

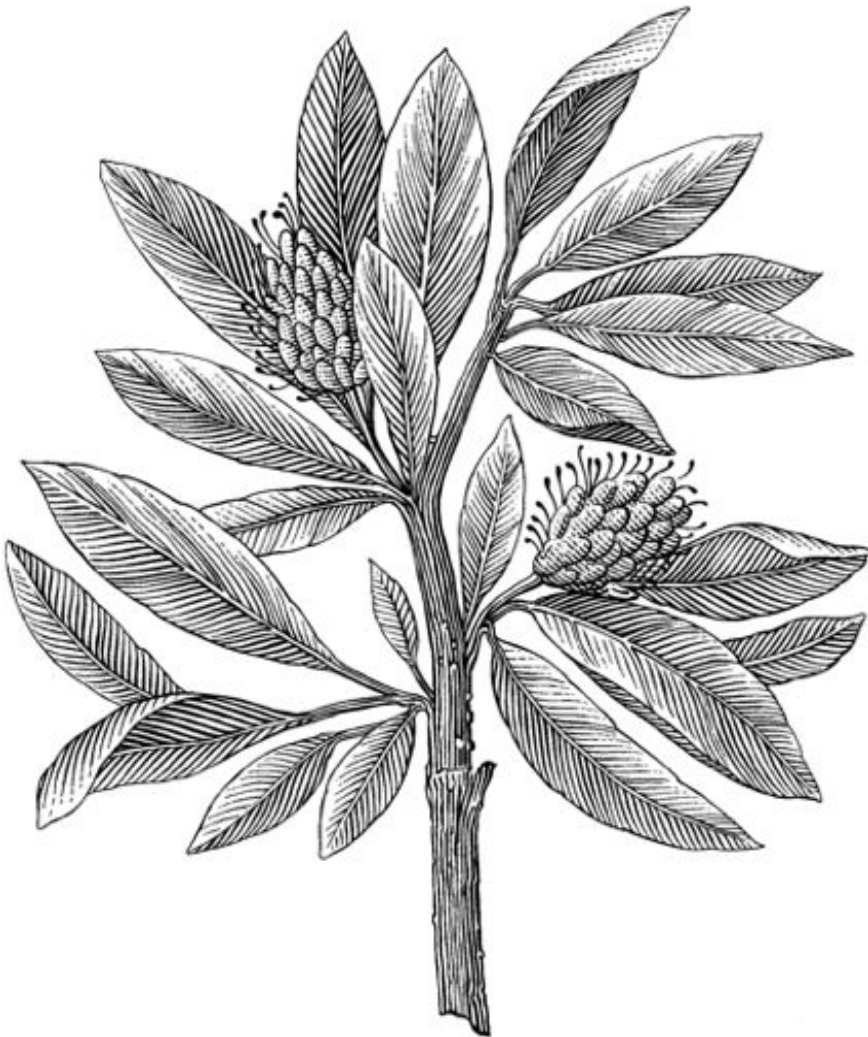


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Bachelor thesis

”If I do not provide for my family, who else will?”

*A qualitative study on motives behind remittances and the
impact it has on Iraqi and Somali migrants in Sweden*



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Abstract

According to the World Bank's (2019) latest Migration and Development Brief, remittances to low and middle-income countries reached a record high in 2018. This study examines Swedish migrants' motives behind remittances and their experience with the social and economic impact of sending remittances. The purpose of this thesis is to contribute to a research-based study on Swedish-migrants' remittances practice since Sweden lacks research about remittances. We have conducted eight semi-structured interviews with Somali and Iraqi migrants to understand their motives and experience with remittances. The results are analyzed with theories such as Lucas and Stark's altruism, self-interest, and tempered altruism, or enlightened self-interest, as well as transnationalism. We have also analyzed the results with the social exclusion concept to understand the migrants' experience in the host country in relation to remittances. In our study, we found that the respondents' social and cultural resources were limited. Our interviewees were socially and economically impacted by sending remittances. They are in a state where their economy is limited because of sending remittances, which makes it hard for them to maintain a certain social presence in the host country, due to their lack of free time. They do not have the same opportunities as non-migrants in Swedish society, because they prioritize work and providing for their families in Sweden and the homeland. The respondents are living in two worlds where they are keeping their transnational ties with the origin country and therefore, they are comparing their living standards with families and relatives in the home country. This prevents them from seeing or identifying themselves as socially excluded individuals of the host country. They perceive themselves as socially excluded when it comes to their economic situation, however, in general, they see themselves as socially included as they learned the language, got an education, work, provide for their families, etc.

Keywords:

Remittances, Transnationalism, Motives, and Swedish Migrants.

Preface

We would like to thank our interviewees who volunteered for this study, for their time and willingness to share their experiences, to open themselves up to this topic has helped us complete this study. We would also like to thank our supervisor Mona Hemmaty who helped us move forward in our thesis with her great support, constructive criticism, and advice which we will take with us in the future.

Meysa Ati & Hodan Abdi

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1. Introduction

The most tangible link between migration and development is remittances. According to the World Bank's latest Migration and Development Brief, remittances to low and middle-income countries reached a record high in 2018. Officially recorded annual remittance flows to low and middle-income countries have reached \$529 billion in 2018, which is over the previous record high of \$483 billion in 2017 (World Bank, 2019). Remittances are larger than the official development assistance received by low and middle-income countries (MPI, 2020). Recently, the World Bank (2020) has estimated that the amount of money migrants' remit is expected to fall 14% by 2021 due to the coronavirus pandemic where Europe and East Asia in 2020 and 2021 will undergo a high drop of remittance flows with 16% and 11%, and central Asia also suffering an 8% drop (World Bank, 2020).

The money sent by migrants is called economic remittance and is mainly to provide for their families in another country. The ability to support families through remittances has become a motivation for migration (Castles et al. 2013), but remittance flows are not directly related to migration flows but rather to the stock of migrants in a specific country (Castles et al. 2013). Because migrant stocks have not declined the remittance levels have been maintained even when some migrants have lost their jobs, gotten wage cuts, and so on. The migrants are despite these factors willing to sacrifice a lot in order to provide for their families and communities in the homeland (Castles et al. 2013:252). Pelling (2014) in her book *"Det dolda biståndet?"* mentions that Swedes are not familiar with the word remittance and are not able to understand the meaning and importance of migrants' connections with their home countries. Hence why Sweden lacks research about remittance. She also mentions that usually in Sweden the migrant is seen as "a victim in need of our support, rather than someone who himself mediates support to others." (Pelling, 2014:9) Pelling (2014) explains that it often weighs heavily on migrants with consequences for integration and standard of living, that this topic should be discussed, problematized, and analyzed.

1.1 Background

Why migrants remit money has been receiving attention, yet researchers rarely draw attention to the topic of how migrants are affected by remittance in a Swedish context. Lucas and Stark (1985) discuss that undoubtedly some efforts to redirect most of the transfer payments for unreported are transactions through informal banking companies. The biggest obstacle to

transferring money through more formal referral services is the cost of transfer and difficulties caused by banking rules in different countries. Lisa Pelling (2009) in her “Global utmaning” sub-report *"remitteringar från Sverige"* writes that remittances contribute to development and poverty reduction and that it is little known about remittances from Sweden. Swedish migrants who remit money make important contributions to their families and the development of their countries of origin. According to Pelling (2009), the migrants' efforts and sacrifices are invisible to non-migrants, and at the same time, the statistics available are not updated, no comprehensive scientific studies have been carried out yet. She argues that the Swedish government wants to increase the development effect of Swedish remittances, but the lack of statistics and research on remittances from Sweden makes it difficult to move forward. Without knowledge or current figures, it is utterly impossible to formulate an effective policy for migrants who remit. According to Omvärlden (2019) SCB (statistiska centralbyrån), a Swedish state administrative authority estimates that remittances from Sweden are 3 to 4 billion SEK per year, which is a lot lower amount compared to the 15 billion SEK reported by the World Bank in 2017. They write that remittances from Sweden are in the form of transfers in cash from migrants' and short-term employees' income. The reason for this is SCB's information is based on companies that mediate international payments, and they are less aware of cash gifts and transactions.

1.2 Purpose and research question

This research has sociological relevance as it tries to study the individual's motive to send remittances to their family in the origin country or another country. This research is also interested to examine how it impacts the individual's life in the host country. The lack of previous research makes the migrants' effort and sacrifice invisible to non-migrant in Sweden and that is the current problem in Swedish migrant society. Given the increasing remittance to the migrants' origin countries, we want to go deeper into it with our study to see the migrants' experience with sending remittances and how they are socially and economically impacted by sending remittances. This study will contribute to understanding this phenomenon's outcome and for the development of solving the problem in the Swedish migrant society. Our interviewees for our study will be Swedish Somali and Iraqi migrants with a residence permit or citizenship. The research questions mentioned in the previous literature research have helped us develop research questions that are considered to be relevant for our thesis. The phenomenon is studied on a micro level that explains the senders' perspective through a qualitative approach.

- What motivates migrants in Sweden to send remittances?
- How do migrants experience the social and economic impact of sending remittances?

1.3 Outline

The thesis is divided into six chapters. In the first chapter, we introduce the remittances phenomenon, the purpose and aim of this thesis as well as the definition of concepts. In following chapter two we present previous research on remittances and how it impacts the sender in the host country. The theories in this thesis are presented in chapter three. In chapter four, the methodology and the methods used in this thesis are introduced, such as selection strategies, a description of the interview, and the sampling process. The fifth chapter presents empirical findings and analysis. Chapter six is the final chapter and presents this thesis conclusion and discussion as well as suggestions for further research.

1.4 Concept definition

In the following section, we present the concepts that will be used in this study such as migrant, remittance, transnationalism, and social exclusion.

The definition of a "migrant" is according to the UN migration agency (IOM) "any person who is moving or has moved across an international border or within a State away from his/her habitual place of residence, regardless of (1) the person's legal status; (2) whether the movement is voluntary or involuntary; (3) what the causes for the movement are; or (4) what the length of the stay is" (United Nations, 2019). The category of migrants is quite broad and comes with different types of migrants such as transit migrants, circular migrants, and asylum seekers (World Health Organization, 2020). In this study, we use the term migrant to describe a person who has settled down in the host country and has either a residence permit or citizenship in Sweden.

Remittance is known as the sum of money being sent somewhere abroad. The payment could be to settle an invoice from a supplier, to pay an employee, or to support the family back home (Transfer Wise, 2017). Remittance can also be used to describe when a person from the host country sends a set of skills, ideas, and practices, and so on to their family in the home country, called social remittance. But in this study, we will be writing about economic remittance, the terms "remittance" and "remit" will be used and referred to as money sent from a migrant in the host country to family members or others.

Transnationalism is an analytical framework and a way to study the behavior of migrants. It can also be seen as a concept that suggests a weakening of the control a nation-state has over its borders, inhabitants, and territory. Increased immigration to developed countries has resulted in multicultural societies where migrants are more likely to maintain contact with their culture of origin and less likely to assimilate in the host country (Huff, 2014). In this study, we will refer to migrants who have transnational ties, residing in the host country, and maintained strong transnational ties through connections among families, households, and other contacts in the host and origin countries.

The UN (2016) report claims that the social exclusion concept has no universally agreed definition, however, lack of participation in society is at the heart of nearly all definitions put forth by scholars, government bodies, non-governmental organizations, and others. According to Burchardt et al (1999) an individual is socially excluded if the individual is geographically resident in society and does not participate in the normal activities of citizens in that society. The above-mentioned definitions of social exclusion will be used in this thesis to find out what kind of impact it has on the interviewees. Burchardt et al (1999) address “normal activities” by identifying five dimensions of which participation is essential to the well-being of individuals and groups. Four of the dimensions are relevant for our thesis and they are, consumption activity, saving activity, production activity, and social activity. The fifth dimension is a political activity which we found irrelevant for our thesis. In this thesis, the social exclusion concept will be used to see if our interviewees’ experience that remittance impacts their “normal activities”, especially on any of the four above-mentioned dimensions. This concept with the theories presented below will help us understand the interviewees’ motives for remitting and how their lives in Sweden are impacted by remittances. The social exclusion concept will analyze the interviewees’ social and economic situation in the host country.

2. Previous research

This chapter introduces previous research about the topic we chose to study. Creswell and Creswell (2018) purpose is that once researchers have identified a topic that can and should be studied, they can start searching for relevant literature on that topic. In this chapter, we have decided to divide the previous research into two parts. In the first part of this chapter, we

present previous research that studied the motivation behind sending remittances. The second part presents how remittances impact the sender's life in the host country. We have chosen to divide this chapter like this as our purpose of this thesis is to find out our interviewees' motives for sending remittances, as well as their experience of the social and economic impact of sending remittances. At the end of this chapter, we present a summary of previous research. The previous research brings us an insight into other research regarding remittance and we will be able to strengthen our analysis with the help of the arguments of the chosen research.

2.1 Motivations behind remittances

Sarvendra Tharmalingam (2011) discusses first-generation Tamils and Somalis in Norway remittance practice and how it impacts the sending families and individuals. Tharmalingam (2011) divides the Tamils and Somalis practices of remittances categories into five different categories. One of the relevant categories that the author tries to focus on is the family-oriented remittances which are the most important to Tamils and Somalis because both communities are bound by traditional and moral obligations; therefore, remittances have become an obligation. The interviewees expressed that they are pressured to send remittances to their families and relatives, or they will face the risk of punishment for their behavior by their family and even by the community. According to Tharmalingam (2011), the migrants that feel pressured to send remittances can be characterized as a practice of forced transnationalism.

Paerregaard's (2015) study argues against scholars and policymakers that say remittances are driven by altruistic reasons and are more resistant to uncertainty than other capital flows. Paerregaard (2015) does an ethnographic examination of remittance sent by Peruvian migrant families. In his study, he suggests that pure altruism constitutes the motivation for remittances, which makes it a relatively stable flow of money. However, it is also found that this flow of money is often short-lived. The finding in Perregaard (2015) is that a strong sense of altruism and contractual commitments drive the shortest remittance time, however, emotional remittances, commitment, non-utilitarian motives, and selfish motives drive the longest time. Paerregaard's (2015) evidence shows that although the driving force for remittances in Peru is the concern of immigrants with their families, their motivations are

often far from non-utilitarians, and the duration and intensity of their remittance commitments to close relatives vary greatly. Paerregaard (2015) refers to Lucas and Stark's study and say they believe that although pure altruism is usually the driving force of short-term remittances (Stark, 1995), the fusion of mutual altruism, tempered altruism, and enlightened self-interest a combination of altruism and self-interest, is more likely to contribute to the development of long-term remittances (Lucas & Stark, 1985:913).

Kankonda Bukasa (2010) investigates the Congolese migrants in South Africa and their remittances, moreover how they are affected by that. According to Kankonda Bukasa (2010), most research on remittances fails to capture the personal and family significance of migrants' remittances, not only in their transnational social relations but also in their cultural background. Therefore, Kankonda Bukasa (2010) decided to study the social culture of the interviewees and study the motivations of Congolese migrants living in Johannesburg. According to Kankonda Bukasa (2010), the concept of altruism does not promote the study of how and why transnational family relationships are negotiated through behaviors in any meaningful way.

Kleist (2018:59-60) describes the Swedish Somali diaspora motivation for engagement in development as a sense of moral obligation. She continues to say that the Somali diaspora's commitment or obligation is based on their culture and religion. Hence why they remit and support their kinship. Many adult Somali Swedes and Somalis in other parts of the world have participated in this practice. Besides, people have widely expressed donations for drought relief and other forms of disaster donations. This is a common practice, that is, little or no attention is paid to the affiliation of certain regions, but based on a sense of urgency and solidarity, even for the economy, the same is true for people with very limited means. Also, because many Somalis suffered physical pain during the civil war, or had family members or friends who were or have been affected, it is not always clear if they remit because of religious and humanitarian obligations or because they feel responsible for their family. Other motivations Kleist (2018:62) mentions are personal ambitions such as achieving status positioning oneself in the political landscape in the Somali region, especially if aspiring to a political career. Although this is not specific for those who aspire to return to their origin country, however, the political engagement goes hand in hand with the Somali diaspora's engagement in their homeland's development.

According to Pelling (2009), the tendency to remit depends on factors such as age, gender, and family situation, and how much time one has spent in Sweden. Other factors Pelling doesn't mention are the income of the migrant, wealth, pride, honor, wanting to be seen as successful. Pelling (2009) also mentions that it also depends on the recipient's need for money. Other factors Pelling (2009) mentions are different cultural perceptions about social obligations and the transnational ties that exist between the migrants and often the homeland. Pelling (2009) females tend to remit more often than men and remit smaller amounts at a time. She continues by saying several studies have shown that females have a higher propensity to remit. According to Pelling (2009) if this would apply to Swedish female migrants the proportion of females among Sweden's migrants should have a decisive influence on the flow of remittances from Sweden. Pelling (2009), tries to answer the question of whether the low-educated remit more than the highly educated, so she uses Robert Faini's (2006) research. He believes that there is no evidence that highly educated migrants remit more but he explains this with the fact that highly educated migrants, apart from the fact that they more often come from relatively well-off and wealthy families with less need for remittances, tend to spend more time abroad, which weakens their ties to their homeland (Pelling, 2009).

Pelling (2014) discusses that remittances from Sweden have increased sharply in recent decades. Nevertheless, the survey of data from Living surveys for foreign-born persons and their children (LNU-UFB) shows that only about ten percent of those born abroad in Sweden remit. This is a relatively low proportion when compared with surveys conducted in other countries. In a standard of living survey conducted in Norway in 2005-2006, for example, about 45 percent of people from ten selected groups stated that they sent money home to their countries of origin at least once a year, and in a study conducted among "black and ethnic minorities" in the UK, 26 percent answered that they have remitted in the past year (Pelling, 2014).

2.2 Impact of sending remittances

Many researchers mention how migrants are affected by sending remittances to their families in the origin country. The findings are that migrants could be in financial problems, not completing or continuing their education, etc. The impact of remittance practice on senders in Tharmalingam's (2011) paper is that they have less opportunity to study and establish a convenient life in the destination country if there is much pressure on them from their

families from the homeland. Migrants that have other relatives in western countries or no family or no close relatives in their homeland tend to get an education and focus on themselves in the new country. However, migrants who have left many members of their family or left their families in a conflicted area tend to start working as soon as they arrive in the destination country. According to Tharmalingam (2011), another reason why some migrants offer their future is that they take a loan in the host country and therefore have to pay that sum as soon as possible. Only one job is not enough to take care of themselves and their family in the host country as well as the family or relatives back home. So, these migrants get more than one job to get additional income, but the consequences are that they get ill, and suffer from back pain or get diabetes as well as spending less time with their family.

Johnson and Stoll (2013) conducted a focus group study with Sudanese and Vietnamese refugee leaders and settlement counselors to determine their views on the impact of remittances in these two communities and their suggestions for improving the situation. Johnson and Stoll (2013) say that leaders and reconciliation consultants determined the impact of the remitter's fulfillment of remittance obligations. These effects include reduced living expenses in Canada. Work in multiple low-paying jobs; postpone your skills or language upgrades to send money; conflicts in family relationships; feelings of guilt or pride, depending on whether you fulfill your obligations. Even according to IOM (2010), transnationalism which results in remittances can be a challenge on an individual and family level. Families in the origin country often tend to think that the migrants in the host country are the breadwinner or primary caregivers.

Another study about refugees and remittances' impact on their new life in the host country is Anna Lindley's (2009) "*The Early-Morning Phonecall: Remittances from a Refugee Diaspora Perspective*". Lindley (2009), studies remittances from the Somali refugees in London. Her paper argues that the perspective of diaspora immigrants is a key factor in understanding the remittance process, and remittances may have a substantial impact on immigrants. The respondents in Lindley's (2009) study explain their action of sending money as affection, family values, clan solidarity, Islamic duty, and friendship as motivating factors. The finding in her study is that migrants are socially pressured by their family back home and be ashamed if they don't support their relatives. However, social pressure came also from within the diaspora. The Somali diaspora network in the UK is important for the refugees

because they get help with social contacts, financial assistance, information, and navigating life in the UK. According to Lindley (2009), the respondents express how they are economically affected by remittances. The respondents choose low-income jobs with long shifts, and the ones that are living on state support send small amounts now and then. Many of these migrants have little to no savings as they constantly send remittances or save money to help relatives to emigrate. Some of the interviewees expressed how they feel proud to help their family and relatives, however, they mention that there is tension between them and the family back home. The interviewees even mention the tension between the family members in the host country. Lindley (2009) says that life in the UK is a jolt for many couples because some urban females who are accustomed to getting help at home suddenly have to feel pressure to deal with their children in caring for and operating houses and other tasks in a strange and sometimes hostile environment. For some men, immigration is their struggling job because it is difficult for them to find a job and re-establish the traditional role of breadwinner. As the marriage relationship has undergone complex adjustments, probation has increased this pressure.

Kankonda Bukasa (2010) mentions, in his master thesis for master in forced migration studies (2009), an empirical study of Congolese migrants in Johannesburg. The majority of the interviewees in that study show that remittances constituted pressure on the life of the host country and were the cause of a major setback in realizing their initial immigration project, for example, starting or expanding business, further development of their study, travel to other destinations, etc. In the article Bukasa (2010) argues that socio-cultural influences and the inherent stereotypes of migrants' economic impact have shaped migrants' perceptions of the expectations of their roles in the communities of origin. Moreover, the exertion of such tremendous social pressure on them that migrants often feel forced to think of being economically "successful" and "effective" and "good" family members in their communities of origin and among other immigrants. Therefore, remittances have fundamentally become a means and standard for shaping migrants' sense of belonging and social and family inclusion or exclusion. In this sense, for individual migrants, remittances play a vital role in portraying such images, and at the same time, they are seen as a means to avoid social stigma and exclusion.

Jeffrey H. Cohen (2005) examines migration and explains that remittances are a part of a decision-making process and starts with a choice to often leave a nation where one's

household and community lives. Furthermore, he explains that migration has changed over time and transnational links, associations, and processes play in occurring remittance practices. Because the flow of people and resources between the modern origin and destination communities is very complicated, it brings either new opportunities or problems to migrants. Cohen (2005) explains that transnational movements are widely reported and apparent among migrants who are moving, as an example he takes Mexico to Central America, the Middle East to Europe, the Caribbean to the United States, etc. The bond between migrants and their families is built upon their social and cultural bonds, creating the transnational ties from the host to the home country. Transnational sojourns, as Cohen (2005) explains, sometimes have particular implications for remittance practices and that remittance practices influence transnational possibilities. He writes that Peggy Levitt (2000) believes that transnational connections over time and space are intensified by the convenience of travel; reliance of sending countries on migrant remittances; nation-state efforts to establish communities abroad including permanent migrants; host country societies that marginalize migrants economically and socially; and tolerance sometimes accompanied by the arrival of new ethnic immigrant populations.

2.3 Summary

Previous research has given us an insight into what motivates migrants to send remittances to their families and relatives in the country of origin. Furthermore, the previous research tells us how the migrants in the host country are affected by sending remittances. The migrants have the obligation to send money to their families because their families live in dangerous regions. Another explanation mentioned in previous research is they have taken loans to get in the host country and now have to pay it back. The previous research also mentions that the migrant in the host country is the breadwinner for their families in the origin country. The pressure of the families back home causes the migrants to not be able to establish a convenient life in the destination country. The migrants work several jobs that pay less, and they have fewer opportunities to continue their education if the family back home are pressuring them to send money. Some of the consequences of sending remittances are overworking and getting health problems such as back pains and diabetes. Moreover, it can cause tension between families and forced transnationalism. These consequences occur as the migrants try to prioritize their families in the host and origin country. Hopefully, with this study, we will contribute to Swedish migrants' motives for sending remittances and how their lives in the host country are affected by this. As mentioned before remittances in Sweden are

not studied as much as in other countries and therefore, with this study, we intend to shed light on this phenomenon with the Swedish context.

3. Theories

The theoretical starting points of the study are presented in this section. The chapter begins with a discussion of the chosen theoretical concepts and their relevance based on the study's purpose and issues. The chapter concludes with how the theoretical starting points will be operationalized to answer the questions of this study. According to Creswell and Creswell (2018) researchers are increasingly using theoretical perspectives or viewpoints in qualitative research, which provides an overall oriental perspective for research on gender, class, and race, or other marginal group issues. This perspective becomes a transformative perspective, shaping the types of questions asked, telling how to collect and analyze data, and calling for action or change. They guide researchers on which issues are important to examine, for example, marginalization, empowerment, oppression, power, and those who need to be investigated, for example, females, low economic and social status, race and ethnic group, sexual orientation, disability (Creswell & Creswell, 2019:62). In this chapter, we will use the theoretical concepts of transnationalism, altruism, self-interest, and tempered altruism, or enlightened self-interest.

3.1 Transnationalism

Transnationalism is based on the fact that there is a connection between communities, societies, and individuals across borders bringing changes in the social, cultural, and economical environment in societies of origin and destination (IOM, 2010). Transnationalism emerged due to the widespread global mobility and has developed communication, trade, information, transport, and networks through globalization which has strengthened the bond between migrants in many places. Castles et al (2013) present transnationalism as a theory and say transnational communities argue that globalization has improved the ability of migrants to maintain network connections over long distances and lead to the rapid spread of transnational communities. The rapid development of transportation, communication, and technology didn't necessarily increase immigration, but it has made it easier for migrants to establish close links with the society of origin through telephone, internet, satellite, and the global remittance banking system.

Transnationalism can extend to communities based on relatives, neighborhoods, or workplaces. This enhances the ability of migrants to simultaneously cultivate multiple identities, communicate with people, travel back and forth, work, and do business and politics in different places and countries (Castles et al. 2013:41). The strength of transnational social, economic, and cultural ties also enhances the potential of migrants to contribute to the development process of their countries of origin through remittances, investment, political participation, and cultural exchanges. Besides, migrants often become aware of their intercultural status, which is not only reflected in their artistic and cultural work, but also social and political actions. Despite the present conflicts over the impact of ethnic diversity on national culture and identity, immigration does provide prospects for change.

Castles et al. (2013:330) also explain that there are countervailing tendencies such as racism, the rise of extreme-right organizations, and nationalism in many countries when a country has inescapable central trends that are increasing ethnic and cultural diversity. This makes it possible for the migrants in transnational ties to endure setbacks, especially in economic or political crises. But at the same time, migrants are sometimes forced to engage in transnational ties since their situation as a migrant in the host country forces them to have multiple social and cultural identities (Castles et al. 2013:331). Transnationalism is a theory that will be used to explain how migrants keep contact with their families and relatives in the origin country. In this study, we will use this theory to explain our interviewees' connection with the two countries and how the practice of remittances is part of their connection to their origin country.

3.2 Altruism

Lucas and Stark's (1985) research article "*Motivation to remit: Evidence from Botswana*" examine motives to remit and talk about theories like *altruism*, *self-interest*, and the combination of these two theories called them *tempered altruism or enlightened self-interest*. The pure altruism theory talks about how migrants send remittances for their families and relatives back home and their motives being the care for those left behind. In this study, this theory will be used to explain if the migrants' motives to send remittances to their families is because of selfless reasons, the families' best.

3.3 Self-interest

Self-interest theory is a counterpoint to altruism as it argues for migrants' remittances motives being purely selfish and migrants are not altruistic towards the family. According to Lucas and Stark (1985), there are three pure self-interest reasons to remit. The first one being the aspiration to inherit. They assume that if an inheritance is conditional on behavior, then the motivation of self-interest migrants to support their families, especially their parents, may include concerns about maintaining favor in inheritance. If applicable, generally, this means that the larger the remittance, the greater the potential inheritance rights. The second pure self-interest reason is if the migrant is sending remittances to invest in assets in the home area and also the migrants need someone to maintain the assets. To get that the migrant sends remittances to their family because family members could be trusted and can maintain the assets on behalf of the migrant. The third pure self-interest reason is the intention to return home, which is sufficient to promote remittances, investment in fixed assets, such as land, livestock, or houses into public assets to increase prestige or political influence, as well as the so-called social asset-relationship with family and friends. However, the last part of this illustrates how altruism and self-interest motivation are inseparable. This theory is important for our study as it is a counterpoint of the previous theory and explains to us that some migrants' motives to remit are selfish. Self-interest theory will be used in this study to explain the migrants' selfish reasons to remit to their families and relatives in the origin country. Migrants who remit because they want to inherit or want to move to the origin country when they get older will be explained with self-interest theory.

3.4 Tempered Altruism or Enlightened Self-interest

According to Lucas and Stark (1985) *tempered altruism or enlightened self-interest* theory views remittances as part of a mutually beneficial contractual arrangement between migrants and families in the origin country. This theory gives us two examples of how it can be beneficial for both the sender and recipient. The first example is to repay the investment of migrants, such as education expenses paid by the families who stay at home. The second example is that the risk is minimized by choosing one or a few family members to migrate from the countryside to the city. Some people think that this is done to balance the financial risks associated with urban and rural life, thereby increasing at least one chance of a stable source of income. In this study, we will be using this theory to examine if the migrants send remittances because of their families' situation but also expect something in return. This theory is relevant and helps us to navigate the motives behind our informants' remittances.

Not everything is black and white, and this theory is a combination of the previous theories that will make it easier for us to understand our informants' motives. The theory will help us to understand the migrants that are sending remittances because e.g. they want someone else in the family to send remittances when they get older.

3.5 Summary

The aim is to understand and get an insight into what motivates migrants in Sweden to send economic remittances to their homeland or other countries that their families and relatives are residing. Furthermore, we are trying to see if remittances have a social and economic impact on the sending migrants. With the above-mentioned theories, we are trying to understand what motivates our interviewees to send remittances. The theories mention the migrants being selfless and only sending remittances for the families' benefit. Other explanations are that the migrants gain something from sending remittances, e.g., inheritance, investment in the homeland, or the intention to return home which is sufficient to promote remittances, investment in fixed assets, such as land, livestock, or houses into public assets to increase prestige or political influence, as well as the so-called social asset-relationship with family and friends. More explanations mentioned are the migrants repaying investments like education paid by the family in the homeland or the migrant wanting to help another family member to migrate from the countryside to the city in order to have another stable income source in the family. Having ties with the origin country promotes remittances and that explains why some migrants send remittances. Other factors that depend on sending remittances are the income of the migrants in the host country. Having pride, honor, and wanting to be seen as "successful" in the eyes of the people in the homeland are some of the reasons migrants send money to their homeland. The migrants that intend to return home send money to have a welcoming family when they go back to the origin country since that is important in their culture. Furthermore, they are seen as "successful" and even prestigious when they return. In this study, we want to learn if they send the fund for building or only maintenance of their assets. We are also interested to learn if the funds the migrants are for their survival with food and clothing when they return to their origin country.

4. Methodological framework

This chapter begins with a justification of the study's chosen methodological approach. The selection of interviewees and interviews are then presented and discussed. A description of how the transcribed material was processed and analyzed is followed by a discussion of the study's validity, reliability. The ethical considerations made are discussed and finally the presentation of interviewees. The chapter discusses the chosen method throughout.

4.1 Choice of method

We are doing a qualitative study with semi-structured interviews with migrants who remit. By using a qualitative approach in a study there are different ways to interview and it varies on how many questions we can choose to include in an interview guide. One can also choose the order in which to ask different questions and one advantage is that of conducting qualitative interviews is that one can adapt the questions and the order when asking them to the situation the researcher and interviewee are in, which means differently than if one is bound by a completely standardized interview guide (Ahrne & Svensson, 2016:38). We intend to use Steinar Kvale's (1983, 1997) *categorization*. *Categorization* can just as well start before the interviews and in the interview guide when categorizing questions that should have a connection with the thesis different theories and concepts. Our interview guide was divided into three different categories, backgrounds, motives, and remittances' impact.

4.2 Selection of interviewees

The migrants we want to study are from the countries Somalia and Iraq. We wanted to delimit as much as possible and given the ongoing pandemic, we found it easier to include people from these two countries in our study whom we are most familiar with. With this study, we interviewed eight people from the mentioned countries who either have a Swedish residence permit or citizenship, also because we wanted to delimit our selection. When choosing our selection, we have noticed that migrants we contacted without a residence permit and citizenship preferred to not participate in our study because it threatens their privacy. We have decided to interview four people from each country. Another criteria we have had was of course the interviewees remit to their homeland or another country that their families live. We wanted both genders to be representative and that one gender should not outperform the other genders, because we wanted more of a variation for our results to not be one-sided. That

is why we strived to have as many females as men in our study. Since the interviewees came to Sweden as migrants while they were older, they were already educated in their home countries. They were psychologists, civil engineers, pharmacists, and biomedical researchers. Our previous research tells us that remittances have different kinds of impacts on men and females, hence why we chose four females and four men in this study. The reason why the Somali and Iraqi communities are interesting is that the majority of people from these two countries are Muslims and they are strongly connected to their culture and traditions. Kadhum (2019) says the Iraqi diaspora who have left their country because of the war help development through remittances or advocacy work for human rights or females rights. Kleist (2018) mentions how Somalis have been settling in Sweden and sending remittances to their homeland that they left because of the civil war. For the collection of materials, convenience sampling has been made, in which respondents are chosen based on their convenience and availability (Creswell and Creswell, 2018). The chosen selection has made it easier for us to find interviewees who fit the study. First, we have contacted our acquaintances, however, we have also posted on a Swedish Facebook group that has many Muslims from different countries that we are looking for interviewees. The reason why we have chosen this exact Facebook group is that the majority of Somalis and Iraqis are Muslims and many of them are in this group and engage in different discussions. This has given us a certain spread in the material, and the convenience sample helped us look for interviewees from different parts of Sweden. This was important to us because we wanted variant interviewees in order to get an interesting result and representative results of the migrants' experience with economic remittance. Two of our interviewees are from this Facebook group. We have also tried to ask our acquaintances to connect us to other people that are relevant to our study which has led us to a snowball sample. A snowball sample is when an interviewee leads you to somebody who is willing to get interviewed and that somebody has similar experiences needed for the study. The risk with a snowball selection is that the field material will not be sufficiently versatile, but in our case, the snowball selection has only led us to one person, who posed as an interviewer (Ahrne & Svensson, 2016:41). The majority of our interviewees are acquaintances, even the two interviewees that the snowball effect led us to.

4.3 Interviews

As mentioned before we have interviewed eight people that remit to their families and relatives. Some of our interviewees had difficulties with the Swedish and English languages. However, there were not any obstacles as Arabic and Somali is our native language and the interviews were conducted in their languages. With our previous experience, we have interviewed people who prefer to speak and explain in their mother tongue according to their wishes. Three of our interviewees wanted to do the interview in their mother language so we have written our interview guide as well as an information letter in that language and even transcribed it in that language. (See appendix 1) Due to the covid-19 pandemic, we were not able to meet up with the interviewees because of the recommendations on social distancing. All the interviews were done online, and we used different programs such as Zoom and Messenger. Two of our interviewees did not want to use their cameras during the interview because they did not feel comfortable having their cameras on. There are qualitative studies where the researcher did not experience any difference in the detail of the answers over the phone in comparison with the actual meeting (Bryman, 2016:484-485). However, a disadvantage we experienced with the cameras being turned off was that it was difficult to determine the meaning of silence, if the person is thinking, hesitating or if they have answered completely. The risk was then that we unknowingly interrupted the interviewee when they were thinking by asking the next question since we don't see facial expression or body movement. The questions we asked the interviewees were prepared (See appendix 1) and since we conducted semi-structured interviews, some of the follow-up questions depended on the answers of the interviewees. However, with the cameras on, we could read the interviewees' faces and body language to understand the meaning of their silence. A poor connection can affect the difficulty of transcription in the analysis stage (Bryman, 2016:492). However, it is still possible to hear the tone that can facilitate the interpretation of the answers. The interviewees received an information letter about this study. (See appendix 2) The interviews lasted between 30-40 minutes. All interviews were recorded after the approval of the interviewee. Since the interviews were based on a semi-structured interview guide, the follow-up questions varied according to the interviewees' answers. Thus, not the same questions were asked to everyone. To make it possible to compile and compare the interviews, even when they vary slightly, they were all transcribed in their entirety and verbatim. However, this took a long time but facilitated the compilation. Several things that the interviewees mentioned such as names, places, etc. were removed or alternatively

changed, in order to maintain the interviewees' anonymity to not threaten the interviewees' confidentiality. In some interviews, the interviewees talked about topics that can be considered sensitive. This information was also taken into account by removing or changing information that could possibly lead to the interviewee.

4.4 Processing of materials

The interviews were done in Swedish, Somali, and Arabic and even transcribed in those languages, however, we translated the transcribed interviews into English. Therefore, there might be some inaccuracies in the translated versions. The collected and transcribed material has been processed through what Rennstam and Wästerfors (2015) call sorting, reduction, and argumentation. This is to find relevant information in the interviews with the intention of answering the study's questions. According to Creswell and Creswell (2018), the author should start coding all data. Coding is the process of organizing data by enclosing braces (or text or image segments) and writing words representing categories in the margins. (See appendix 3) It involves taking text data or pictures collected during data collection, segmenting sentence paragraphs or images, and labeling these categories with terms, which are usually based on the actual language of the participants called in-vivo terms (Creswell & Creswell, 2018:193-194).

The argumentation will be performed and reported through what Robert Emerson and his colleagues call *excerpt commentary units*, where the presentation of the empirical material is interspersed with analytical comments (Rennstam & Wästerfors 2015). Thereafter, we intend to use Gubrium and Holstein analytic *bracketing* to analyze the empirical material where what-and-how questions are used in combination (Rennstam & Wästerfors 2015). Rennstam and Wästerfors (2015) explain analytical bracketing in such a way that a researcher should pay attention to both *what* happens in the material and *how* it happens. It pays attention to *what* people are talking about and *how* they talk and interact with it. Rennstam and Wästerfors (2015) write that one should not choose between *what* and *how* but switching between them as a combination of the two questions can provide answers to *why*-questions. This means that our material is analyzed both based on what the interviewees themselves say about remittances and how it affects them in their life in the host country as well as why they send remittances.

4.5 Ethical considerations

Research should follow ethical principles regarding the selection of informants, response to interview situations, and the reporting of the survey (Ahrne & Svensson, 2016:61). According to the Swedish Research Council (2002), research is important and necessary for the development of individuals and society. Therefore, society and members of society have reasonable requirements to conduct research, focus on important issues, and the research quality is high. This requirement, referred to here as a research requirement, means to develop and deepen available knowledge and improve methods. However, at the same time, members of society have made reasonable demands for protection against improper transparency. Before each scientific research, the responsible researcher must weigh the value of the expected additional knowledge against the possible risks, in the form of a negative impact on the research participant/informants or a third party.

We take into account the interviewees' information, identity, and integrity. Given that we have gathered a lot of material about finances, personal stories, and sensitive information, this topic becomes sensitive for many, and as researchers, we have a great and serious responsibility for the material collected. During the study, we have been careful to adhere to these ethical principles by carefully informing the interviewees about their rights and tasks in the study and presenting them in four main requirements: the information requirement, the consent requirement, the confidentiality requirement, and the use requirement. We as researchers have informed the interviewees about the purpose of the current research task (see appendix 2). We have also informed them that participation is voluntary and that they have the right to suspend their participation. Participants in the study have the right to decide for themselves about their participation. As the phenomenon we are studying leads to the interviewees providing personal and sensitive information, we have been sure that if the interviewee requests to be deleted from research material, it will be met. The information on all persons included in a study should be provided with maximum confidentiality, and personal data should be stored in such a way that unauthorized persons cannot access it. The recordings are deleted after the transcripts have been performed and the names of the people are fictitious in the presentation and analysis. The personal data collected can only be used for research purposes. This means that personal information collected for research purposes may not be used for commercial or other non-scientific purposes or loaned out (Vetenskapsrådet, 2002).

4.6 Validity and reliability

Validity is one of the advantages of qualitative research, which is based on determining whether the survey results are accurate from the perspective of the researcher, participant, or account reader. There are many terms of validity in qualitative literature, such as credibility and authenticity (Creswell & Creswell, 2018:221). According to Kvale and Brinkmann (2009), validity means that the author studies what the study claims to examine. In this study, the validity is processed continuously, in order to maintain the study's argument quality and its approach to what is to be studied. The purpose of this study is to analyze and gain an in-depth understanding of migrants' motives to send remittances and their experience by sending economic remittances. By constantly going back to the purpose of this study and using the concepts that the study intends to study, the validity of the study can be proven, which increases reliability. In this study, we interviewed people from two different countries, and our interviewees' age as well as their education and occupation varied. Moreover, our interviewees were from different cities and parts of Sweden.

According to Kvale and Brinkman (2013:295), reliability relates to the consistency and reliability of the research results; it is often treated in relation to the question of whether a result can be reproduced at other times and by other researchers. It is about whether the interviewees will change their answers during an interview and whether they will give different answers to different interviewers. Reliability affects the ability to recreate the same results in future studies through the absence of random and unsystematic design errors. The reliability of this study may, for example, have been affected by the fact that the interviews in the study were conducted by two different people, as well as in different environments, which affects the interview situation in different ways. In our study, the interviews were conducted in three different languages Swedish, Somali, and Arabic. An interpreter would risk making our informants uncomfortable as they have trusted only us to tell this sensitive information thus, we decided to not have interpreters. This was our interviewees' wish and since Arabic and Somali are our mother tongues, we had no problem interviewing in these languages and this increased the reliability of this study.

4.7 Presentation of interviewees

All names are fictitious

Somali interviewees

1. **Salman**, 26 years old. Salman moved to Sweden 10 years ago. He works in a warehouse. Salman has been remitting for the past five years. He remits money every month. Salman remits the same amount unless something comes up.
2. **Khadra**, 45 years old. Khadra has been living in Sweden for 14 years and works as an assistant nurse. She has been remitting since the first time she arrived in Sweden. She remits every month the same amount.
3. **Safiya**, 32 years old. She has been living in Sweden for 18 years and studying to become a nurse. She has been sending remittances for the past six years. She remits every month the same amount.
4. **Abdulrahman**, 33 years old, worked as a biomedical researcher in Ethiopia. It's been 5 years since Abdulrahman came to Sweden. He works at the hospital as a nurse and sometimes as an assistant nurse. Abdulrahman has been remitting since he arrived in Sweden. He remits the same amount of money every month.

Iraqi interviewees

5. **Najla**, 47 years old. Najla came to Sweden 20 years ago and works as a teacher. She is trained as a psychologist in Iraq. Has remitted for 15 years and remits every one or two months.
6. **Hanadi**, 43 years old. Moved to Sweden 20 years ago and she works as a teacher and personal assistant. He is trained as a psychologist in Iraq. Has remitted for 10 years and remits every month.
7. **Badr**, 53 years old. Moved to Sweden 16 years ago and is trained as an assistant nurse, has worked with various industries, and today as a teaching assistant. He

worked as a civil engineer in Iraq. Ever since he came to Sweden, he has been sending remittances, he remits every three months.

8. **David**, 45 years old. It has been 15 years since he moved to Sweden and works as an optician. He worked as a pharmacist in Iraq. David has been remitting for more than 10 years every month.

5. Results and analysis

This chapter presents key parts of the empirical material collected through interviews with Somali and Iraqi migrants. The material is analyzed with the help of theoretical starting points and the previous research done in the field. The chapter is divided into three themes: Motives, transnationalism, and the impact of remittance practice on senders.

5.1 Motives

In this section, we will present the interviewees' motives to send remittances to their families and relatives in the origin country or another country that the families and relatives reside.

5.1.1 Families

Almost all of our interviewees send remittances to their families and relatives because the situation back home requires people to manage their lives in the civil war, year 2003 invasion of Iraq, drought, famine, etc. without getting much help from the government. Two of our male interviewees Salman and Abdulrahman from Somalia send remittances to their wives every month. They explain to us that the reason why they send remittances is that they feel that they are responsible for their wives. Islamically and culturally, husbands are obligated to provide and take care of their families, therefore, these interviewees expressed that they feel obligated to provide for their spouses and children.

I send remittances because my wife needs a life. I send money for her to support herself. She is a student and needs money for her studies, rent, etc. I am responsible for her because she is my wife, so I have to support her. - Salman

One of the interviewees says that the situation back home is in a critical state and females especially find it hard to take care of themselves in that environment. One of these two interviewees says that his wife is a student, and she needs to finish her education without worrying about rent and other bills so he's proud of providing for her other needs. The other interviewee says that his wife and his children in UAE need someone to provide for them since his wife doesn't work so it is his responsibility as a husband and a father to provide for their needs. Another male interviewee, David from Iraq, arrived in Sweden first without his family and was planning to settle here first, learn the language and get a job and after that bring his wife and children to Sweden. However, it took way too long, and his wife did not want to move anymore, which meant that his family stayed in Iraq while he chose to stay here in Sweden. Even though he remarried and has a little daughter, he feels responsible as a father to his other children, and therefore he sends money to them. David also sends remittances to his uncle's daughter who is a single mother and widow, because she does not have such good finances, she does not work and has no education either.

''As a father, I have to give my children money, it is their right and I can not be there for them physically so I send money and I will always do that. [...] My uncle's daughter is like my sister, without hesitation or questions I will always help her.'' - David

Paerregaard (2015) says that sending remittances to a spouse shows the dedication to their family and their wish for their families to maintain a comfortable life. Paerregaard's (2015) informants show that sending remittances regularly is an act that proves male migrants as breadwinners for their families and thus assures their head of household status for decades. Our three interviewees mentioned above express how they have continued sending remittances regularly and feel the obligation as a husband and a father when they send to their families.

Najla from Iraq, who worked as a psychologist in her home country, but works as a teacher today, and Khadra from Somalia, who works today as a nurse assistant tell us that they remit every month to the same relatives such as siblings, nieces, and nephews. Because they are aware of the situation of their homeland and that the relatives often are in critical situations so it's natural for these two interviewees to send remittances. They both left Iraq and Somalia when the war began in their countries, they were also smuggled out of their home countries to migrate to Sweden through different countries. We see many similarities between Najla and

Khadra when it comes to the motives on why they are remitting, where Khadra says that she was raised in a culture where the family is important, therefore she sends money to families in her home country.

"This is for the sake of help, I am aware that they are in a critical and shameful state, that they need help with money. It is not easy in our culture to ask for money and it is not easy in our culture not to send money. If I do not help them, who else will?" - Najla

The interviewee Najla is aware of the difference between her and her family's living conditions. She told us that she is aware of the family's situation, just like the remaining interviewees that we presented above and that's the reason why they send remittances. Paerregaard (2015), Lindsley (2009), and Kokanda Bukasa (2010) mention how important it is to a lot of migrants to remit to their siblings in the origin country. They say that older siblings helped them when growing up or even helped them to migrate, so they feel the need to return the favor. Lucas and Stark (1985) say that altruism theory is about migrants who send remittances because they care for their families and relatives in the origin country. The majority of our interviewees have altruistic motives when sending money to the homeland. Although some of them send money for both altruistic and self-interest motives. Our interviewees mentioned how life in the origin country isn't easy and how the ones left behind need help. Some of our interviewees' families in the origin country are older people and have health issues that are caused because of the war, and, as mentioned earlier, the governments in these countries don't take care of people with special needs and therefore the migrants have to take that responsibility. Some of our interviewees have witnessed the war in their country and don't need anybody to tell them how the situation is, and even if the families and relatives don't ask for remittances, they send it anyway. The main importance is sending remittance, however, they support their origin country by engaging in social movements such as political development. In addition, they keep ties with relatives by sending gifts and even sometimes attending weddings in the origin country.

5.1.2 Preserving assets in the homeland

Badr, an Iraqi interviewee, worked as a civil engineer in his origin country but works as a teaching assistant today. He explains to us that he remits to his father who needs money. However, he also sends remittances to his brother to maintain the family house that he plans to live in in the future when he moves back to his homeland. He says sending remittances to

his brother is to keep the relationship between them as well as maintaining a bond and mutual trust. Badr plans to work in Sweden until he becomes a pensioner and earns enough money to live the rest of his life in the homeland.

“It is very important for me to preserve my house I had my whole childhood in, despite the war, it [the house] still stands, and I am grateful for that. I have always wanted to return there and I will hopefully do so in a couple of years.” - Badr

Abdulrahman, a Somali interviewee, says one of the reasons he remits to his mother is because she needs the money, but he is also interested in living in the house she lives in right now when he moves back to Somalia. He is the only child, and his mom is the only one living in the family house right now. Abdulrahman sends money to his mother for her to take care of herself but also to use it for the maintenance of the house.

“I send money to my mother in Somalia because I want her to have (be) well and also because I want her to take care of our house. She is the only one I could trust with taking care of that house. [...] In the future I want to return to my country because a big part of my life and identity is over there and I am thankful my mom is able to take care of our home. - Abdulrahman

The majority of our interviewees expressed their wish to go back to their homeland when they get older and if it ever becomes peaceful and safe. Even though some of the interviewees are pure altruistic when sending remittances to their families they have the dream to go back to the origin country. They expressed how life in their home country is a lot easier and a big part of their identity and childhood is there. The interviewees believe it is better to live in their homeland when they get older because of the warm weather and most of their relatives still live there.

As Lucas and Stark (1985) discuss one of the self-interest reasons is if the migrants send remittances to preserve the assets in the homeland. These two above interviewees want their family house to be taken care of by a family member and in order for that to happen, they send money to the families to maintain the bond between them but also for the house to be taken care of and be in safe custody. These two interviewees expressed how they plan in the future to move to the origin country and live in the house they have left in the custody of their

family members. The third self-interest reason why migrant sends remittances is that in the future they plan to return in the origin country, which is sufficient to promote remittances, investment in fixed assets, such as land, livestock, or houses into public assets to increase prestige or political influence, as well as the so-called social asset-relationship with family and friends. The self-interest theory (Lucas & Stark, 1985) explains why these two migrants send remittances to their brother as well as their mother. However, Abdulrahman and Badr show altruism by remitting to wife, children, and father.

5.1.3 Mutually beneficial arrangement

David an Iraqi interviewee explains that he plans on moving back to Iraq, one of the reasons is that he doesn't earn as much in Sweden as he used to in Iraq. David was trained as a pharmacist in Iraq and today he works as an optician. Even though he expresses that he worked very hard to establish a life here in Sweden, he still can't imagine a life without his three children in Iraq. His daughter who is soon to be 22 was admitted two years ago to the medical program at one of Iraq's best universities. He adds that doctors in Iraq make the most money in the whole country and hoped that he could be reunited with his children and help his daughter with her education. That's why he sends remittance to her as much as he can so that she will succeed with her education, and in the future, she will be able to take his place as breadwinner. He also adds that in their culture, it is very important to take care of their parents, given that he thinks he is getting old, his health is at risk, he wants his daughter's support in the future.

''There is absolutely no need for me to worry about the future. Me, my wife, and my little daughter will reunite with our families and my successful daughter is going to take care of her father. My culture is very near to my heart and I thank God every day for this blessing. I send her money the most I would say.'' - David

Lucas and Stark (1985) explain remittance as a part of a self-enforcing arrangement between the migrant and the family. The underlying idea is that for one person in a family to move to other places. This could be seen as an investment in obtaining a higher source of income. Then, remittances can be regarded as another stable income source in the family. According to Lucas and Stark's (1985) theory, the arrangement in the case of David and his daughter, who is soon to be a doctor, will be benefiting from his remittance. When she finishes her education and becomes a doctor, David does not need to remit anymore, because his daughter

will support her mother and siblings. When he returns to the homeland, he will benefit when his daughter starts taking care of him. From the beginning, the underlying idea was that he would bring his family to Sweden, but it took far too long for him to establish a life, learn the language, and get a decent job. But the motives changed when his daughter entered medical school. In a way, this is a sure win for David because he's getting old and has health issues. It is his culture, tradition, and religion that gives him security to be treated well by his daughter and family, when he returns to Iraq and to ultimately be taken care of when he can no longer work and take care of himself. Lucas and Stark (1985) explain that the migrant follows the arrangement as long as it is in his or her interest to do so. This interest can be either altruistic or more self-seeking, such as concerns about inheritance or the right to return home in the end in dignity. When we ask David about how the relatives treat him when he goes to visit his homeland, he explains that his ex-wife and three children are very grateful and love him because during these years he did not live with them, but he has still existed and helped them. We interpret this that his family considers him a “successful” migrant that is worthy of returning home.

5.2 Transnationalism

The majority of our interviewees are migrants with strong transnational ties with their origin country. The interviewees expressed how important it is for them to still have a connection with their homeland. That is, to maintain social relations between their communities of origin and their current place of residence. Even more, some of our interviewees mentioned how sending remittances helps their transnational ties with their families in the origin country. Hanadi, an interviewee from Iraq tells us how important it is for her to have transnational ties. She realized that it is important for her to have transnational ties a few years after living in the area since she came to Sweden. She describes that area as "multicultural, but still quite a lot of Swedish". She also realized that in order to enter society, which she thinks is to speak Swedish first and foremost, work, pay taxes, and follow laws. She has no problem adapting but she explains that she needs another migrant like her to talk to, it is one of her biggest needs as a migrant who has left an entire family. Most of our interviewees including Hanadi say that it is very important for them to have contact with their families and relatives, which is why they send remittances to them at the same time as they have contact with them most often through normal calls and video calls. The reason why they remit, among other things, is that they feel like an important person for the family and relatives in the origin country. The

senders, our interviewees have an important role, and that is to help and always be there for their families and relatives.

"Life in Sweden is expensive, that's why I work very hard because I also remit to my family who needs the money more than me, but I also have children and want us to have fun [...] talking to my family in Iraq is like therapy for me, I feel that I am close to them even if they are far from me. That's why we talk several times a week and it feels like they're with me." - Hanadi

Castles et al (2013), talk about migrants maintaining network connections over long distances and that leads to a rapid spread of transnational communities. It is also not difficult to establish close links with the society of origin through telephone, internet, etc due to rapid improvements in technologies of transport and communication. They also say that this has increased the ability of migrants to foster multiple identities. Hanadi explains that she does not have difficulty feeling a part of society and that she also lives in a fairly Swedish area, this can also be understood because she has lived in the same area since the first day she came to Sweden, ie. that she knows the inhabitants of the area and that they know her too. Still, she explains that her transnational ties are strong and that it is very important for her to have contact with the society of origin such as her family and friends in Iraq. She says that she constantly needs Arabic speakers because she feels more comfortable with that language even though she has established a life here in Sweden and adopted the Swedish society. It is not possible to be yourself and think culturally and traditionally when you enter Swedish society, this fosters multiple identities for Hanadi where she is two different persons with her family in the homeland and the society in Sweden.

Salman, an interviewee from Somalia, explains that he does not live like a Swede because of the culture and different views on things. He knows that he has a better living standard in Sweden but he does not want to live as if there is no family or relatives left in Somalia. It is then important for him not to lose his identity, that is why his surroundings consist of his parents, siblings, and Somali friends. He goes on to explain that the Somali culture is very different from the Swedish. Castles et al (2013) explain that the strength of transnational ties enhances the potential of migrants to contribute to their countries of origin through remittances.

''We have great respect for each other and always have good contact. This applies to my family who are here and the family in Somalia [...] As I said before, we have two different cultures and different opinions as well as upbringing.'' - Salman

Migrants are often aware of their intercultural status, reflecting their work in social and political actions according to Castles et al (2013) because both Hanadi and Salman are aware that their roles in society must be changed in order for them to fit in, otherwise it will be a culture clash. When conflicts over the impact of ethnic diversity on national culture, it could affect the migrant the way that provides prospects for change for them. Migrants are sometimes forced to engage in transnational ties since migrants' situation in host countries often forces them to have multiple social and cultural identities (Castles et al. 2013). Therefore, Salman's situation makes us believe that he does not want to force himself to change to fit into Swedish society. He mentions that he isn't trying to fit the society at all and only engages himself with Somalis which makes his transnational tie extremely strong.

Transnationalism could be a motive for our interviewees to send remittances, but it also describes how their life here in Sweden is affected by it. Having ties with the origin country makes some people distance themselves from the host countries' society. Moving to a foreign country and making new contacts and friends is not so easy for migrants, therefore, migrants tend to talk to their own people instead of expanding their ties e.g., our interviewee Salman. Sometimes the migrants distance themselves from the majority society and decide to socially exclude themselves from the rest. Burchardt et al. (1999) define the social exclusion concept as "An individual is socially excluded if the individual is geographically resident in society and does not participate in the normal activities of citizens in that society". One of the dimensions according to Burchardt et al. (1999) that indicates social exclusion is a social activity. If the person doesn't engage in social interaction with families and friends and doesn't feel they belong or identify with a cultural group or community, then they are socially excluded. The two mentioned above interviewees feel like their ties with the origin country are more important than the connection with the mainstream society in Sweden. Furthermore, they prefer to interact with their cultural group or other migrants that can relate to them. However, since they interact with a cultural group and with the mainstream society when needed, their social activity tells us that they aren't socially excluded.

5.3 Impact of remittance practice on senders

The lives of our interviewees were affected by sending remittances, however, how it affected them varied. Some of them expressed how they consume less than other people, Swedes, who don't send remittances. Our interviewees say as long as they can manage their life here in Sweden, they are happy to send remittances and it's alright if their lives in Sweden are affected by it. The interviewees describe the experience of having sufficient assets to cover their own needs, despite the remittances. In relation to the majority of society in the host country, on the other hand, they can be seen as having limited assets. If individuals do not define themselves as socially excluded, it can be explained on the basis that they are in a borderland between two contexts where assets and conditions differ.

5.3.1 Free time and consumption

Some of our interviewees expressed how they wish they have the resources and time for hobbies. They said they are either too busy with work or studies to do these activities they wished to do during their free time. Our interviewee Safiya says that she is a student and sending remittances to her uncle and aunt has limited her from doing normal things students do.

“I could buy a gym card to work out but instead of that, I send that money to my relatives. That money helps a lot and I think it would have been wasted if I didn't go to the gym, so I am glad I'm sending that money to them. Of course, I can do something else with the sum I send and it is always minus on my account but I think what you get back weighs more.” -Safiya

Safiya is a student and she doesn't work but feels that she has to send remittances to her mother's siblings because they are older and sick. She says she sends remittances for her own conscience because she has it good here in Sweden but her old and sick relatives in Somalia don't. She says her living standard is better than her family in the origin country. Even though her student money is not enough for her life here in Sweden and for her relatives in Somalia, she sends from her savings. Safiya tells us how she played basketball when she was younger but stopped because her mother who used to send remittances couldn't afford Safiya's basketball fees. Safiya expresses her desire to play basketball again but she says she doesn't have the time nor the resources to do it.

Tharmalingam (2011) mentions how his interviewees expressed the struggle to find a time between work and family and how that has affected their health. They say that sending remittances is a pressure whether they like it or not and it has an impact on the family in the host country. The parents are too busy with work and aren't able to spend time with their children or enjoy the activities they like. Because they work to provide for their families in Sweden and in the home country, they don't have free time for themselves, and that makes these migrants socially excluded from mainstream society. According to Burchardt et al. (1999) consumption activity is one of the dimensions of the social exclusion concept and this dimension is close to more traditional measures of poverty or deprivation and, as such, is a key component of social exclusion. As mentioned, our interviewees feel they need to consume less to be able to send remittances to their families. Even if they don't identify themselves as socially excluded their consumption activities indicate that they are socially excluded from mainstream society. Because according to Burchardt et al. (1999) being able to consume at least up to some minimum level the goods and services which are considered normal for the society.

5.3.2 Occupation

Some of our interviewees have told us how they have stopped their education because they had to send remittances. Other interviewees said they struggled to get an education and send remittances at the same time. Khadra, a Somali female interviewee, explains how she struggled to take care of her two children here in Sweden and the other two children in Ethiopia. She came here with two of her children in Sweden and left the other two with their grandmother. She wanted to bring her two children to Sweden, so she moved them from Somalia to Ethiopia, but the process took six years, and in those six years, she was sending remittances to them. Khadra decided to send remittances right after she arrived in Sweden because her other children in Africa had to survive. She tells us that she struggled economically and therefore decided to study hard.

“Because I was a single mother, I could not work because my children were small and I did not have someone I could leave them with. Therefore, I tried my best with my assistant nurse education because it is not easy to get a job, especially when you do not have an education or do not know the language.” - Khadra

Khadra tells us that she endured those years because she had a feeling it will get better when her two children arrive in Sweden and she has an education and a job. Our other interviewees reveal to us how they have more than one job because it is not enough to provide for their family in Sweden and the homeland with only one income. Hanadi and Abdulrahman are the two interviewees that said they have two jobs because they want to afford to live here in Sweden. Hanadi was a psychologist in her country but works as a teacher and personal assistant today. Abdulrahman worked as a biomedical researcher in Ethiopia but works as a nurse and assistant nurse to be able to provide for himself and his family. They say they migrated to Sweden to have a good life and want to have a comfortable life here, but they still want to be able to send remittances to their families.

According to Johnsson and Stoll (2013) refugees in their study had multiple low-wage jobs which meant that there was no time for school, for improving English, or getting their job qualifications recognized (Johnsson & Stoll, 2013). This is something our interviewees mentioned during the interviews. They couldn't forget their families and relatives in the origin country and therefore started working these low-wage jobs instead of getting their job qualifications recognized or learning Swedish. Burchardt et al. (1999) mention production activity, which means engaging in social and economic activities such as paid work, education, taking care of families, etc. Our interviewees mentioned that they definitely do these mentioned things and therefore they don't stand out compared to the majority of society.

5.3.3 Savings

The interviewees in this study inform us how their savings are impacted by sending remittances. Safiya, an interviewee from Somalia says that she hasn't saved much money because she is a student and sends money to her family. She hopes that she will return to Somalia if it will be peaceful. Safiya adds that her saving is not something that will suffice when and if she moves to Somalia, if she continues to remit, although it most likely she will do. Likewise, Khadra, an interviewee from Somalia says that she cannot save large sums because of her remittances every month to Somalia.

''I need the money myself, but I can not say no to them because I have given them so long and they count on me. This leads me to prioritize them first and then me.''

- Safiya

Najla interviewee from Iraq explains that it is difficult to save money for herself when she has children and remit at the same time. She adds that she saves for her children every month in a savings account until they turn twenty years old. She is a little worried that she has saved so little for herself and says she wants to start thinking about herself. At the same time, she tries to be positive and think that her children will always be there for her and take care of her when she retires and no longer can work’.

''There are qualities with me that may not be good, I think of my family in my home country and my children who are close to me. I feel that my tasks in life when it comes to finances are to give to those in need, and to make it easier for my children when they turn twenty. '' - Najla

Burchardt et al. (1999) mention saving activity as one of the essential dimensions of the social exclusion concept for the well-being of individuals and groups. Saving is important as it is many people’s desire to buy a house which has become a symbol of social inclusion. Another important reason for having savings is to feel safe to provide security for periods outside the labor market. Our interviewees haven’t mentioned how much they have saved or planned to save but they have expressed concern for their saving if they continue to remit. We did not specifically ask how much they have saved in order to not go into more of their privacy. Johnsson and Stoll (2013) explain that refugees in their study had barely any savings because their low-wage jobs weren’t sufficient to meet remittances obligations and their living expenses in the host country. As mentioned above our interviewees feel like they have to send because of altruism even if they aren’t forced to do it and if they keep doing it, the chances of them saving for themselves and their children are low. Even though they have expressed how worried they feel about their savings they feel like living in this moment and not worrying about the far future and providing for their families makes them feel better. Unlike the majority of society, our interviewees haven’t personally saved for their future and therefore we think they are socially excluded. Because according to Burchardt et al. (1999) having concerning savings is one of the dimensions for an individual to be socially excluded. Lindley (2009) says that her respondents came into the UK with very little and because of sending remittances have little to no savings. We can interpret this as our interviewees not having the advantage to save the money they earned because of the situation in their homeland.

Previous research has informed us of the motives behind sending remittances. Moreover, they informed us how the interviewees' lives are impacted by sending remittances, and thus why we have gotten interested in studying this phenomenon on a micro-level. As mentioned earlier, Sweden lacks research about remittances on a micro level, and our study contributes to this field a result that is similar to the previous research, but this result is based on migrants in Sweden. In this study, we have realized our results are similar to our previous research as early as doing the interviews when we noticed our interviewees' answers had a similarity with the results in our previous research. Some of the previous research was based on when migrants have just arrived in the host country and some after they have settled down. The results in this study are based on the interviewees' experience with remittances and motives behind the remittances when they have just arrived in Sweden and even now when they have been settling here for years.

6. Conclusion & discussion

In this concluding chapter, we summarize and discuss the conclusion of the study together with reflections on the study's results and implementation. The chapter is rounded off with suggestions for further research that could supplement and broaden the knowledge about the study area further.

The purpose of this study is to investigate, analyze, and gain an in-depth understanding of what motives migrants have that make them remit and how they are affected socially and economically by sending remittances from Sweden. A qualitative approach was taken, and eight semi-structured interviews with Swedish migrants with Iraqi and Somali backgrounds were conducted in order to collect data for analysis.

The study resulted in the conclusion that most of the interviewees' motives were that they send remittances to family, and relatives because of altruism. Within the altruistic motives, the interviewees have been clear in explaining the receivers, for example, the family and relatives' circumstances in the home country, which means that they need financial support. We identified that some interviewees sent remittances and supported their parents in the home country to maintain favor in inheritance. Another reason we identified is tempered altruism or enlightened self-interest, that some interviewees remit with the intention of helping their

family but also returning home, they invest in family and home. The interviewees informed us of their experience regarding the social and economic impact of sending remittances. They state that despite difficulties, they choose to continue to remit to their families in their origin country. The interviewees don't see their social situation being impacted by sending remittances. Our interviewees' production activity is that they can speak the language, work, pay taxes, follow laws, and hence they don't see themselves as socially excluded from the majority of the society. We found that what mattered most to our interviewees was their social activity, they interact with mainstream society and identify with a cultural group in the host country. Their transnational ties are very important for them, and if they did not have them, they feel that they may have seen themselves socially excluded. However, they express how their economic situation is impacted by sending money to their families in the origin country. Almost all of our interviewees informed us how their saving activity is impacted by sending remittances and this indicates that they are socially excluded. The other economic factor that is impacted by remittances is the interviewees' consumption, for example, they don't have the resources for hobbies. The interviewees who remit too often did not choose to have an activity in their free time that required them to pay for it, because they thought that the family in the homeland would need the money.

Since this research is not extensive enough to draw general conclusions, we can only say that some people can be impacted socially and economically by sending remittances, and there may be a larger social pattern. To find this out, a larger and more comprehensive study must be done with more respondents. As this study is not comprehensive enough to be able to draw a general conclusion about this, we can only state that it is prevalent for some individuals such as our interviewees. It can be said that our interviewees are in a state of limited economic, social and cultural resources and opportunities, because remittances limit their economy, so they cannot maintain a socially acceptable presence in Sweden according to Burchardt et al. (1999) social exclusion concept. Our interviewees don't see their social situation as socially excluded from the majority of society, however, we have noticed that they didn't have the opportunity to choose employment themselves to which they are trained. Our interviewees are trained in their homeland as civil engineers, but work as assistant nurses, psychologists as teachers, biomedical researchers as nurses, and pharmacists as opticians. Their choices and thereby opportunities being limited by the fact that they have to send money to their countries of origin and thus force them to prioritize work over education, and other barriers that arise when moving to another country and learning a new language.

Our interviewees may be marginalized compared to the majority society and their social position may depend on other factors than their remittances, such as being a migrant. For Swedish society, it is important not to forget that our interviewees are migrants themselves not only live in relationships related to the Swedish context but also live in a network of transnational relationships, which have gone far beyond the borders of Sweden. The interviewees have expressed that they have better living standards than their families in the origin country. This is a comparison, where the migrants try to compare their living conditions and living standards with their families in the country of origin. Their situation depends on whom or with whom the migrant compares. People who compare themselves with Swedish measures may think they are socially excluded, while those who compare themselves with their country of origin may not see themselves as socially excluded at all, but quite the opposite. Our interviewees have fled from war-torn countries and if they try to compare their living conditions and standards with their families in the origin country then of course they will not see themselves as socially excluded. However, the interviewees have expressed several times how content they are with what they have and how they are helping and being an important person to their families and relatives. This study's results are similar to previous research's results and this was noticed during our interviews. The previous research was conducted in different countries, but their findings were somehow similar. Our results were no different, it showed that remittances impact Swedish migrants similarly. This study's result contributes to the previous research, a result that is based on Swedish migrants, especially on the Iraqi and Somali communities.

6.1 Limitations

Something that we felt was missing in this study is a larger selection. We could have had a larger selection, but given the ongoing pandemic of Covid-19, the number of our interviewees were limited to only eight persons. The information our interviewees decided to share with us was sensitive, and therefore it was hard to find interviewees. We got turned down by one who did not have a residence permit and citizenship, and another acquaintance who did not feel comfortable sharing this type of information. We also noticed that in order to get this information, we had to ask private and sensitive questions, even though we got honest answers, we noticed the interviewees lowered their voices and took their time when they answered. In this study, we could have used less sensitive and personal questions, and in a way, we could have rephrased some questions. The majority of our respondents were our

acquaintances and because we, the authors have migration backgrounds we were able to find interviewees. However, someone with another background might have a hard time finding interviewees or they might find interviewees that shy away from the questions. The disadvantage of interviewing our acquaintances is that they didn't want to elaborate on some answers as they think that we know about their situations. They were a little embarrassed to tell us about their financial situation, but because we knew them, we could fill in some of their information, and of course, we did it with their permission. The other interviewees that were not our acquaintances were also a bit shy to share their experience with us and since we don't know their life as much as our acquaintances we interpreted and concluded their answers the way they have answered the questions. There was no way that we could prevent this because as mentioned earlier the pandemic and this phenomenon being a sensitive one has resulted in these consequences.

6.2 For further research

Based on our study we have identified several phenomena in this remittances sender field that would require deeper research. Several interviewees mentioned how they have received remittances when they lived in the homeland. They have explained to us that sending remittances is something that generations pass to each other. Therefore, we suggest a study based on second-generation migrants' experience with remittances if sending remittances is something generations pass to each other. Another suggestion is, as our interviewees mentioned, they are economically limited and that remittances are one of the factors resulting from this. Therefore, it will be interesting to study how the children of first-generation migrants have been impacted by their parents sending money to the origin country. It would also be interesting to study how Covid-19 has impacted remittances, especially the sender. Our interviewees have mentioned that they have struggled this year because of the pandemic, however, all of them have continued remitting in 2020. As mentioned earlier remittance is expected to fall 14% by 2021 due to the Covid-19 pandemic. It will be interesting to study how the senders plan their future remittances and their experience with the pandemic in relation to remittances.

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APPENDIXES

1. Interview guide

Interview guide

| | |
|--------------------|---|
| Upbringing and age | - Tell us about your upbringing. - Tell us about your trip to Sweden. |
| Life today | - Tell us about your life today. |
| Education | - What is your education? - Do you have any education from your home country? - Did you want to continue or get an education in Sweden? Why? <i>Follow-up question:</i> Did you get the opportunity to do so? |
| Employment | -What is your main occupation? Work/studies? <i>Follow-up question:</i> Is there an employment/occupation you wish you had? If so, which ones? |
| Family | - Tell us about your family: where do they live? How often do you meet? |
| Socializing | - What does your socializing look like? Tell us briefly about those you hang out with. |
| Leisure | - What do you do in your spare time? <i>Follow-up question:</i> Are there leisure activities you wish you had the time and resources for? |

Motive behind remitting

- How is your relationship with your family / relatives who are in your home country?

(transnationalism)

- How long have you been sending money?
- How often do you send money? To whom? *(transnationalism)*
- Why do you send money *(motive)*

Follow-up question: Is it important for you to be able to send money? Why? Why not?
(motive)

- Do you feel that there are any expectations that you should send money to relatives in your country of origin? How? *(motive)*
- Have you ever received money that someone in your family / relatives has sent to you from another country? From who? *(transnationalism / motive)*
- If you send money to your home country, what treatment do you get from family / relatives when you go there to them? *(transnationalism)*

Impact

- Do you feel that your life here in Sweden is affected by you sending money? How?
(social exclusion)

Follow-up question: Can a person's financial situation be affected by sending money to the home country?

- Do you feel that your savings are affected by you sending money? How? *(social exclusion)*
- Do you think that sending money can lead to conflict in the family that lives here in Sweden? If so, in what way?
- What do you think your life would have been like if you had not sent money?
- Is there anything you would like to change about managing your finances?

Other questions

- What are your future plans?
- Is there anything else you want to add / tell us about?

2. Information for the interviewees

The purpose of the study

We want to, through interviews, examine how women who have come to Sweden as refugees experience the Swedish society and the Swedish culture, and how it has come to affect changes in their lives.

Assignment and rights of the participant

Your assignment as a participant of this study is, based on the best ability, to share the information you want to share, to answer the questions that are asked during the interview. You have the right to decide when for how long and on what terms you want to participate. The participation is voluntary and you have the right to cancel your participation whenever you want to.

The interview

The interviews will be conducted using digital means, for example, Zoom or Messenger. The participant and the interviewer will jointly agree on which option will be used. We will record the sound from the interview, to be able to listen through the interviews again and make sure that the information that is shared will be narrated rightfully.

Confidentiality

You are anonymous. Your name, personal data, or sound recordings will not be published. We who lead the study have the obligation to observe silence and cannot under any circumstances share any data that can be linked to a participant with a person outside of the study.

Use of the material

All the material that is gathered during this study will only be used during the writing of the Bachelor thesis in the course “Uppsatsarbete 15 hp” (2SO30E:3), Sociology III at the Linnaeus University. The material will not be used for any other purpose or be published for others to use.

Other

If you have any questions, requests, or feel uncomfortable with anything of the above or during the study, please inform your contact person within the study so we can make sure to meet your thoughts and requests well.

Thank you for your participation!

Best regards,
Hodan & Meys

3. Coding Scheme

| Variables | Interviewees |
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| <p>How often do you send money and to whom?</p> | <p>I1: <i>Every month to his wife.</i></p> <p>I2: <i>Every month to her siblings, the children of her siblings, and her aunt. There was a time that she used to send money to her children every month.</i></p> <p>I3: <i>She sends it to her aunt and her uncle every month.</i></p> <p>I4: <i>He sends money to his mother, his wife, and their children every month.</i></p> <p>I5: <i>Every month or every other month. To siblings and nieces and nephews.</i></p> <p>I6: <i>Regularly, to relatives and friends.</i></p> <p>I7: <i>Once every three months, to his father and every other month to his brother.</i></p> <p>I8: <i>To his three children in Egypt, a widowed cousin, and his brother in Iraq.</i></p> |
| <p>How come you send money?</p> | <p>I1: <i>To provide for his wife because he's responsible for her.</i></p> <p>I2: <i>Because family is important to her.</i></p> <p>I3: <i>For them to have good but also for her own conscience.</i></p> <p>I4: <i>For them to survive and for me to be responsible for them.</i></p> <p>I5: <i>To help them because she is aware that their situation is critical and that they are in a shameful situation to ask for money.</i></p> <p>I6: <i>Her siblings and cousins in her home country need her help.</i></p> <p>I7: <i>To help his retired father and by sending remittance to his brother, he is preserving</i></p> |

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| | <p><i>their family house in Iraq.</i></p> <p><i>I8: He believes that it's his children's right to get money. He helps his uncle's daughter because she is in a critical situation as a single mother and widow. Also for his brother to preserve their old home and land.</i></p> |
| <p>Do you feel that there are any expectations that you should send money to relatives in your country of origin? How?</p> | <p><i>I1: They expect something because we are family and they have nobody else to help them out.</i></p> <p><i>I2: Our culture says that family is the most important and we have to help each other.</i></p> <p><i>I3: Yes they do have expectations as they are older people who are sick and have no other help.</i></p> <p><i>I4: They do have expectations because they are my responsibility.</i></p> <p><i>I5: They feel more ashamed than they expect money. They have never asked for money, but since she knows their situation when she talks to them every day on calls, she knows how they are doing.</i></p> <p><i>I6: She believes that they're waiting for her to send money all the time.</i></p> <p><i>I7: No, because he does not have the motivation to send to anyone other than his father and his brother whom he is close to.</i></p> <p><i>I8: There are always expectations even though they do not ask him to send money, this is a kind of routine.</i></p> |
| <p>Do you have plans to move to your home country? Why?</p> | <p><i>I1: Yes, he wants to move there because his wife is in the homeland and he wants to live there when he's older.</i></p> <p><i>I2: Not really as her children are here and she doesn't want to move there alone. However, she wants to move there if any of her children will follow her.</i></p> <p><i>I3: Not in the near future as her whole family is in Sweden. Maybe when she's a lot</i></p> |

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| | <p><i>older and it's peace in the origin country.</i></p> <p><i>I4: Definitely, because a big part of his life and identity is in the homeland.</i></p> <p><i>I5: She wishes, maybe.</i></p> <p><i>I6: No. Because she and her children's lives are here.</i></p> <p><i>I7: Yes, when he retires.</i></p> <p><i>I8: Yes.</i></p> |
| <p>Do you feel that your life here in Sweden is affected by you sending money? How?</p> | <p><i>I1: He doesn't live like normal Swedish people. He consumes less, but he lives a comfortable life.</i></p> <p><i>I2: She was affected a lot when she used to send money to her children but now she isn't that much. But she consumes less than the rest of society.</i></p> <p><i>I3: She is because she is a student and it's not enough money for her but she feels like she has to send it.</i></p> <p><i>I4: He consumes less but he makes sure that his bills are paid and he manages his life in Sweden.</i></p> <p><i>I5: Sometimes, because she works and speaks Swedish, pays taxes, etc. But not in her free time.</i></p> <p><i>I6: Yes, she learned when she came to Sweden that she must be able to balance her life in Sweden and at the same time help family in her home country.</i></p> <p><i>I7: No, he is not affected by sending money at all and misses nothing.</i></p> <p><i>I8: He is a part of Sweden because he speaks Swedish, works, pays taxes, and so on. Unsure because he has a budget that he follows. He admits it hard to send money when he has his own family. At the same time, he does not want to limit anyone but</i></p> |

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| | <i>himself.</i> |
| Do you feel that your savings are affected by you sending money? How? | <p>I1: <i>It does especially now because of Covid19.</i></p> <p>I2: <i>Her savings are affected by sending money because she can not save large sums.</i></p> <p>I3: <i>Because she's a student and sends money to her family, she has not saved a lot of money. It's not something that will suffice when she gets older.</i></p> <p>I4: <i>His savings are affected by the fact that he sends money every month, but he says he makes an investment.</i></p> <p>I5: <i>Yes, that is why she never spends money on herself.</i></p> <p>I6: <i>Yes, even if she balances her economy she still can't travel as much as she wants to, buy expensive things or go to fancy restaurants.</i></p> <p>I7: <i>No. He only sends money to two persons and doesn't affect him at all.</i></p> <p>I8: <i>Yes, because he has plans to move out of the country someday.</i></p> |

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| <p>Do you think that sending money can lead to conflict in the family that exists here in Sweden? If so, in what way?</p> | <p>I1: <i>Not in his family because they all want the best for their families and relatives back home.</i></p> <p>I2: <i>Not in her family.</i></p> <p>I3: <i>There was a conflict in her family because of remittances.</i></p> <p>I4: <i>Not in his family, but he heard a lot of families that separated because of the conflict led by sending money.</i></p> <p>I5: <i>No, I do not think so if the family understands. In my family, it leads to no conflicts because they are aware that their cousins in their home country are having a very hard time.</i></p> <p>I6: <i>This can happen when the husband wants to send to his family and the wife wants to send at the same time and there is a lot of expense, especially if they are both foreigners.</i></p> <p>I7: <i>It can affect depending on the capacity, if you do not have the capacity but send anyway, it can lead to conflict and problems.</i></p> <p>I8: <i>It depends on the volume of what you send and what capacity the person has</i></p> |
| <p>How is your relationship with your family/relatives who are in the home country?</p> | <p>I1: <i>Very good and there is happiness between us. We have respect for each other.</i></p> <p>I2: <i>She has a great relationship with her family and relatives who are in the origin country.</i></p> <p>I3: <i>The relationship between her family and relatives who are in Somalia is not very good. She only contacts them when something happens.</i></p> <p>I4: <i>He has a great relationship with his family in the home country and they contact each other all the time.</i></p> |

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| | <p>I5: <i>Very difficult to visit them but has great contact and video calls every day.</i></p> <p>I6: <i>Very good relationship.</i></p> <p>I7: <i>Good contact with his father, he and his siblings are trying to maintain a good relationship. Does not have contact with cousins.</i></p> <p>I8: <i>Very strong relationship with the family.</i></p> |
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