants' intentions to return to Ghana. The analysis shows a significant negative difference in mean between individuals who expressed an intention to return and those who did not (mean difference = -0.485, $t = -5.197$, $p < 0.001$). This result suggests that marital status may play a significant role in shaping an individual's inclination to repatriate. Given that the marital status variable encompasses diverse categories, such as

single, married, divorced, and widowed, and the observed statistical relationship implies that specific categories within this variable may exert varying levels of influence on return intentions. For instance, married individuals may face different social, familial, or economic considerations compared to their single or divorced counterparts, which could either encourage or discourage return migration.

Table 3: Distribution of return intention and investment in a country of origin

Variables	Investment in a country of origin			c ²	p-value	Return intention			c ²	p-value
	No n (%)	Yes n (%)	Total n (%)			No n (%)	Yes n (%)	Total n (%)		
Return Intention										
No	46 (67.57)	55 (24.10)	101 (34.)	44.75	< 0.001					
Yes	22 (32.43)	174 (75.90)	196 (66)							
Total	68 (100.00)	229 (100.00)	297 (100.00)							
Investment in a country of origin										
No	50 (47.62)	24 (12.50)	74 (24.92)	44.75	< 0.001					
Yes	55 (52.38)	168 (87.50)	223 (75.08)							
Total	105(100.00)	192 (100.00)	297 (100.00)							
Respondents' demographic characteristics and their investment in a country of origin and return intention										
Age and Investment a country-of-origin										
Age (years)										
20-29	27 (39.70)	10 (4.45)	37 (12.46)			32 (30.48)	5 (2.60)	37 (12.46)	59.43	< 0.001
30-39	30 (44.12)	123 (53.71)	153 (51.52)	53.98	< 0.001	55 (52.38)	98 (51.04)	153 (51.52)		
40-49	6 (8.82)	76 (33.19)	82 (27.61)			13 (12.38)	69 (35.94)	82 (27.61)		
50-59	4 (5.88)	19 (8.29)	23 (7.74)			4 (3.81)	19 (9.90)	23 (7.74)		
60-69	1 (1.48)	1 (0.36)	2 (0.67)			1 (0.95)	1 (0.52)	2 (0.67)		
Total	68 (100.00)	229 (100.00)	297 (100.00)			105(100.00)	192(100.00)	297(100.00)		

Table 3 shows the background characteristics and investment and return intention. Among the 68 respondents who did not exhibit investment in a country of origin, 46 (67.57%) did not intend to return to Ghana. Among those who exhibited the desire to invest in Ghana, (229), the majority (174, 75.90%), indicated that their motivation for investing in Ghana was driven by their desire to return to Ghana. This suggests that the presence of investment in a country of origin is associated with the presence of return intention.

Regarding age and investment, the results show a statistically significant association between investment in a country of origin and the participant's age ($c2 = 53.98, p < 0.001$). Most individuals who did not invest in a country of origin were aged 20–29, while the majority of those who exhibited investment in a country of origin were aged between 30–49 and 40–49 years.

There is a significant association between level of education and investment of Ghanaian immigrants in the UK ($c2 = 24.00, p < 0.001$). For instance, for diploma holders, 11 out of 13 and second-degree holders, 17 out of 21 had investment in Ghana as compared to those who were under training or studying (students).

Regarding marital status and investment in a country of origin, there is a significant association between marital status and investment in a country of origin ($c2 = 28.93, p < 0.001$). Among participants who reported they were single, a higher proportion indicated that they had no investments (29.41%). Cohabiting participants reported a relatively balanced distribution between investing and not investing. However, married couples exhibited a higher proportion of “Yes” investment in a country of origin, as evidenced by 81.22% responses.

Further, the results showed a statistically significant relationship between duration of stay and investment in a country of origin ($c2 = 23.23, p < 0.001$), with a shorter duration of 1 to 6 and 7 to 12 years in the UK exhibiting a higher proportion of investment in a country of origin (24.89%) and 27.51% respectively as compared with the rest of the duration of stay in the UK.

It was observed that employment status significantly influences investment in a country of origin ($c2 = 56.54, p < 0.001$). The frequency distribution of investment in a country of origin varied significantly across the different employment status categories. Unemployed participants exhibited a higher proportion of a “No” response to investment in a country of origin (9.46%). In contrast, casual workers had a relatively balanced distribution, with 27.03% reporting no investment and 19.21% confirming they had investments in Ghana. The analysis revealed a clear association between employment status and investment in a country of origin among participants. Individuals who were fully employed reported significantly higher levels of investment activity, with 76.42% indicating they had made investments. In contrast, those who were unemployed or engaged in casual employment reported markedly lower investment rates. There was no significant association between sex and investment in a country of origin ($c2 = 0.24, p = 0.6239$). However, 30 female respondents (15.63%) reported the intention of returning

to Ghana, while 162 (84.38%) of the male participants affirmed their intention of returning to Ghana. The results indicate no significant association between sex and the return intention ($c2 = 0.58, p=0.4475$).

Table 3 shows the results for the binary logistic regression. Marginal effects were estimated to interpret the results as probabilities. Robust standard errors were estimated as a way of mitigating the effect of possible sampling bias that could occur. Investment in a country of origin was regressed with some socio-demographic characteristics to see the extent to which they influence the investment in a country of origin of respondents.

Table 3: Regression results for determinants of investment in a country of origin

Variables	Coefficient	Marginal Effects
Return Intention	0.923** (0.467)	0.0949* (0.0513)
Age	0.234*** (0.0565)	0.024*** (0.004)
Diploma	5.135*** (1.521)	0.8454*** (0.1104)
First degree	4.282*** (1.066)	0.7896*** (0.103)
Second degree	3.679*** (1.174)	0.7196*** (0.1298)
Male	0.892(0.578)	0.0918 (0.0614)
Duration	-0.0922(0.0973)	-0.00949 (0.0102)
Casual worker	-0.210(0.740)	-0.0228 (0.076)
Fully employed	0.601(0.724)	0.0476 (0.072)
Self employed	-4.438*** (1.289)	-0.802*** (0.114)
Co-habiting	0.248(0.982)	0.031 (0.1204)
Married	0.593(0.516)	0.0658 (0.071)
Separated	-1.022(0.991)	-0.188 (0.193)
Widowed	-4.684*** (1.566)	-0.792*** (0.113)
Constant	-12.37*** (2.173)	
Observations	297	
Chi-square statistic (14)	61.83	
p-value	0.0000	
R ²	0.4442	

Note: Robust standard errors in parentheses * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Qualitative results on investment and return intentions

The qualitative results show that investments made by Ghanaian immigrants in the United Kingdom were closely associated with their intentions to return to Ghana. Participants consistently described investment activities as deliberate preparations for eventual

reintegration into Ghanaian society. These investments were largely dominated in housing, small-scale enterprises, agribusiness, and transportation-related ventures, which respondents viewed as sources of long-term economic security upon return. A dominant theme emerging from the interviews was that migrants invested in Ghana as part of a broader strategy to facilitate permanent return. A number of participants explained that investment decisions were informed by future retirement plans, family responsibilities, and the desire to establish sustainable livelihoods before coming to Ghana. For many respondents, investing in Ghana represented both economic preparation and emotional attachment to the homeland.

Discussion

The analysis shows that investment in a country of origin is positively associated with return intention. According to the logit model, the marginal effect of investment is 9.4% ($p < 0.05$) which indicates that participants who intend to return to Ghana are 9.4 percent points more likely to exhibit investment in a country of origin, holding all other variables constant.

The findings in the qualitative results support the quantitative findings. Themes that were generated on return show that some of the immigrants invest in Ghana in preparations toward their eventual return as was expressed in the following narrative by of the respondents:

Three years ago, my wife and I opened a small bakery in Nsawam, intending to move to Ghana to build a major bakery business on land we had acquired together if it was successful. We have built our home on a sizable plot of land in Accra's Doboro neighbourhood. Additionally, we intend to send part of the bakery equipment to Ghana (29-year-old male, UK, 2021).

Immigrants who intended to return to Ghana also started housing projects and established enterprises. At the time of the interview, a 32-year-old nurse who had likewise lived in the UK for nearly a decade said:

I have sent money for electrical fixtures, appliances, and furniture for the houses I built. In reality, everything is finished now. My children are still in school in the UK; therefore, it would not be wise for me to abandon them for now. This is the main obstacle preventing me from returning home. Too young are they. Therefore, my husband and I have chosen to rent the apartments to people for at least five to ten years, by which time the kids should be able to stand unassisted (Dorothy, September 2021, UK).

The need to set up some investments before returning to Ghana was also evident during an interview with a respondent. Agya Obeng, a 36-year-old man who has been in the UK for 10 years, has been preparing for his return to Ghana over the last couple of

years. Agya Obeng's quest to establish some investment ventures was also connected to the fact that he is the family's next 'abusua panyin'. He says:

There is time to return after almost 10 years in the UK. In doing this, I have also prepared against my pension by establishing a poultry farm and cocoa plantation in my village at Chiraa in the Ahafo region. I can engage in these activities while doing my traditional duties as abusua panyin, as I am the next in line to assume the head of the clan.

These results are consistent with a number of findings in migration literature. For instance, an empirical study by Dustmann (2016) shows that migrants with plans to return to their home countries send more money and build up more physical capital assets in the sending communities than migrants without such plans. Similarly, OECD (2022) states, that migrants can mobilise resources to the extent necessary to support investment back home in preparation toward their return. These findings resonate with the conceptual frame work of this paper. As indicated in the narrative of Agya Obeng, structural factors play significant influence in the return proposition of individuals. For Agya, family structures had immense role in his return decisions. This resonates with the conclusions of Setrana and Tonah (2014) who concluded that structural factors in home countries and the respondents' ages determine the return intention of migrants. Similarly, these results are consistent with the findings of Agyemang and Fernandez (2016). They discovered that most migrants had a strong desire to return as they got older or as they approached retirement age, which is consistent with the results of this study.

The logistic regression model indicates that the coefficient for age is **0.024**, and this effect is statistically significant at the 1% level ($p < 0.01$). This coefficient implies that with each additional year of age, the log-odds of investing in Ghana increase by 0.024. When interpreted in terms of marginal effects, this translates to an approximate 2.4% increase in the probability of investment, holding all other variables constant. The Chi-square analysis in Table 3 confirms the findings in the regression analysis regarding age and investment.

This pattern suggests that the investment pattern of participants is associated with their ages, which are consistent with findings from Paparusso and Ambrosetti (2017), Barbiano di Belgiojoso (2016), and Barbiano di Belgiojoso & Ortensi (2013), all of which acknowledge that age has a positive impact on return intention and investment. The educational status of Ghanaian immigrants in the UK was utilised to determine their investing behaviour in the multivariate analysis in Table 5. All levels of education, including those with a certificate, a first or second degree, and those enrolled in training, were contrasted with individuals SSS-level education. The analysis reveals a significant relationship between educational attainment and investment among Ghanaian migrants in the UK. Specifically, individuals holding first and second degrees were significantly more likely to invest in Ghana compared to those with only Senior Secondary School (SSS)-level education, with this effect being statistically significant at the 1% level ($p < 0.01$).

Moreover, respondents with a diploma were found to be 87% more likely to engage in investment activities than their counterparts who had only completed SSS-level education. These results underscore the positive influence of higher educational attainment on the likelihood of migrants' investment, suggesting that increased education may enhance financial literacy, access to resources, and confidence in cross-border economic engagement.

Furthermore, those who have earned their first or second degree are 84% and 77% more likely to invest in Ghana than SSS level education. All education categories tested against investment showed statistically significant results. As Sinnati (2019) supports, in highly formalized European economies, individuals with higher education and skills are better equipped to navigate the labour market, making them more likely to gain employment, save money, and invest in their home countries. This research reveals that, immigrants who have a first degree or postgraduate degrees have a higher propensity to invest than those who hold SHS certificates which is consistent with those of Ayakwah et al. (2020), Bonifazi and Paparusso (2019), de Haas et al. (2015), and Tedeschi (2022).

However, these findings contradict the widely held beliefs in the literature on migration regarding the positive relationship between higher educational status and investment back in home countries. For example, Handler (2018) and Baizán & González-Ferrer (2016) posit that immigrants with higher levels of education are generally less likely to invest in preparation for return migration because their educational advantages improve their socioeconomic integration and occupational status in host countries, which lessens the incentive to return or reinvest in their home countries.

Examination of Sex and investment in a country of origin showed that males were positive about investment in Ghana as against females. This claim may be supported by the fact that men are more able to withstand pressure than women to take risks and deal with pressure (Paparusso & Ambrosetti, 2017; Bhatt et al., 2024).

In the Ghanaian context, and to a large extent in Africa, the male occupies an important position in the social structure, such as becoming a chief or occupying essential positions in the clan or lineage, which require presiding over the day-to-day administration, so migration to a different location with no intention to return may signify forfeiture of such status. This is reiterated in the qualitative interviews. For instance, Kwame, a participant whose view represent many of the qualitative respondents thinks it is necessary to invest after an extended stay abroad to fully reestablish contact with family and friends and restore his position within the social structure of his family. He thinks that making investments at home strengthens ties to the homeland. He says:

Looking at my age, I would play a major role in the extended family line if I were in Ghana now. My elder sibling is a female, and I come after her. My dad is now 90 years old, and I need to go closer to ensure that things concerning the family are best prepared and preserved. Over the years, I have been planning this, so I have made some investments in agribusiness and the health sector over the last few years that

I can depend on should I eventually return. (Kwame, male, 38 years, November 2021, UK).

These results are consistent with the findings of Carling (2015), who argues that men, more often than women, are inclined to return to their country of origin; reasons partly have to do with gendered notions of status and belonging. The results also align with the conceptual framework of this study, which opines that migrants' pre-decisional stage is influenced by factors that inhibit or facilitate migrants' decision to return and eventually invest in preparation for return.

Regarding the length of time an immigrant spent in the UK and the association with investment in Ghana, the results reveal that there is a statistically significant association between time spent by a respondent in the UK and their investment decisions in Ghana. For instance, respondents who spent between 1 and 6 years in the UK exhibited a low proportion of investment (39.19%). In contrast, those between 7 and 12 years had a higher proportion of investment (28.25%). Also, participants who had stayed beyond 12 years in the UK exhibited a lower intent to invest.

Those who spent more years were likely to have established themselves in the UK society and were therefore inclined to invest back home. The findings of this study are consistent with those of Constant (2020) and Carling (2017), who found that immigrants require extended periods to settle in their destination countries and grow their businesses.

The overall finding on employment and investment back home shows that participants fully employed in the UK had a higher propensity for positive investment as against the unemployed, self-employed, and casual workers. This could be attributed to such factors as stable income, access to investment opportunities, and a more remarkable ability to take risks (Kasonde, 2025).

However, the regression reveals that although the marginal effects of casual employees and the fully-employed groups had a beneficial influence on investing behaviour, the link is not statistically significant. At the 1% level of statistical significance, immigrants who are self-employed in the UK are 77% less likely than jobless migrants to invest in Ghana, as indicated in Table 5. This result had a detrimental impact on investment in Ghana, especially for self-employed migrants, who may be able to attribute it to their established enterprises in the UK that use their available resources for investment. The results of Geetha and Vimala's (2014) study, which found that migrants investment decisions were positively influenced by their job status, resonates with the conclusions of this study.

Regarding marital status and investment, the regression results indicate that, at the 1% level of statistical significance, widowed Ghanaian migrants living in the UK were 74% less likely than single migrants to invest in Ghana. This result reflects the findings in the migration literature (Bishnoi, 2014; Sinatti, 2019). This may be the case as widowed immigrants might need more resources to engage in riskier business ventures in a challenging business environment without emotional support. Although the regression results did not establish a significant relationship between married couples

and investment in Ghana, the Chi-square results show that out of the respondents who indicated they have investments in Ghana, 186 (83.41%) of them linked investment to their being married.

However, regarding those who are married, the conclusion of this study is inconsistent with the findings of Bonifazi and Paparusso (2019), who establish that migrants with a partner in the country of residence tend to have more permanent migration projects and, therefore, show little investment in a country of origin.

Limitations of the study

First, the study used purposive and snowball sampling techniques, which may limit the generalisation of the findings to the larger population of Ghanaian immigrants in the United Kingdom. Participants who were accessible through migrant associations and social networks may differ from those who were not connected to such groups. Additionally, the quantitative data were collected through an online survey using Google Forms, could have excluded potential respondents with limited internet access or low digital literacy. This may have affected the diversity of participants who participated in the study. Also, the study relied largely on self-reported information regarding investments and return intentions. As a result, responses may have been influenced by social desirability bias or respondents' personal perceptions and future expectations, which may not necessarily translate into actual return behaviour. Moreover, the cross-sectional nature of the study limits the ability to establish causal relationships between investment decisions and return intentions. Return intentions may change over time due to evolving economic, social, or political conditions in both Ghana and the United Kingdom. Finally, although the qualitative interviews provided deeper insights into migrants' experiences, the relatively small number of interview participants may not fully capture the diversity of perspectives among Ghanaian immigrants in the UK. Future longitudinal and comparative studies involving larger and more diverse migrant populations across different countries may provide a broader understanding of the relationship between investment and return migration intentions.

Conclusion

The results of this study imply that investment by Ghanaian immigrants in the UK is a significant determinant of their return intentions. The desire to return to Ghana may be heightened for Ghanaian immigrants who are actively involved in economic investments, such as real estate ownership and agribusiness ventures. As a result, the return proposition becomes more alluring to those who have investment in their home country because they feel obligated to protect their interest. Migration policies should take these complex investment dynamics into account because, depending on the opportunities and incentives offered in Ghana and the UK, they may either promote or discourage return migration.

Furthermore, establishing structures that promote investments and remittances to Ghana via tax breaks or financial assistance for Ghanaian companies may strengthen ties to their homeland and ultimately impact their decisions to return to Ghana. A reverse brain drain that could boost the local economy could also be facilitated by policies that make it easier for Ghanaians to repatriate their assets and support the creation of sustainable projects in Ghana. In order to create mutually beneficial policies and encourage return migration through investment, this strategy might also call for cooperation between the governments of Ghana and the UK.

Given the complexity of both migration and investment in a country of origin, more research is required to examine the specific ways in which various investments, such as those in businesses, real estate, or education affect return migration decisions. This would make it possible to adopt a more customized approach to migration policy, allowing decision-makers to better anticipate future migration trends and create plans that cater to the various needs of Ghanaian immigrants. Longitudinal research may shed more light on how these behaviours change over time and how they affect people's decisions to move back or settle down permanently.

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