

Visa Application Fees as Institutional Reverse Remittances from Africa to the Global North

Abstract

The existing literature on remittances in international migration primarily focuses on funds sent by migrants from the receiving to the sending countries. Studies have also begun to explore reverse remittances, the flow of economic and social resources in the opposite direction. However, most of these studies examine reverse remittances between individuals and their families, whereas institutional forms of migration-related reverse remittances are underexplored. This paper addresses this research opportunity by examining the scale and significance of institutional reverse remittance flows from African countries to the UK in the form of visa application fees. The study draws on publicly accessible quantitative data from the UK's Home Office, from 2020 to 2023, which is analyzed using descriptive and inferential statistics. Viewed through the conceptual lens of *migration controls as global apartheid*, and *transnationalism*, the paper suggests that rising non-refundable visa application fees have led to the accumulation of significant fiscal capital by the UK and some European countries through their embassies in the Global South. A key finding is that UK embassies in Africa operate as revenue infrastructure, collecting visa application fees to generate massive fiscal extraction in the form of institutional reverse remittances that challenge prevailing remittance narratives. This paper contributes to migration studies by demonstrating how visa regimes generate institutional reverse remittances for the Global North, which entrench mobility inequalities in the Global South, thereby sustaining a “global apartheid”.

Keywords: Africa, institutional reverse remittances, japa syndrome, migration governance, transnationalism, visa application fees

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Introduction

Most literature on remittances focuses on those sent by “migrants”¹ to families in their countries of origin. Some studies have drawn attention to reverse remittances, which refers to “remittances that flow from home communities to migrants” in the host countries (Mazzucato 2011, 454). These cases tend to examine interpersonal remittances (including reverse remittances) within and between families (Levitt, 1998; Mazzucato, 2011; Carling, 2014; Boccagni, 2015; Cingolani and Vietti, 2020). However, migration-related reverse remittances that involve agencies or institutions have not been explored. Therefore, in contrast to extant studies, these remittance flows are directed to institutions in countries to which migrants hope to emigrate. This paper examines reverse remittances in migration studies by analyzing the scale and direction of financial flows from countries in the Global South to the institution of those in the Global North, in this case the UK.

Remittance exchanges occur at multiple levels, involving some state-led transfers, non-state actors, individuals, and community-based exchanges (Goldring 2004; Burgess 2012, 120; Galstyan and Ambrosini 2023). Several studies have examined collective remittances at formal and informal levels, including reverse remittances, focusing on their impact on development, politics, and family finances in countries such as El Salvador, Mexico, and Turkey (Burgess 2012; Bada 2016; Kayaoğlu 2017; Hanoglu 2024). So far, research on collective reverse remittances involving institutions and organised groups in Africa remains limited (Mbiyozo 2024). Those studies that do exist have primarily focused on flows from “migrants” in the receiving countries and their families in the sending countries.

¹ This paper uses the term “migrant” with caution, acknowledging its politicised nature (Sirkeci and Cohen 2016, 383) and potential to carry stigma (Scheel and Tazzioli 2022, 2). We employ it only when there is no better alternative (Olumba 2023). Therefore, it appears within quotation marks.

An overlooked dimension of collective reverse remittances involves cross-border financial outflows between institutions, particularly those from Africa, amid the recent surge in outmigration from the continent, which Okunade and Awosusi (2023) describe as the “japa syndrome”. These remittances, which differ from individual family-based transfers, occur between Western government agencies that operate in Africa and their national institutions. Notably, funds generated as part of the visa application fees from visa applicants in the Global South flow to states and institutions in the Global North, often channeled through revenue infrastructures such as Western embassies. Despite the growing scale of these flows, there is a remarkable lack of coverage in the literature on collective reverse remittances (henceforth, “institutional reverse remittances”) received by Western governments from their overseas agencies.

This paper introduces this novel idea that visa fees constitute a form of reverse remittances at the institutional level and addresses the following research question: What is the scale and significance of Institutional reverse remittance flows from African countries to the UK? Unlike remittances between “migrants” and their families, these reverse remittances at the institutional level originate from government offices (via online platforms and in-person), such as embassies, and are directed toward state agencies in Western countries like the UK. Institutional remittances are defined as fiscal outflows, including visa application fees, levies, and other financial payments collected by agencies and institutions abroad from individuals who intend to migrate or have already migrated, and these funds are subsequently remitted to the government’s coffers in the home country.

Drawing on publicly available quantitative data from the UK Home Office (2020–2023) and other published sources, this paper provides evidence of the scale and implications of these flows. It is underpinned by the theory of transnationalism, viewed through the lens of a critical theory of migration control, particularly the idea of “migration controls as global apartheid”

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(Georgi and Schatral 2012, 211). It contributes to migration studies by showing how visa application fees, as part of visa regimes, sustain a system of global apartheid and function as tools of revenue generation and exclusion. These visa regimes enable the extraction of institutional reverse remittances and reinforce systemic mobility inequalities and lived experiences of millions in and from the Global South.

Furthermore, the combination of transnationalism and the concept of migration controls as global apartheid as a theoretical lens offers an approach to explore how institutional reverse remittances from the Global South to the Global North reflect and reinforce systemic inequalities and exclusions. Thus, this paper contributes to theoretical discussions in migration governance by linking transnational mobility processes with critical theories of migration control, an approach that can inform future studies.

The paper proceeds as follows. The next section provides an overview of the literature on reverse remittances, highlighting research opportunities in institutional reverse remittances. The paper then explains the theoretical framework and outlines the approach adopted to provide a multilayered lens for analysis. The methods section and the presentation of the findings follow this. Finally, the conclusion summarizes the arguments and provides recommendations for policy change.

Reverse Remittances Beyond the Micro Level

Migrant remittances play a key role in shaping North–South relations, contributing to a shift toward the “individualization of development” and reinforcing a remittance-driven economy that encourages continued migration (Warnecke-Berger 2021, 2776–2777). Remittances between family members in host and home countries have been a crucial channel for the transnational exchange of financial and social resources (Carling, 2014; Wang and Ran, 2023).

Cingolani and Vietti (2020) emphasize the need to distinguish between social remittances and what they term “material remittances,” which include tangible assets and money. Other scholars agree that reverse remittances consist of two primary forms (Levitt 1998; Mazzucato 2011; Carling 2014; Boccagni 2015). Economic and social remittances expand the understanding of remittances and reverse remittances beyond their economic and social aspects, defining them as the exchange of money and material goods (including clothing, food, medicine, and stationery). However, Ampah (2022, 132) argues that these two forms of remittances are interconnected and should not be examined in isolation; this argument aligns with Isaakyan and Triandafyllidou (2017, 4), that transnational financial transactions influence social norms.

Beyond the economic and social dimensions of remittances, Ampah (2022, 132) further conceptualizes “remittances and reverse remittances as cash and goods (such as clothes, food, medicine, and stationery) that move from immigrants to their relatives and from relatives to immigrants, respectively, as integral parts of interpersonal, intimate social relationships.” Some scholars argue that reverse remittances extend beyond monetary transfers to include non-financial exchanges between migrants and their families, such as childcare or the management of investments by relatives on behalf of migrants (Mazzucato 2011, 454; Yeboah, Boamah, and Appai 2019, 61). Nonetheless, reverse remittances operate within reciprocal relationships, facilitating resource flows between migrants and their home communities (Mazzucato 2011, 465).

Studies on reverse remittances identify key drivers of economic and social remittances from families in sending countries to migrants abroad, including covering initial migration costs (tuition, living expenses, visas, and travel fees), providing financial assistance during hardships, and offering gifts for life events such as weddings and births (Ortensi and Barbiano di Belgiojoso 2024, 4). The political climate in the receiving country can affect the scale of

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remittances sent to origin countries. According to Smoldt, Mueller, and Thies (2025, 152), the influence of politics in receiving countries on remittances has not been adequately explored. In more punitive settings, immigrants respond to threats to their income and residency by increasing remittances, adjusting the amounts they send in line with the intensity of local enforcement (Smoldt, Mueller, and Thies 2025, 152). Reverse remittances are the counterpart to traditional remittances, flowing from families and friends in origin communities to migrants living abroad (Levitt 1998; Mazzucato 2011, 454; Boccagni 2015).

The primary focus of current studies about remittances, including reverse remittances, remains on the family. Cingolani and Vietti (2020, 1099) identify the family as the key decision-making unit that influences remittances, and the household's role in shaping remittance exchanges. However, it is not just families that exchange remittances. Galstyan and Ambrosini (2023) argue that remittance exchanges can occur at multiple levels, which can involve the state, informal groups, and the family. These remittances encompass state-led transfers, those facilitated by transnational non-state entities, such as religious institutions, and those initiated by individuals (Galstyan and Ambrosini 2023, 672). Some other non-economic remittances include political, technological, social, and technical remittances exchanged within transnational networks which may involve institutions, informal groups and families (Goldring 2004). Financial contributions collected and distributed by migrant groups, whether formal or informal, are commonly identified as collective remittances (Goldring 2004; Burgess, 2012, 120).

When state actors are involved, these remittances primarily take the form of social remittances, such as official reports and titles issued by the Armenian state to its citizens outside its borders (Galstyan and Ambrosini, 2023, 672). Yet state control extends beyond remittances to include people's mobility. Salter (2006, 175), drawing on Bo (1998), notes that "The visa regime allows for a delocalization of the border function so that states may engage in sorting behavior

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away from the physical limit of the state.” Thus, this sorting is not confined to the border itself but occurs through practises and processes to assess the admissibility of people long before reaching the territorial edge of the state; even “... migrants may often filter themselves before they meet the filter” (Beaumont and Glaab 2023, 18).

The visa regime occurs as a result of the roles played by a range of state and non-state actors, including diplomatic missions, security staff, and airlines, who screen out unwanted travelers before they reach national borders (Beaumont and Glaab 2023, 2). According to Salter (2006, 177), “The loose structure of the global visa regime represents an important aspect of this international control of bodies or control of international bodies.” Thus, the visa regime not only governs individual cross-border movement but also exercises influence over transnational bodies, including institutions and organisations. This sort of control over bodies and organisations can make visa regimes very potent. It means that visa regimes can sustain *racial borders* (Achiume 2022), reinforcing racialised and geopolitical hierarchies that maintain a global order in which movement is stratified and securitized along lines shaped by colonial legacies and present geopolitical interests. This points to a systemic advantage granted to nationals of the Global North, who face few restrictions on mobility, in contrast to the extensive barriers imposed on those from the Global South.

Despite the extensive literature on mobility and even the remittances associated with it, including reverse remittances at the micro level and a few studies at the macro level, no research has specifically examined institutional reverse remittances from Western embassies in the Global South to the Global North. This paper responds to the call to understand how politics in receiving countries influence remittances (Smoldt et al. 2025, 152), focusing instead on the scale and effects of institutional reverse remittances on the migratory aspirations of people from the Global South and their broader sociopolitical implications.

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Bridging Transnationalism and Migration Controls as Global Apartheid to Analyze Institutional Reverse Remittances

The research opportunity that has emerged necessitates an exploration of the scale and significance of reverse remittance flows from African countries to the UK, particularly those involving UK government agencies and their embassies in the Global South. Addressing this research opportunity requires an approach that accounts for both the macro-level structures shaping transnational fiscal systems and the micro-level social and racialized logics embedded in migration governance that sustain these flows. Thus, we adopted a strategy that deployed the theory of transnationalism viewed through the lens of migration controls as global apartheid.

Schiller, Basch and Blanc-Szanton (1992, 1) defined transnationalism “as the processes by which immigrants build social fields that link together their country of origin and their country of settlement.” And Yeoh and Collins (2022, 3) state that “The emergence of transnationalism as a key concept in migration studies occurred at a time of increasing focus on globalisation in the social sciences as well as shifting disciplinary boundaries.” According to Yeoh and Collins (2022), there are various approaches and dimensions to how migration scholars perceive, understand, and apply transnationalism.

Although transnationalism traditionally refers to the practices through which individuals maintain ties across borders (Schiller et al. 1992), the concept can be extended analytically to examine institutional linkages. This institutional application aligns with what Tsourapas (2021, 621) describes as “transnational authoritarianism,” a concept used to examine how states extend authoritarian practices across borders. However, our usage focuses on how these cross-border ties enable the flow of fiscal resources and also facilitate what Clarke (2025) describes as “performances of state-ness.” We view the interactions between Global North institutions

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and their embassies in the Global South as transnational processes that fall within the analytical reach of the theory of transnationalism. In this article, transnationalism provides a lens for understanding the structural connections that shape the movement of capital, people and power to the UK through revenue infrastructures in the Global South, highlighting the macro-level systems through which these states become embedded in financial and administrative arrangements shaped by the UK.

The transnational processes not only facilitate fiscal flows and migration control but also operate within a broader system of global apartheid embedded in international migration governance, which privileges states and populations in the Global North while restricting mobility for those in the Global South.

We also examined transnational remittance transfers from UK embassies in the Global South through the lens of a *critical theory of migration control*. According to Georgi and Schatral (2012, 211) *migration controls as global apartheid* entails:

Migration controls and borders stabilize the capitalist world system because they regulate its massive inequalities by containing them, violently, in distinct spatial territories. Migration controls make it possible for the citizens of rich countries to largely ignore the dire conditions in the developing world because the people living under these conditions are spatially confined to their home countries. They are imprisoned within a system of “global apartheid.”

Thus, migration controls and borders help mask and sustain deep global inequalities by limiting movement from poorer regions, enabling wealthier states to retain their advantages and reinforcing an international caste-like system often described as “global apartheid.” The framing of migration controls as global apartheid draws attention to the socio-economic and racial prejudices that inform mobility regimes and establish hierarchies, designating some

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individuals as legitimate movers while subjecting others to containment, taxation, or heightened scrutiny. This perspective highlights the micro-level biases present in visa regimes, border interactions, and routine administrative practices, thereby revealing the social and racial mechanisms of exclusion and unequal mobility within migration governance. This article applies Georgi and Schatral's (2012) critique by employing the concept of migration controls as global apartheid to demonstrate how racialised prejudice and structural inequality intersect to produce uneven mobility outcomes and shape power relations in migration governance.

Combining these two perspectives provides a multi-scalar analytical approach that captures both the structural forces enabling fiscal and regulatory relations across borders and the social and racialised dynamics that shape migration control at interpersonal and institutional levels. Together, they show how global inequalities are reproduced through the interaction of transnational infrastructures and everyday practices, and how this interaction generates institutional reverse remittances from the Global South to the UK and sustains a "global apartheid."

This approach strengthens engagement with migration governance by demonstrating how visa regimes reinforce systemic inequalities, generate revenue, and shape mobility aspirations in the "developing world." It links transnational mobility scholarship with critical migration studies, enabling a better analysis of how visa regimes scale up reverse remittance flows from African populations to institutions in the Global North through revenue infrastructures such as embassies. Using this combined lens, the article examines the scale and significance of institutional reverse remittance flows from Africa to the Global North.

Methods

The study adopted a quantitative design drawing on data that is openly accessible from the UK Home Office. We were able to access visa applications and decision data from the UK's Home

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Office's website from between 2020 and 2023 for five African countries. Ghana, Kenya, Nigeria, Sierra Leone, and South Africa were purposively selected because of their historical colonial ties with Britain. In these countries, English functions as the lingua franca, which increases the probability that individuals will apply for or travel to the United Kingdom.

The data² was sorted and relevant information was collected for all visa categories. Data on the number of visa applications, types of visas that applicants applied for, the number of visa approvals and rejections were collected. In January 2025, we reviewed the UK government official website³ for visa fees for all categories and used these figures to estimate the revenue generated from visa applications (see Appendix 1 for the visa fees). Since June 2025, the visa fees have increased as part of UK government efforts to reduce net migration. We used descriptive and inferential statistics to analyze the collected data, describing the change in number of visa applications in percentages, and tested for significant variations in revenue from visa application fees across the years under study using the Friedman Test.

Our goal was to assess the revenue from visa application fees and determine the scale and significance of reverse remittance flows from African countries to the UK. We did this by using inferential statistics to test if the amounts realised from visa fees changed significantly between 2020 and 2023, years that correspond to the height of the japa syndrome in the five countries under study. Since we measured the same countries over different years, the data is a repeated measure, and we wanted to test for significant change over time.

Findings

How Visa Fees Enable the Extraction of Institutional Reverse Remittances to the UK

² The revenue figures reported by the Home Office exclude the costs of visa processing and the Immigration Health Surcharge; therefore, these amounts are not included in this paper.

³ <https://visa-fees.homeoffice.gov.uk/y/usa/usd/visit/all>

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In this section, we explore how much revenue the UK made from visa applications from five African countries, namely Ghana, Kenya, Nigeria, Sierra Leone and South Africa, across different categories, from 2020–2023. We interpret, analyze, and discuss these figures, highlighting their implications. We examine how much was derived from null applications, interpret and discuss the findings, and consider their implications, particularly the scale and nature of the global apartheid system.

Table 1: Changes in amount realized in GBP ⁴ (£) from visa fees across countries (2020–2023)

Country	2021–2020	2022–2021	2023–2022
Ghana	+1,649,487	+6,245,703	+23,876,916
Kenya	+1,150,017	+4,071,581	+9,492,486
Nigeria	+34,236,597	+91,167,491	+22,702,520
South Africa	-50,499	+13,317,531	+526,369
Sierra Leone	+49,791	+49,284	+299,592

Source: Authors' analysis of data obtained from the UK Home Office.

From Figure 1, we can see that, overall, there was an increase in revenue from visa fees for most of the years. Remarkably, the sum of ranks for each year shows a clear upward trend from 2020 to 2023 (Table 2), suggesting that visa revenue increased consistently across all countries during this period, and rapidly in Ghana and Nigeria. This reflects increased visa application volumes, which may be related to factors such as the japa syndrome, which was amplified after the Covid pandemic, and broader economic and geopolitical factors that encouraged outbound travel and migration.

Table 2: Ranking of the change in visa fees by country

Country	2020	2021	2022	2023
Ghana	1	2	3	4
Kenya	1	2	3	4
Nigeria	1	2	3	4

⁴ All amounts in this paper are in GBP (£), unless otherwise stated.

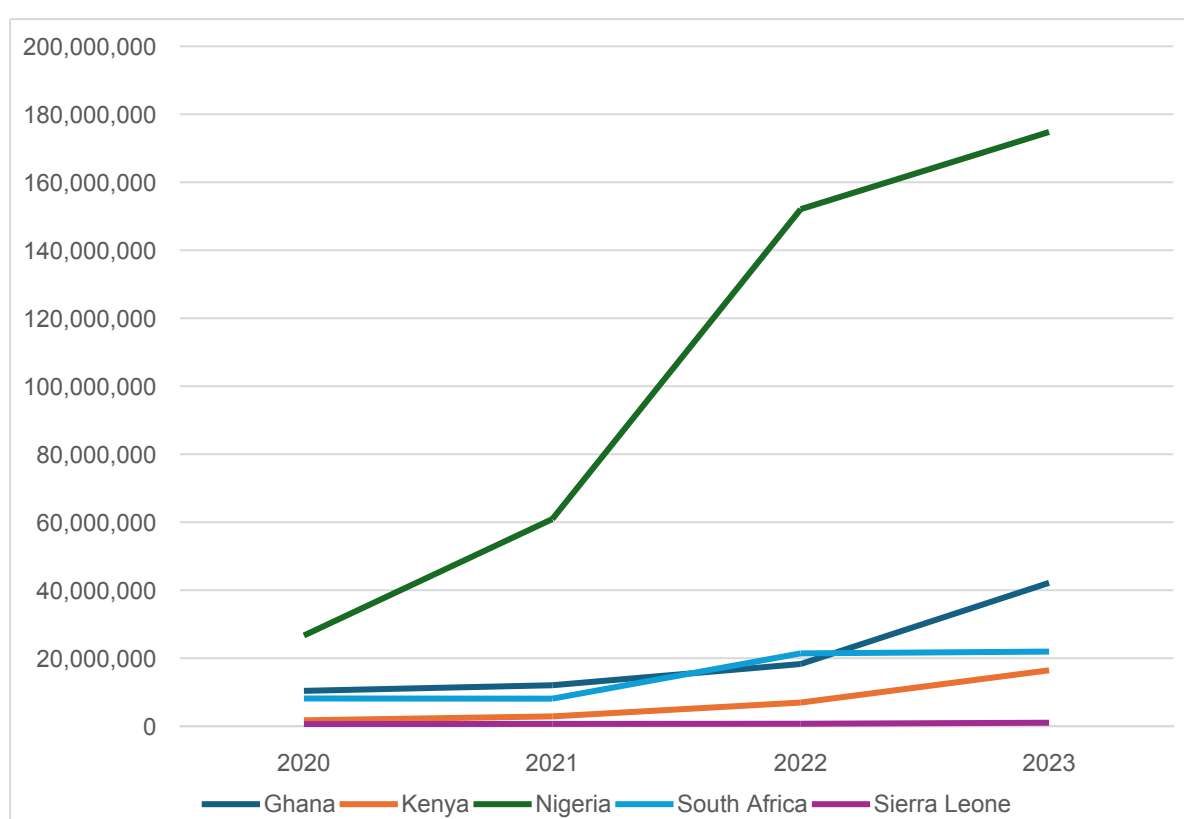
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South Africa	2	1	3	4
Sierra Leone	1	2	3	4
Sum of Ranks	6	9	15	20

Note: smallest = 1; largest = 4.

Source: Authors' analysis of data obtained from the UK Home Office.

Figure 1: International reverse remittances from UK embassies in five African countries (2020–2023).



Source: Authors' analysis of data obtained from the UK Home Office.

The data in Table 1 shows that between 2020 and 2023, reverse remittances from UK embassies in just five African countries generated approximately GBP 588.95 million for the UK economy. This is a substantial amount, and it excludes fees from the remaining 49 African countries. Visa applications in Nigeria alone generated GBP 414.461 million for the UK in the years under study, as shown in Table 3. Figure 1 further illustrates the significant increase in the amount the UK generated from visa applications in Nigeria, from roughly GBP 26 million in 2020 to nearly GBP 180 million in 2023. This is a working paper. Please do not cite. **Ezenwa Olumba** ezeolumba@outlook.com **Cletus Famous Nwankwo** cletus.nwankwo@unn.edu.ng

in 2020 to more than GBP 170 million in 2023, representing a rise of approximately 555.22% in institutional reverse remittances. Including the visa fees generated by the rest of the 49 other African countries would likely push the total much higher. The nearly GBP 589 million raised from only five countries is comparable to the entire 2025 GDP of small independent states such as Tonga and Dominica.

Table 3: International reverse remittances from UK embassies in five African countries (2020–2023)

APPROXIMATE AMOUNT FROM VISA FEES (GBP)								Total
Coun try	2020	2021	% Change (2020–2 021)	2022	% Change (2021–2 022)	2023	% Change (2022–2 203)	
Ghan a	10,391, 017	12,040, 504	+15.87%	18,286,2 07	+51.91%	42,163,1 23	+130.57 %	82,880,8 51
Kenya	1,726,5 69	2,876,5 86	+66.63%	6,948,16 7	+141.47 %	16,440,6 53	+136.57 %	27,991,9 75
Nigeria	26,678, 532	60,915, 129	+128.37 %	152,082, 620	+149.54 %	174,785, 140	+14.93%	414,461, 421
South Africa	8,148,6 30	8,098,1 31	-0.62%	21,415,6 62	+164.50 %	21,942,0 31	+2.46%	59,604,4 54
Sierra Leone	616,90 2	666,69 3	+8.06%	715,977	+7.39%	1,015,56 9	+41.85%	3,015,14 1

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Total		47,561,	84,597,0		199,448,		256,346,	587,953,
		650	43		633		516	842

Source: Authors' analysis of data obtained from the UK Home Office.

Despite the scale of institutional reverse remittances and the controversies they should provoke, many countries in the Global North continue to profit from the restricted mobility of millions in the Global South. In 2023, Schengen visa applications brought in USD 906 million, with African applicants alone forfeiting USD 61 million in rejected applications (Maru 2024). Similarly, a 2025 analysis by Marta Foresti and others of the LAGO Collective indicates that millions of euros were generated annually by EU countries through rejected Schengen visa application fees (Foresti, Mantegazza and Pasqualini 2025), a burden borne by 90% of applicants from African and Asian countries (Fox 2024). A similar pattern emerges in the UK visa regime, where visa outcomes reflect uneven levels of scrutiny across countries.

Table 4: Number of visitor visa applications by profile

Country	Year	No. of Applications	Issued	Rejected	Withdrawn	Lapsed	Approval rate
Ghana	2020	9,836	5,203	4,477	156		52.89%
	2021	16,749	7,664	8,975	110		45.76%
	2022	42,581	18,836	23,400	345		44.24%
	2023	39,534	21,514	17,909	111		54.43
	Total	107,903		44,832			57.94%*
Kenya	2020	3,947	2,996	926	25		75.93%
	2021	3,357	2,615	689	53		77.89%
	2022	17,214	14,011	3,032	169	2	81.38%
	2023	18,720	14,430	4,205	85		77.07%

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	Total	44,515		9,894			78.30%*
Nigeria	2020	55,490	33,703	21,557	228	2	60.74%
	2021	80,797	47,554	32,992	251		58.87%
	2022	155,480	92,022	62,760	697	1	59.18%
	2023	156,137	98,826	57,110	201		63.30%
	Total	609,576		344,772			55.69%*
Sierra Leone	2020	901	518	372	11		57.49%
	2021	970	528	426	16		54.43%
	2022	3,010	1,658	1,314	38		55.10%
	2023	2,894	1627	1261	6		56.23%
	Total	7,125		3,767			50.13%*
South Africa	2020	18,035	17,232	739	64		95.55%
	2021	12,536	11,775	466	294		93.93%
	2022	83,195	80,811	1923	454	7	97.14%
	2023	85,579	82,466	2,935	177	1	96.36%
	Total	294,325		4,279			96.95%*
NB: * = average visa approval rate.							

Source: Authors' analysis of data obtained from the UK Home Office.

Although South Africa is historically synonymous with the apartheid system, the data in Table 4 suggest that visa applicants from South Africa face less restrictive vetting than those from Ghana. Despite having nearly twice Ghana's population, South Africa recorded higher visa approval rates. Visa outcomes often depend on an applicant's economic situation, employment status, and social ties, though refusals are frequently based on perceived risks of overstaying, inferred from circumstantial evidence by the particular official who is processing the visa application (Maru 2024). Applicants are more likely to succeed if they present financial

documents and demonstrate strong ties to their home country, such as having dependent relatives or owning a property in their home country (Maru 2024).

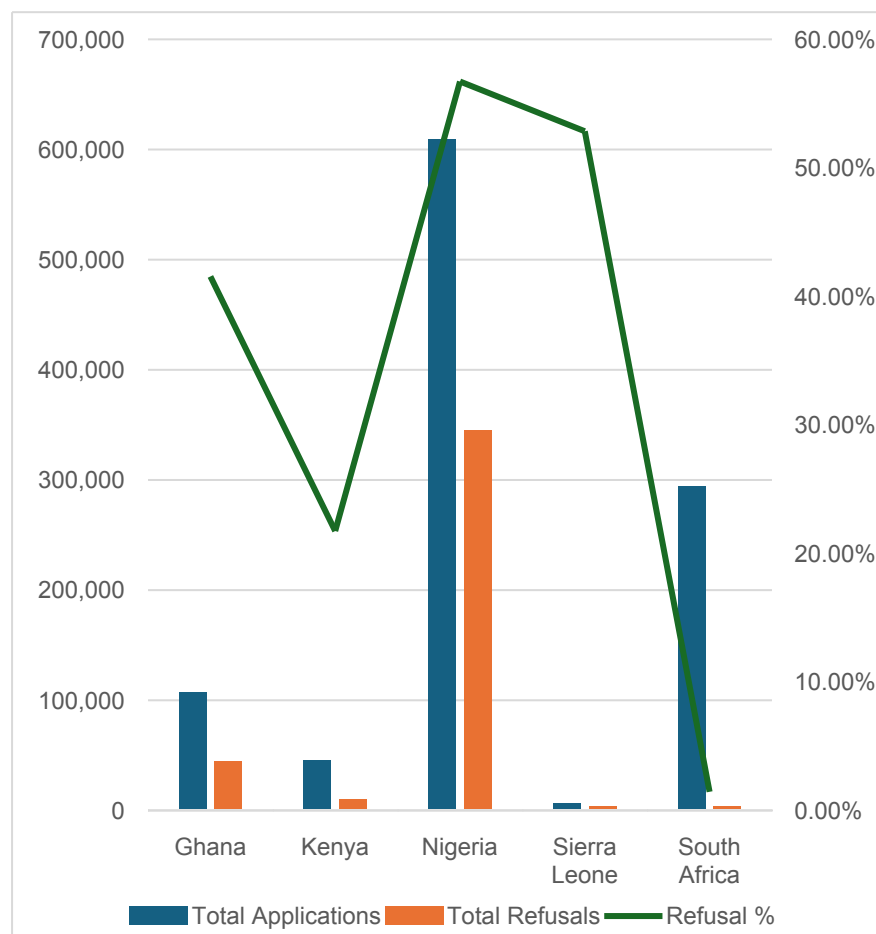
Another key disparity between the two countries is the number of visa refusals, which is best highlighted by the visitor visa category—the type of visa with the highest volume of applications. For visitor visa applications made between 2020 and 2023, South Africa recorded an average approval rate of 96.95% compared with 57.94% for Ghana. Table 4 further shows that South Africa recorded 294,325 visitor visa applications between 2020 and 2023, second only to Nigeria (609,576). Of the 294,325 visitor visa applications, only 4,279 were refused, which is less than 4%. For Nigeria, 344,772 applications were refused, representing about 54%. Overall, for all visa types, refusal decisions translated to more than GBP 5 million generated from visa applications in Ghana, compared to less than GBP 100,000 from South Africa. This suggests that even when mobility is denied, significant capital is still extracted from visa applicants in the Global South.

There is the notion of a global apartheid system, where countries in the Global South are unequally policed, regardless of population size or objective risk, and race serves as an openly marked *border infrastructure* (Achieme 2022). What this suggests is that institutional reverse remittances are disproportionately extracted from countries based on perceived economic standing and nationality rather than the risks a citizen of that country may pose. Similarly, Schengen visa applicants are often assessed based on wealth and nationality, allowing officials to reject applications in a manner that may lead to discriminatory outcomes (Maru 2024). Taken together, these patterns reflect the structural bias embedded in visa regimes, which can be analytically situated within the conceptual framing of the global apartheid system.

Where income generated from visa refusals reaches substantial levels, governments may be incentivized to increase application volumes for fiscal purposes. In such cases, denial becomes

profitable, revealing what could be seen as an exploitative structural incentive embedded in migration governance. This narrative is evident in Nigeria, which has one of the highest visa refusal rates and generates significant revenue from those refusals (see Figure 2). Despite this challenge, efforts have been made by countries such as the UK to increase the capacity to process even more applications, through the expansion of visa processing centres in Nigeria.

Figure 2: Visitor visa applications and refusals profile.



Source: Authors' analysis of data obtained from the UK Home Office

For example, the UK High Commission in Nigeria opened additional visa application centres in 2024 and 2025 (Aro 2024; Onje 2025), with the intention to facilitate a higher volume of submissions while collecting non-refundable fees, even for applications likely to be denied.

New services were also introduced, such as “Keep My Passport While Applying,” which,

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according to Onje (2025), is “... designed to offer greater flexibility and convenience, allows applicants to retain their passports after submitting their documents and biometrics, only returning them when a visa decision has been made.” This example illustrates how visa regimes intersect with revenue extraction, mobility control, and systemic inequality, which are hallmarks of institutional reverse remittances within a broader system of global apartheid.

Visa Regimes and the Political Economy of “Global Apartheid”

The previous section demonstrated that visa regimes serve not only as administrative filters but also as instruments for extracting institutional reverse remittances. In addition to their fiscal function, these regimes form a central part of the architecture of global migration governance (Georgi and Schatral 2012; Achiume 2022).

According to Achiume (2022, 467) visa regimes are “... composed of national immigration laws and bilateral and multilateral treaties, possession of a particular passport not only gives you certain rights as a citizen of your own country but also confers a specific status” Embassies form part of the infrastructure that governs visa regimes, being the first point of physical contact before applicants reach national borders (Laube 2019) and are specifically revenue infrastructures where visa fees are initiated, whether online or on-site. They also represent their home governments, effectively functioning as external borders (Laube 2019). These borders have been described as *racial borders*, not only within embassies but across the entire international migration governance system (Achiume 2022). Achiume (2022, 449) uses the term “racial borders” “to refer to territorial and political border regimes that disparately curtail movement (mobility) and political incorporation (membership) based on race and sustain international migration and mobility as racial privileges.”

These racial borders are byproducts of enduring imperial power relations and are part of the mechanism that sustains the racial privileges afforded to some and denied to others (Achiume

2022). Thus, when mobility is curtailed based on race within specific territorial spaces, it reinforces the claim that the international migration regime operates as a system of global apartheid. Georgi and Schatral (2012, 211) argue that migration governance sustains global capitalism by enclosing structural inequalities within specific territorial borders. Those who manage to exit locations within the global apartheid system must undergo strict vetting through racialised borders before being granted permission to move. Mechanisms such as rising visa application fees and high refusal rates sustain this system and enable the extraction of institutional reverse remittances as well as the selective control of movement. In this light, migration governance functions as a tool of exclusion for some, inclusion for others, and a source of revenue for destination states.

This strict vetting process echoes Achiume's (2022, 449) argument that "Racial borders ... are also a form of imperial technology that facilitate exploitation and prosperity within a transnational, political, and economic association of neocolonial empire." Thus, these racialised infrastructures, which have imperial associations that are embedded within the visa regimes, not only regulate movement but also extract financial value from it.

National border regimes have been described as products of enduring imperial power relations that generate racialised patterns of mobility which privilege those viewed as white, with race functioning not only as a social construct but also as a "border infrastructure" that sustains political and territorial borders, making international migration governance a system that organizes mobility along racial lines (Achiume 2022). Thus, individuals not perceived as "white" and those whose passports do not associate them with "whiteness" are racialised and subjected to stricter migration controls as they encounter more burdensome visa regimes in the process. This racialised hierarchy is physically manifested at airport border posts, where holders of UK and EU passports queue in the same, faster-moving line, while those with "other passports" must wait for hours to be stringently vetted before crossing the border. Beyond the

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symbolic expressions of the global apartheid system at airports, those who live in the host countries are deliberately targeted for exploitation to serve economic and political interests.

Even within this global apartheid system, there are hierarchies of migrants. Professor Sigona describes the existence of “a racialised hierarchy of migrants,” where “white, English-speaking professionals are ‘global talent’, while racialised workers from the Global South are seen as ‘cheap labour’ or ‘abuse risks’” (Sigona 2025).

Institutional reverse remittances enabled by the UK visa regime also serve domestic political aims by framing migrants from these countries as legitimate sources of revenue. This framing allows the government to justify the transnational extraction of millions of GBP per year from visa applicants, particularly from regions affected by the global apartheid system, to fund domestic programs. This helps to explain former UK Prime Minister Rishi Sunak’s pledge, during his election campaign, to recruit 8,000 new police officers and reform the policing system (Brown 2024). Thus, *institutional reverse remittances generated through visa fees and related charges are substantial enough to finance major public programs.*

As reported by Brown (2024), “The plan for more police officers will be funded in part by removing the student discount to the Immigration Health Surcharge and increasing all visa fees by 25%. This will raise £600 million of the £818 million it is estimated to cost” (Brown 2024). The removal of the student discount and the increase in visa fees directly boosted embassy remittances, as intended. The targeting of applicants from countries affected by what this paper terms the “global apartheid system” suggests that the motivation behind these fee increases extends beyond revenue generation. The GBP 587.95 million raised from just five African countries between 2020 and 2023 nearly matches this target (see Table 3). *It means that those in power now use visa fee hikes and migration controls to score political points at home to gain voter support.*

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From the perspective of those burdened by rising visa costs, these fee hikes may align with what Tsourapas (2021) terms “transnational authoritarianism,” the extension of authoritarian practices across borders. In this context, migration control is externalized to facilitate the extraction of institutional reverse remittances through their revenue infrastructures (embassies). These remittances illustrate how migration governance resonates with the practice of “transnational authoritarianism,” where mobility restrictions function as “performances of state-ness” (Clarke 2025) over other people across borders for political and economic gain, reinforcing the view that visa regimes help sustain a system of global apartheid.

Critical migration scholarship rarely showcases how engagement with visa regimes produces continuing constraints on migrants beyond the point of border crossing (Beaumont and Glaab 2023, 14). In the UK, extortionate visa renewal fees and other financial burdens imposed on migrants and others who move continue to shape their lived experiences long after they have entered the UK legally or not. Thus, the reach of visa regimes extends beyond the point of entry; their fiscal and exclusionary arms follow migrants from sending to receiving countries.

The case of Bryte and Cynthia Chinule demonstrates this continued extraction and financial burdens. Both, who are Nigerian and former owners of Taste Africana, a restaurant in Wigan, Greater Manchester, lost their livelihood when the building that housed their business collapsed (Cunningham 2024). Bryte, who holds two master’s degrees and works in the NHS, lives with his wife and three children under a limited visa. According to Cunningham (2024), to renew their stay, the family was required to pay GBP 26,000 in visa fees, legal costs, and Immigration Health Surcharge (IHS). After losing their business, they were unable to meet these costs. The GBP 26,000 required is roughly equivalent to the UK’s average annual salary. According to estimates cited by the Migration Observatory, a research initiative at the University of Oxford, around half of the UK’s working population earns less than GBP 29,000 (Da Silva 2025). Thus, these charges are unaffordable for many adults who work and live in the UK. This financial

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burden is compounded by the rising income threshold that a British citizen or resident must meet to sponsor a family member to join them in the UK. It has increased from GBP 38,700 to GBP 41,700 (NHS Employers 2025).

Even in death, the extraction continues. A grieving husband has criticized the UK Home Office for withholding GBP 3,105 paid for the IHS for his wife, who died before arriving in the UK (Taylor 2025). This amount is separate from the GBP 1,938 visa application fee, which he did not seek to reclaim. His wife died while receiving medical treatment in India. Since she never entered the UK, the Kenyan man requested a refund of the IHS. However, UK authorities informed him that refunds are issued only when visas are refused or applications are withdrawn, stating that “... there is no repayment policy in the event of a death” (Taylor 2025). “This sad set of circumstances highlights the Home Office’s inflexible and all too often callous approach to real-world tragedies” (Taylor 2025).

These cases illustrate how the financial burden of migration governance continues beyond arrival, particularly for migrants from the Global South. By contrast, EU nationals who apply under the EU Settlement Scheme⁵ pay no fees to remain in the UK, and even a proposed £65 charge triggered public backlash (Lyons 2018). The disparity underscores how visa regimes, in particular visa application fees, enable institutional reverse remittances, reproduce racialised hierarchies and sustain a system of global apartheid through pre- and post-entry extraction.

Conclusion

Using data from the UK Home Office, the findings show that visa application fees serve as a mechanism for extracting hefty non-refundable fees from applicants in the Global South and transferring them to UK state agencies. In addition, visa fees, which form part of the visa

⁵ While the waiver of fees for EU nationals under the Settlement Scheme may reflect reciprocal UK–EU arrangements, the broader system remains exclusionary.

regime, function not only as administrative tools but also as instruments of migration control that reinforce a system of global apartheid. In turn, this reinforces the entrenched mobility inequalities in the international migration regime.

The paper combines ideas from the theory of transnationalism with the concept of ‘migration controls as global apartheid’ to explain how visa fees collected through revenue infrastructures, such as embassies in the Global South, enable the extraction of institutional reverse remittances to the Global North and sustain racialised global migration hierarchies. It is hoped that this theoretical direction will support future research in this area. Unlike most earlier studies, with few exceptions (see Smoldt et al. 2025), this paper highlights how politics in receiving countries shape remittance flows across borders. It extends the analysis to show how stringent visa regimes monetize migrant aspiration through repeated applications, often encouraged by subtle promotional efforts from Western embassies based in the Global South, without enabling actual movement to the Global North.

Contrary to Ortensi and Barbiano di Belgiojoso’s (2024, 2) claim that reverse remittances occur to “an expected minor extent”, this paper demonstrates their growing importance in the political economy of migration governance, as well as their use in domestic politics. The findings presented in this paper challenge dominant remittance narratives and advance a critical decolonial reading of international migration governance.

We recommend treating visa application fees as neutral administrative charges. Achieving this would require making these fees refundable, thereby reducing the millions extracted annually due to high refusal rates. However, we acknowledge that processing fees are paid directly to agents and may not be refundable. Although such reforms may face resistance from countries that benefit from the current system, states in the Global South could collectively push for change through diplomacy or reciprocal measures. These institutional reverse remittances have

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long been overlooked, yet they warrant further exploration to improve our understanding of the migratory experiences of people from the Global South, who often struggle to realise their migratory aspirations, unlike their counterparts in the Global North, whose *privileged passports* frequently shield them from the consequences of living on the wrong side of the global apartheid system.

This paper relied solely on publicly available data from the UK Home Office. Though the data was comprehensive and reliable, future research should incorporate additional sources and examine other countries in the Global South to better understand the scope and impact of institutional reverse remittances. We also urge NGOs to raise awareness of the adverse effects of the japa syndrome, particularly the financial, social, and health vulnerabilities faced by those who have moved abroad, an area that warrants further study.

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APPENDICES

Appendix 1

Visa Application fees

Visa type subgroup	Average Cost (GBP)
Family: Child	151
Family: Child (for immediate settlement)	151
Family: Other	151
Family: Other (for immediate settlement)	151
Family: Partner	151
EEA Family Permit	0
EU Settlement Scheme Travel Permit	0
Certificate of entitlement to right of abode	550
Other settlement (indefinite leave)	2,885
Transit	84
Short-term study (previously Student Visitor)	263
Tier 4 - Child Student	837
Tier 4 - General Student	837
Visitor	151
Innovator Founder	1,179
Investor (previously Tier 1)	1,179
Start-up	1,179
Tier 1 - Entrepreneur	1,179
Tier 1 - Exceptional Talent	1,179
Other Permit-Free Employment	151
Overseas Domestic Worker	151
UK Ancestry	719
Charity Worker (previously Tier 5)	704
Creative and Sporting (previously Tier 5)	704
Dependant - Temporary Worker (previously Tier 5)	704
Government Authorized Exchange (previously Tier 5)	704
International Agreement (previously Tier 5)	704
Religious Worker (previously Tier 5)	704
Minister of Religion (previously Tier 2)	704
Tier 2 - Dependant	704
Tier 2 - General	704
Tier 2 - Intra-company Transfer	704
Tier 2 - Intra-company Transfer (Long-term Staff)	704

Source: <https://visa-fees.homeoffice.gov.uk/y/uae/usd/visit/all> (Accessed 10 January 2025).

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