



**LUNDS**  
UNIVERSITET

Graduate school of social science

## **Major in Human Geography**

### **Master Programme in Development Studies**

***Do you send money home?:***

***Migrants' perception on remittance flow and development,  
case of Cameroonian migrants in southern Sweden***

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Spring 2012

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## **Abstract**

In recent years, remittances have emerged as an important external source of finance for most developing countries, Cameroon inclusive. The debate on international migration and development has been widely discussed across academia and given a considerable attention by researchers, policy makers, stakeholders and governments. Departing with the premise that remittances conduct development, this study has investigated the perceptions of Cameroonian migrants in southern Sweden on their remitting experiences vis-à-vis development which centred mostly at the micro-level.

For an in-depth investigation of the topic, this study employs a qualitative research method and shed more light on an insightful discussion on remittance flow. From the collection of field data for this study, incorporated with the review of related literature and a theoretical framework discussion, the incentives for remitting, problems faced /attempted solutions and strategies to make remittance flow to Cameroon more rewarding are explored. Findings from this study show that even though remittances (money) is the driver in facilitating developmental projects, it is not only the economic but also the socio-cultural variables that equally play important roles in the development process of the local areas where remittances flow to.

**Key words:** Migration, Remittances, Development, Cameroon.

## **Acknowledgement**

My utmost thanks to God Almighty for his endless love, grace and protection on me up to this stage in my life. My sincere gratitude goes to my supervisor Maria Andrea Nardi, for her immense and incredible patience in reading, correcting and making constructive critiques and suggestions which all helped to make this thesis what it is today. I want to thank Professor Franz-Michael Rundquist and Anne Jerneck for their comments and suggestions at the very early stage of my thesis topic and framing of the research questions.

To my family, I say thank you for all the support and prayers you have given me throughout my educational career. To my friends and fellow colleagues of the Development Studies program, I earnestly thank you for both the moral and intellectual support rendered to me especially Christina A., I cannot forget your valuable suggestions and comments.

My sincere appreciation goes to all the interviewees to who took time out of their busy schedules to share their experiences with me. It is with your cooperation and willingness to participate in this study, otherwise, it could have been difficult to write this thesis.

## List of abbreviations

BOP	Balance of Payment
CAMGRASS	Cameroonian Grasslanders Association Southern Sweden
CAMLUND	Cameroonians in Lund
CDC	Cameroon Development Corporation
CIA	Central Intelligence Agency
DFID	British Governments' Department for International Development
EW	Economy Watch
FCFA	Franc of the African Financial Community ( <i>Franc de la Communauté financière d'Afrique</i> )
GCIM	Global Commission on International Migration
GDP	Gross Domestic Product
IOM	International Organization for Migration
MR	Migration and Remittance fact book
NELM	New Economics theory of Labor Migration
SAP	Structural Adjustment Programs
SSA	Sub-Saharan Africa
SKÅNACAM	Skåne Association of Cameroonians
UN	United Nations
UNWHR	United Nations World Happiness Report
USA	United States of America
USD	United States Dollars
WB	World Bank

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## Chapter 1: Migration and Remittances

### 1.1 Introduction

“[...] as old as humanity itself” (Davis, 1974) , migration in general and international migration in particular which involves the movement of people, goods and services from one place to another is considered a social phenomenon and historically rooted time immemorial, taking various forms and patterns. People migrate for various reasons; some voluntarily and others involuntarily. According to Massey *et al.*, (2008), the modern history of international migration can be roughly divided into four periods- the *mercantile period*<sup>1</sup> from 1500 to 1800, *the industrial period*<sup>2</sup> in the early 19<sup>th</sup> Century, the *period of limited migration*<sup>3</sup> in the 1920s, and the *post-industrial period*<sup>4</sup> during the 1960s.

The debate on international migration and development has increasingly gain grounds and given a considerable attention by policy makers and researchers as migratory flows has grown in scale and complexity with mutual developmental impacts / benefits for the sending and receiving countries. However, this debate has both optimistic (migration leads to development) and pessimistic (migration does not enhance development) perceptions as Skeldon, (1997) and Brettell and Hollifield, (2008) argue that migration has both positive and negative impacts on the sending and receiving countries. On the one hand, while people from developing countries migrate for various reasons especially to seek for ‘greener pastures’

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<sup>1</sup> The mercantile period: World immigration was dominated by flows out of Europe and stemmed from processes of colonization and economic under mercantilist capitalism (Massey *et al*, 2008).

<sup>2</sup> The industrial period: Stemmed from the economic development of Europe and the spread of industrialism to former colonies in the New World, Hatton & Williamson, (1994c) in (Ibid).

<sup>3</sup> The period of limited migration: Faltered with the outbreak of First World War and brought European emigration to an abrupt halt (Ibid).

<sup>4</sup> The post-industrial period: Immigration became a truly global phenomenon, as the number and variety of both sending and receiving countries steadily increased (Ibid).

for themselves and their families back home, the developed or destination countries on the other hand gain from cheap (unskilled and semi-skilled) labor.

This study aims at investigating the perceptions Cameroonian migrants in southern Sweden have on remittance flow vis-à-vis development (the socio-economic processes to improve people's well-being) particularly at the micro level. To accomplish this, an insight qualitative study will be carried out with a sample case study. This will involve among others their migration processes (as in the migration periods above) and their remitting experiences and perceptions in relation to development as argued by authors such Skeldon, (1997) and Brettell and Hollifield, (2008).

Mass out migration of peasants and workers from the global South into wealthy nations is what critics of these flows commonly have in mind. Despite sustained criticism by natives in host nations, these movements can still play a significant positive role in their economies by, among other effects, compensate for a declining and ageing population and meet demand in labor-intensive sectors such as agriculture, construction, and low-tech industries (Portes, 2009).

Portes, (2009) acknowledges two economic schools -the 'Orthodox Economic Position' and the 'New Economics of Migration'- that have developed different lines of thought at the onset/cause and continuation of migration flows through policy making. The orthodox economic school which is associated with the classic studies of Brinley Thomas, (1973) and W. Arthur Lewis, (1959) sees migration as beneficial by allowing productive investments in receiving areas, while helping raise wages in sending ones. The second school, the new economics of migration also takes a positive stance towards such flows but for different reasons. For example, it considers migrants' remittances as an alternative to imperfect credit and future markets in sending rural areas and also as an insurance against unforeseen economic downturns. This school holds the fact that migrants' remittances always have positive effects in sending economies because they stimulate demand which is met by domestic production (Portes, 2009).

Over the past 10 years, the number of international migrants has increased from an estimated 150 million in 2000 to 214 million today (The International Organization for Migration (IOM), 2011). This increase flow is not unconnected to global processes as stated by Castles and Miller, (2009) that "international migration, in turn, is a central dynamic within



globalization” (ibid: 3). This is because globalization which has come as a result of recent political, cultural as well as development of new transportation and communication technologies (ibid) has immensely eased labor and capital mobility all over the world.

“As the level of international migration and flow of money have increased, remittances have attracted greater attention from governments and development policy makers” (Desai and Potter 2008: 213). Thus, from this perspective, it can be deduced that in relation to increase in international migration is also an increase in remittance flow to migrants’ countries of origin (IOM, 2007).

Remittances have been defined by many authors, organizations and agencies as the fraction of money migrants send from their countries of residence back to their country of origin (Adams, (1996), Russell, (1986), Ratha, (2003), Desai and Potter, (2008), IOM (2012), World Bank, (2011) etc.). Despite the fact that most definitions always refer to remittances in monetary terms, it equally includes ‘social remittances’ defined as “the ideas, behaviors, identities and social capital that flows from receiving- to sending- country communities” (Levitt, 1998 in Castles and Miller, 2009: 62).

## **1.2 Research Questions**

From an overview of the available literature concern with the role of remittances in the Cameroonian economy such as (Jua, 2003; Fleischer, 2007; Molua, 2009 and 2010; Schrieder and Knerr, 2000), it is apparent that this capital inflow is extremely important and constitutes an integral part in developing the country. For example; the 2007 WB report on remittance flow to Cameroon indicated that it contributed up to 0.8% of the country’s total GDP. As previously stated, development in this study is defined as those socio-economic activities/processes particularly at the micro level that can result in an overall economic growth for the well-being of people.

According to the Bureau of African Affairs, (2011), Cameroon's economic development has been impeded by economic mismanagement, pervasive bribery and corruption, a challenging business environment (for local and foreign investors) and balance of payment problems. Consequently, Cameroon remains one of the lowest-ranked economies on the World Bank's Annual Doing Business and also among the most corrupt countries in the world.

To Molua, (2010), remittances have been a critical means of financial support for generations to migrant's families in their countries of origin. In most cases, these flows have historically been "hidden in plain view", often uncounted and even ignored. Remittances from Cameroon diaspora are now being recognized as an important source of foreign currency and directly reaching hundreds of thousands of households with a multiplier effect in the economy (ibid).

From this perspective therefore, it is of utmost importance that this currency flow be stable, continuous and be on an increase in order to sustain the socio-economic development of Cameroon. For this to be achieved, it is worth investigating from the source of the remittance flow to Cameroon (those in southern Sweden in this case) their perceptions about these flows in relation to micro development, their incentives for remitting and probable impediments. With all these in mind, I then formulate my research questions as follows:

- What are the motives/incentives behind Cameroonian migrants in southern Sweden for sending home money; why do they remit?
- What are the challenges/problems faced by Cameroonian migrants in southern Sweden when remitting and how do they solve them?
- What strategies do Cameroonian migrants in southern Sweden think can be put in place to make remittance flow to Cameroon more rewarding?

In this study, more attention is being paid to economic or monetary remittances. Remittances have been considered to be extremely important to the economies of most developing countries. According to the WB, (2011), officially recorded remittance flows to developing countries recovered to \$325 billion in 2010 after the global financial crisis with Sub-Saharan Africa (SAA) having 21.4 billion USD and Cameroon recording 0.148 billion USD.

### **1.3 Migration and Remittances in Cameroon: An overview**

As globalization has made the world to be looked upon as a 'global village', international migration and remittances have equally been widely used and seen as a means of 'making ends meet' especially by people from the developing countries due to the prevailing hardships they encounter at home (Ratha, 2007; Kapur, 2004). In the context of Cameroon, and as supported by Molua (2010), this phenomenon is on the increase as more and more people sought to make use of least available opportunities that can lead them to emigrate with the hope of bettering themselves and their families due to the economic, political, cultural and

social situation in the country (see 2.1.1 for more elaborate reasons of emigration from Cameroon). According to Schrieder and Knerr, (2000), Cameroon has a highly mobile population. Migration in Cameroon dates back into history and seems to fall within the four periods of the modern history of migration previously stated. The process appears to be what Jua, (2003) describes as ‘culture of migration’; as it started a long time ago and still occurring till date.

Cameroon experiences both internal and external migration patterns involving mostly the active and educated population. For instance, in 2000, 17% of the Cameroonian population with higher education emigrated and in 2007, an estimated 170,000 emigrant was recorded whereby France had 38,000 migrants, followed by Gabon with 30,000, Nigeria had 16,000 and the United States 12,000 (Data Recognition Corporation, 2007). The reasons for these choices of destination are obvious: Cameroon was a French colony; Gabon and Nigeria are business neighboring countries (see map in appendix 1) while the USA is a good destination for most home trained professionals from the medical field. In the case of Sweden, data collected for this study might seem to point towards studies as the major driving force behind Cameroonians immigrating to this country.

According to the World Bank, the amount of remittances from Cameroonian migrants was estimated at 103 million USD in 2004; that is, 2.5 per cent of official development aid. Funds remitted to Cameroon indicated an increase from 2003 with an estimated amount of 130 million USD in 2006, which rose to 167 million USD in 2007 representing 0.8 per cent of the country’s gross domestic product (GDP), (WB, 2011). Despite this increase however, there has been a fall in remittance flow to Cameroon of an estimated 19 million USD between 2007 and 2010 that is, from 167-148 million USD respectively as shown in the table below (see table 1 in 2.2), (WB and MR, 2011).

#### **1.4 Study justification-Objective**

The focus of this study is the perceptions migrants have on remittance flow vis-à-vis development, Cameroonian migrants in southern Sweden being a case study. To do this, I will look at their motives for sending money home and also investigate if there are any impediments in remitting and possible solutions implemented. From available literature, it is possible to affirm that, just like in any other developing country; remittances have been and are still playing a considerable important role in the economy of Cameroon especially at the

micro level (see Molua, 2009 and 2010). Correspondingly, some authors such as De Haas, (2005), Human Development Report (HDR), (2009), Kapur, (2004) among others support this statement by saying that remittance flow could act as a 'panacea' to socio-economic hardships in sending countries and could help stabilize the situation. From the works of Molua, (2009 and 2010), it is evident that remittance flow to Cameroon especially at the micro level has been able to finance consumption and investment, such as in education, agricultural and housing projects amongst others.

A look at the statistics on remittance flows to Cameroon shows a steady increase from 2003 to 2007 (table 1 in 2.2). However, instead of a continuous increase, it is observed that between 2008 and 2010, the flow has dropped by approximately 19 million USD. This decrease could pose a problem, if not; major problems in the Cameroonian economy given the extremely important role remittances are considered to play especially at the regional/local levels as previously stated.

The perceptions of migrants on remittance flow and development and possible encumbrances/impediments to remitting might influence their behavior to remit and consequently have an effect on frequency in flows. This motivated me to find out if this ism could probably hold. I intend to conduct interviews with Cameroonian immigrants in southern Sweden to find out their perceptions on remittance flow and development and if they face some problems in sending money home and how the situation is being handled.

### **1.5 Organization: Structure of thesis**

This thesis is divided into six chapters, reference literature and two appendixes. Chapter one begins with a general introduction on migration and remittance flow, followed by an overview of migration and remittance flow to Cameroon. This is followed by the study objective, the research questions and the thesis structure.

Chapter two sets the scene and comprises of two main parts. The first section opens up with a background study of Cameroon presenting its geographical location. Next in line is brief but more detailed examination of the socio-economic, political and cultural atmosphere of Cameroon, with insights of the possible causes to the recent increase of emigration from Cameroon. This first section rounds up with an examination of the contemporary international migration in Cameroon, introducing the nature, process and terminology of the 21<sup>st</sup> century international migration in Cameroon. The second part of this chapter focuses on

the review of literature on remittance flow and development from a global perspective down to the Cameroon setting. The fluctuations in remittance flow is examined which, according to empirical studies from various authors, this unsteady flow of remittances to developing countries is shaped/influence by a combination of factors or variables known as the determinants of remittance flow.

The next chapter (three) is the theoretical framework where the New Economics of labor Migration paradigm is explored. The central argument in this theory is that migration is a family affair and that migrant remittances act as an income diversification and risk minimization for families /households. Thus, since my study focuses on the perception of migrants on remittance flow and development particularly at the micro level, this theory was the outstanding one to use.

Chapter four presents the study methodology with an insight of the research methods employed in this study with a justification for my chosen choices. The next chapter (five) is on the findings from field studies incorporated with discussions and the last chapter (six) is the conclusion, some recommendations and prospect of a future research.

## **Chapter 2: Setting the scene: Background to the Study Area and Review of Literature**

### **2.1 Background**

In this section, a brief but detailed presentation of the Cameroon society will be done. This will enable the reader have a general idea and overview of Cameroon settings and structure that is, the economic, political, cultural and social situation and circumstances in the country which possibly influences migration, especially out-migration.

The Republic of Cameroon is a central West African nation on the Gulf of Guinea. It is bordered to the west by Nigeria, Chad to the northeast, the Central African Republic to the east and Equatorial Guinea, Gabon and the Republic of Congo to the South (See map in appendix 1). From government census and as of 2011 estimates, Cameroon has a human population of about 19.4 million with an annual population growth rate of 2.12% (Central Intelligence Agency (CIA), 2011).

Beginning 1884, Cameroon became a German colony, but after World War 1, it was partitioned between Britain and France. Britain gained the smaller share called southern Cameroon while France had the largest share called east Cameroon. East Cameroon had independence in 1960 and in 1961 southern Cameroon joined them following a plebiscite under the auspices of the United Nations (Bureau of African Affairs, 2011). This union later led to what is known as the ‘anglophone problem’ discussed in the subsequent paragraphs.

The administrative division of Cameroon today has ten regions (Centre, East, West, South, Littoral, Adamawa, North, Far-north, Northwest, and Southwest). The first Eight are French speaking (Francophones) and the last two are English speaking (Anglophones). English and French are the official languages of Cameroon with about 270 ethnic dialects<sup>5</sup> while ‘pidgin’ English is the lingua Franca of Anglophone Cameroon. Today, Cameroon has seven state owned Universities and many higher institutions of learning with about 70% of its population working on land and related activities for a livelihood. Cash crops being produced amongst others include cocoa, coffee, tea, rubber, palm oil, banana mostly in the southwest region

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<sup>5</sup> United States Department of State: diplomacy in action (2011).

with rich volcanic soils and the location of an Agro-company the Cameroon Development Corporation (CDC). Food crops are grown across the country and include plantains, cassava, corn, and millet just to name a few.

According to the CIA (2012), due to the modest oil resources and favorable agricultural conditions, Cameroon has one of the best-endowed primary commodity economy in SSA. Yet, it still faces many of the serious problems faced by other developing countries such as a top-heavy civil service, stagnate per capita income and a relatively inequitable distribution of income. The WB (2010) statistics shows that Cameroon's GDP stood at 22.4 billion USD and GDP per capita was 1.143 USD in 2010.

After independence fifty (50) years, post-colonial Cameroon is still faced with many socio-economic, cultural and political problems. As a matter of fact, and as supported by Nyamnjoh, (1999) the 'sense of belonging' is one major problem that Cameroonians (especially the Anglophones) feel is lacking. To Konings and Nyamnjoh (1997), this feeling of being relegated to the background and exploited creates a sense of 'not belonging' to the society. Many Cameroonian writers have had concerns over this issue as can be seen in the following message:

*“The only way to implement some balance , is to institute, in a new constitution we must write and vote, the rotation between Anglophone and Francophone, at the Presidency of the Republic. It is a question of equality. We must stop the disappearance of the Anglo-Saxon culture in our country. That culture is a great one which has changed the world and improved the life of human kind. There are very good things in the culture we must preserve for the sake of our country and our people...”* (Meyomesse, <sup>6</sup> in Cameroon Post Newspaper, 2012).

From the above quotation, Enoh is simply emphasizing on the issue of equality for both the francophone and the Anglophone especially the maintaining of cultural heritages.

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<sup>6</sup> Enoh, M., is a Cameroonian writer and blogger.

Cameroon's political agenda has become dominated by what is known as the 'Anglophone problem'<sup>7</sup> which poses a major challenge to the efforts of the post-colonial state to forge national unity and integration. The root of this problem may be traced back to 1961 when the political elites of two territories with different cultural heritage and colonial legacies - one French and the other British – 'joined' to form a federal state according to Konings and Nyamnjoh, (1997).

To Mbaku and Takougang, (2004), Cameroon has been and is still being inflicted with many other social ills such as nepotism, tribalism, favoritism, bribery and corruption, and administrative bottlenecks just to name but a few. To Transparency International's Corruption Perceptions Index of 2011, Cameroon scored 2.5 out of a possible 10 in terms of perceived freedom from corruption, with a 134<sup>th</sup> position out of 182 countries (Transparency International, 2011).

In a society characterized by the above mention social ills that have eaten deep into it, obviously, it becomes practically impossible to get anything done in the way they are suppose to be done, such as, get employment, obtain admission into government-owned professional schools or the civil service through merits. This is because, the majority of the population lack the means and ability of 'knowing people' or having the right 'connections' commonly known as '*god fathers*' to get what they rightfully deserve. Consequently, most people are fading-up with the prevailing situation and turn to look for other "survival strategies" (Nyamnjoh, 1999), one of which is to emigrate.

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<sup>7</sup>According to Konings and Nyamnjoh (1997), Contrary to expectations by British Cameroon of the 'union' between the two territories, especially equality of both parties, the preservation of the cultural heritage and identity of each, it turned out to be merely a transitory phase of the total integration of the Anglophone region into a strongly centralized, unitary state. Gradually, this created an Anglophone consciousness: the feeling of being 'marginalized', 'exploited', and 'assimilated' by the francophone-dominated state, and even by the francophone population as a whole.



### **2.1.1 International Migration in Cameroon: The Contemporary Era**

At the dawn of the 21<sup>st</sup> century, the international migration-remittance flow-development nexus has gained great attention across academia and undoubtedly, it has become a well discussed phenomenon. With accelerated globalization on the one hand and the global financial crises on the other, migration flows have increased especially from the global south into the global north.

According to Fleischer (2007), the topic of migration is widely discussed in the daily life of Cameroonians as it is strongly connected to the economic, political, cultural and social situation in the country. The current surge of Cameroonian migration to developed countries involves mostly the youths and their reason being that “Cameroon is not promising economically, no jobs and little salaries”, (Molua, 2009: 1668). From this perspective, Jua, (2003: 23) describes the Cameroon society “*as a graveyard where silence reigns, broken only by abject poverty*” Thus, many aspiring Cameroonian emigrants believe developed countries have much to offer them economically. The decision of many Cameroonian to migrate today is considered a strategy to solve daily problems and or a pathway to poverty reduction which can in turn increase the income of other family members through cash remittances from abroad (Molua, 2009).

The root cause to the socio-cultural, political and economic predicaments can be traced back to the early 60s. Shortly after independence, with high hopes and expectations, progress was made in the socio-economic front with incomes rising at about 6-8% (Molua, 2009). Molua goes on to explain that many young Cameroonians who were studying abroad returned upon graduation to gain employment, a trend which continued to the mid-1980s. However, the tides turned with increased out migration in the early 90s which coincided with the emergence of the economic crisis fueled by falling petroleum revenues and worsening terms of trade in agricultural commodities, cuts in agricultural support services/ rural credit, reductions in public services and ultimate cuts in social services, sudden introduction of the Structural Adjustment Programs (SAP), alongside corruption (ibid).

Molua further elucidates that by the mid-1990s the crisis peaked and brought about the devaluation of the currency used in Cameroon, that is, *Franc de la Communauté financière d'Afrique* (FCFA) and massive redundancy in both public and private sector. Wages were cut twice in 1993, first by 25 per cent and by 75 per cent later in October (Adepoju, 1995).

Furthermore, about thirty thousand civil servants were lay-off their jobs and also redundancy in the private sector. To Molua, (2009), the end result of all these problems was a rise in unemployment and a general fall in living standards. Consequently, with all these prevailing adversities, Cameroonians had to seek for alternative means of survival, and one of them was to migrate as previously stated under the alternative 'survival strategies' of Nyamjoh, (1999).

Today, the process of travelling abroad is known in Cameroon as *bush falling* or 'fall bush' in Pidgin English and the person involved (the migrant) is called a 'bush faller'. This era of migration I would say, falls within the post-industrial period of migration previously stated at the beginning of this study. However, even though Cameroonians move out of the country to the other African countries, Asia, Europe and the United States, the 'real' *bush falling* according to Jua, (2003) is associated with travelling to the Western World (particularly Europe and America) and he describes as transcontinental migration in Cameroon.

The West is called *Whiteman kontri*, in Pidgin, that is, 'the land of the white man'. According to Jua, (2003), the aim of most youths who are inspired by international models- 'bush fallers'- of success and consumerism is to accumulate money or refine their skills with a view to going to the 'final port of call' or of the West. Jua elucidates that even though the expression 'falling bush' is commonly used to mean migrating to the West in Cameroon, its source and literal meaning are not really clear. However, it can only be assumed that it is informed by living realities in Africa, where one goes to the bush so as to return with food or game to nourish the families' livelihoods (ibid).

Bush fallers are regarded with high esteem and affluence in Cameroon especially those who have 'made it' (accumulated much wealth) while in *Whiteman kontri*. They exercise/exhibit some kind of 'power' symbolized by driving big cars, their way/mode of dressing and expression. When others see this, their 'appetite' to do same gets higher hence, enhancing a process of continuous desire to emigrate as Jua, (2003: 23-24) affirms that "'possession of these markers of power that enable the 'redomesticated' youth to leave their parents' abode partially explains the spread of the 'culture of emigration'".

There is a strong 'belief' that the West is a place to make dreams come true, even though at the same time, many consider luck a main determining factor to achieve these expectations. According to Appadurai, (1996 in Jua, 2003), images of the West that permeate the media have caused many to believe that life there is a fairy tale come true but, studies about this

issue ( for example, the works of Nyamnjoh, (2005b), Jua, (2003) among others), have come to disagree with this ‘*metaphor for liberation*’ (Ibid) that is, regarding the West as ‘paradise or ‘heaven’ because one needs to work hard as anywhere else in order to make it.

Notwithstanding, with the corrupt and prevailing hardships of the Cameroon economy (see 2.1), many opt to travel abroad with the hope of bettering themselves and their families back home by remitting. This goes in line with the study of Adepaju, (2000) on international migration in SSA who found out that rapidly deteriorating socio-political and economic conditions and a dismal perception of the future of the countries of this region have stimulated emigration.

## **2.2 Literature Review: Remittances and Development, theoretical discussions from a global perspective down to Cameroon.**

*‘Remittances finance consumption, land and housing purchases and philanthropy; they are an important source of social insurance in lower income countries; and they provide liquidity for small enterprises (in the absence of well functioning credit markets) as well as capital investments -in equipment, land, wells and irrigation works and education - with longer-term implications for economic development’* (Kapur 2004: 9).

In this section, I will look at remittances and the socio-economic aspects of development it brings in general. Even though some macro level development perspectives will be mentioned, more attention is paid to the micro level development with particular focus in the context of Cameroon. According to Ratha, (2011), worldwide remittance flows - including flows to developing countries and high income countries stood at 483 billion USD in 2011. Of this, developing countries received \$351 billion in 2011. These flows are expected to reach \$593 billion in 2014. These are just the officially recorded flows and are believed to under-record flows through informal channels.

It is argued, that remittance flow brings development at places of origin, even though at the same time, noteworthy is that the fact that communities lose out when people move (Kapur, 2004). Most of this impact is seen on family disposable income, education, agriculture, health and even socio-cultural processes. As seen in Kapur’s words in the above excerpt, remittances have a great impact on the economies of countries of origin and “‘these impacts are mostly favourable”’ (Human Development Report (HDR): 2009: 71). Kapur (2004) has

pointed out that remittances have become a new ‘development mantra’: the money sent home by migrants is thought to promote local, regional and national development.

Abound in literature is empirical studies which have confirmed the positive contribution of international remittances to the welfare of households, food and nutrition and general improvement in living conditions in countries of origin. For example are the works of De Haas, (2006b and 2010), Molua, (2009 and 2010), Taylor, (1999) among others. According to Khadria, (2008) in Castles and Miller (2009), in some countries of origin such as India, migrants are being redefined as ‘angles’ or ‘heroes’ of development. Remittances are regarded as the largest source of external financing in many developing countries (WB, 2007 in Castles and Miller, 2009). It helps diversify sources of income and to cushion families against setbacks such as illness or larger shocks caused by economic downturns, political conflicts or climatic vagaries according to Stark, Taylor and Yitzhaki, (1986 in HDR, 2009: 72). An interesting case here is that of the Philippines where about 60 percent of declines in incomes due to rainfall shocks were offset by remittance flow (Yang and Choi, 2007 in HDR, 2009).

Remittances are often believed to be a more effective instrument for income redistribution, poverty reduction and economic growth than large, bureaucratic development programs or Development aid Kapur, (2004); Ratha, (2003) in Hein de Haas (2010: 227-228). Nonetheless, regardless of the discussion which holds that remittances has an immediate impact on transient poverty, its long-term effect should not be underestimated because, it is now recognized that transient poverty is a serious obstacle to human capital investment (Kapur 2004: 11).

To Kapur, (2004), this financial flow to developing countries has turned out to be the ‘least unstable’ source of financial flow and the single most important source of insurance for many poor countries during crises. Consequently, it can be viewed as a self-insurance mechanism for developing countries whereby a country’s overseas migrants help in diversifying its sources of external finance.

De Haas and Vezzoli, (2010) point out that even though migrants’ remittances are not capable of removing general development obstacles, however, through education, agriculture and business investment, remittances have helped in spurring up economic activities in sending communities whilst non-migrants equally benefit from it indirectly via income

growth (Ibid: 23-25). This is being achieved through a multiplier effect of the circulation of remittances at the micro level especially in communal settings.

Remittances are considered one of the ‘most pervasive’ aspects of the African migrating systems and are characterized as ‘*fundamentally a family and not an individual activity*’ as stated by Adepoju, (1995b: 100 in Skeldon, 1997: 179). Skeldon, (1997) goes on to explain that remittances play an important role in supporting households in the areas of origin and has an impact at the macro-level only in a few countries [...] where they make a major contribution to foreign exchange earnings.

Drawing inspirations from the perceptions of the various authors discussed above, I would argue that remittances are used to help out countries affected by political and socio-economic crises Cameroon not being an exception. The budget of the Cameroon government alone seems to be insufficient to sustain its development programs government. This, I maintain because the country is endowed with abundant natural resources yet still classified as a lower income middle economy in SAA (WB, 2010).

Just like anywhere else, Cameroonians migrate for various reasons; but when it comes to remittances, almost all the emigrants from Cameroon are involved, as Castles and Miller (2009: 158) state, “Africans abroad-whether within the continent or outside, high or low-skilled, regular or irregular, refugees or economic migrants-send money home to their families”. For Cameroonian migrants perhaps, just as other migrants (as backed by Agrawal and Horowitz, 2002) the reason behind this is altruism, -a genuine concern for the home family-, coupled with the prevailing socio-economic predicaments (see 2.1) which motivates the majority of remitters to send money back home. Thus, I intend to uncover this conception from data gathered from the field and present it in the findings.

In Cameroon, the impact of remittances is now recognized to constitute an important flow of foreign currency and directly reaching hundreds of thousands of households (Molua, 2009 and 2010). It finances consumption and investment such as in education, agricultural and housing projects among others. However, for the most part, these flows have historically been “hidden in plain view”; often uncounted and even ignored considering the fact that most of it enters the country through unofficial channels (Ibid).

In the same line, the MR fact book, (2011) points out that some 50% of the total remittance flows every year worldwide are being underestimated. This cause a limitation on the availability of sufficient empirical data on the impact of remittance flows in Cameroon, yet the works of Molua, (2009 and 2010) are worth noting. However, with the help of international financial organizations such as the WB and the International Monetary Fund (IMF) it becomes possible to obtain some standard data on these international financial flows.

Nonetheless, according to Molua, (2010), nowhere has the impact of remittance flow to Cameroon been felt more than in the agricultural sector and rural areas that employs about 70 percent of Cameroonians. His study of 240 households in the southwest region of Cameroon examined the role of migrant remittance on farm profits. Observations from this study revealed that remittances have played an important role not only in agriculture, but also in supporting local economies and infrastructural development within the study area (Molua, 2009: 1673). The total amount of remittance flow to Cameroon between 2003 and 2010 is illustrated in table 1 below:

Table 1, Remittance flow to Cameroon compared with foreign aid, exports, and import values over time.

Year	2003	2004	2005	2006	2007	2008	2009	2010 <sup>e</sup>
Remittances (billion USD)	0.076	0.103	0.077	0.13	0.167	0.162	0.148	0.148
Aid (billion USD)		0.790	0.413	1.7	1.9	0.549	0.648	0.538
Exports (billion USD)	—	—	2.1	3.2	1.3	3.8	4.1	4.5
Imports (billion USD)	—	—	1.9	2.5	3	3.1	4.4	4.9

<sup>e</sup> = estimate

— Figures not available

(Source): author's elaboration with data from EW (2010), MR (2011) and CIA (2011).

Table 1 above shows the flow of remittances to Cameroon from 2003 to 2010 alongside exports, imports and foreign aid. The figures of remittance however represent only formal flows and do not include informal channels<sup>8</sup>. The data collected for this study seems to point that most of the informants do prefer to send money home through the informal channels. In a way, this could be a means to avoid the high cost of money transfers, just as Castles and Miller, (2009: 59) conforms that “the main reason so many migrants send their money home through informal channels is the frequent high fees for transfer through banks or money transfer organizations (like Western Union or Money Gram)”.

Castle and Miller go on to elucidate that recently, governments realized the benefits of legal transfers, and have taken some steps to reduce the costs and to make them more convenient. For example, the Global Commission on International Migration (GCIM), (2005) suggested a range of measures, some of which are: the introduction of better technology to reduce transfer costs, electronic transfer systems can also help to increase the security of transfers and fostering greater competition within the formal transfer system, given the propensity of monopoly service providers to maximize the charges they extract from their customers among others. Another example is that of the DFID, (2007) which has set up a website called ‘Send Money Home’ in a way to help people ‘make an informed choice about the cheapest and most effective way to send their remittances (Ibid, 2007 in Castles and Miller, 2009).

From table 1, it can be seen from the statistics that there was a significant increase in remittance flow to Cameroon from 2003 to 2007 and between 2008 and 2010, there has equally been a fall as well. Cameroon’s imports exceed exports between 2007 and 2010 which can result to a negative BOP (trade deficits). This problem can be corrected through other external sources of finances such as remittances and foreign aid among others. To substantiate this concept, Massey *et al.*, (2008: 232) equally state on a general note that “for most developing countries with a chronic trade deficit, migrant earnings constitute the major,

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<sup>8</sup> Two types of remittance flow exist-the formal and informal channels. While formal remittances refer to those remittances which enter a country through official banking channels, informal remittances include those money transfers which occur through private, unrecorded channels. Such private transfers include remittances brought home by friends, relatives and even the migrant himself/herself (Social Science Research Council, 2009).

and in some cases the only means of financing the gap’’; and foreign aid is an external source of finances that can be used to ‘bridge’ the gap of trade deficits.

However, a look at the figures of foreign aid in table 1 is not so encouraging because the amount is low to be used both for the intended purpose and for financing gap of trade deficits. Moreover, unlike remittances which go directly to families of migrants, foreign aid which in most cases often passes through bureaucratic governments is not effectively/sufficiently used for the intended purpose or projects. Besides, ‘‘much aid comes with the requirements or conditions attached, specifying actions which recipient governments should undertake in return for the assistance’’ (Desai and Potter: 2008: 511). Correspondingly, governments of poor countries continue to be confronted by an array of demands from those who would provide them with aid, demands that they (the recipients) have become adept at avoiding (Ibid). From this perspective therefore, I would argue that since foreign aid comes with more ‘conditionality’ whereas remittances have little or no conditions attached, the inflow of the latter should be encouraged and harnessed for the well-being of citizens of migrants’ countries of origins.

### **2.2.1 The determinants of Remittance flow**

The fluctuations in remittance flow to Cameroon as seen in table one is not just applicable to this country only. As a matter of fact, it is a global issue and many authors have given it a considerable attention, just as Ratha *et al.*, (2008: 12) who state that ‘‘remittances are one of the less volatile sources of foreign exchange earnings for developing countries’’. They further explain that ‘‘the outlook for remittances for the rest of 2008 and 2009-10 remains as uncertain...’’(ibid: 1). Their estimates for remittance flow to developing countries were 283 billion USD for 2008 , 280 billion USD for 2009 and 297 billion USD for 2010. However, as seen in table 2 below, these figures apparently had some differences with the official remittance flow to developing countries as follows:



Table 2, outlook of remittance flow to developing countries in billion USD

Year	2008	2009	2010	2011e	2012f	2013f	2014f
All developing countries	324	307	325	351	377	406	477
East Asia and the Pacific	85	85	94	101	109	117	127
Europe and central Asia	45	36	36	40	44	48	53
Latin America and the Caribbean	64	57	57	61	66	71	77
Middle East and North Africa	36	34	35	36	37	39	42
South Asia	72	75	82	90	97	105	114
SAA	22	20	21	23	24	26	28

e= estimates, f=forecast

Source: Extracted from Ratha, (2011).

Table 2 above shows that the estimates of Ratha *et al.*, (2008) on remittance flow to developing countries from 2008-2010 turned out to be more than that is, 324 billion USD for 2008, 307 billion USD for 2009 and 325 billion USD for 2010 as against the estimated 283, 280 and 297 billion USD respectively. From the table 2 it is possible to observe that of all the developing countries, SAA has the least share in the flow of remittances to the countries of this region and Cameroon is one of them. East Asia and the Pacific region have the highest. This scenario (remittance flow fluctuations) is said to be shaped/ influenced by a combination of many factors, what some authors especially Sørensen, (2005b) and Lin, (2010) commonly referred to as determinants of remittances. These determinants or variables are often said to

be classified as microeconomic or the macroeconomic determinants of remittance flow (Agarwal and Horowitz, 2002; Adams, 1996).

To Chami *et al.*, (2008), even though they recognize that the existing literature on remittance falls far short in listing down the main variables that drive remittance flow, there is yet still some available literature on the subject. For instance, from the study of Sørensen (2005b) and Lin (2010), I combined a list of the most important determinants of remittance as follows:

- Altruism, a genuine concern for families of migrants to cater for their well-being,
- Marital status of migrants and duration of stay in host,
- The gender composition of migrants and self-interest motivation to remit,
- The number of dependents back home and their gender composition,
- Facilities for transferring funds money exchange rates,
- Living expenses in the country of destination,
- Migrants' status and job availability (number of works available abroad),
- Level of employment in the host country and wage rates which is influenced by the economic activities and
- Investment priorities back home which is greatly influenced by the political and economic policies of the home country amongst others.

Data collected for this study seems to add one more variable to the ones listed above. This is 'trust' which explains the degree of relationship that exists between the migrant (remitter) and the recipients (families) back home. With the issue of trust, migrants seem encouraged and motivated to send more money home if the recipients gained their trust by using the money judiciously and for the intended purpose and will send less if otherwise.

Not only do remittances bring 'glories' of development by contributing to countries' income just as in Cameroon as some authors argue like Kapur, (2004) and De Hass, (2010). Sending countries equally lose out when people move since most migration is usually selective- educated and active population- (see 1.3 for Cameroonian case) which results to brain drain and can weaken economic growth. Likewise, Ellerman, (2003: 17) adds that it is often "the

best and the brightest’ who leave, whether as blue-collar workers or as college-educated professionals. However, it is equally contended that remittances compensate for the brain drain (Kapur, 2004: 9); ‘brain drain’ is being replaced by ‘brain circulation’ which benefits both sending and receiving countries (Castles and Miller 2009: 58), and finally, brain drain can be paid off with ‘social remittances’ (HDR: 2009: 79).

To sum up, the above discussions have pointed out some considerable positive impact of remittance flow to developing countries including Cameroon especially at the micro-level with household livelihood being central to this discourse. However, Taylor, (1999) also notes that migration and remittances are no panacea to overcome more structural development problems; failure by states to implement general social and economic reforms will also mean that migration and remittances are unlikely to contribute to meaningful development especially in a nation-wide perspective.

## **Chapter 3: Theoretical framework**

### **3.1 Introduction**

This chapter presents a theoretical review on migration particularly the economic theory in order to get the understandings and positions of different authors on the migration-remittance-development nexus. This is followed by a reflective discussion to complement authors' discussions, a conceptual framework and a summary conclusion. According to Mikkelsen, (2005) theory gives us concepts, provides basic assumptions, directs us to the important questions and suggests ways for us to make sense of data. Furthermore, it increases our awareness of the interconnections and of the broader significance of data.

In international migration studies, many theories have come up. Broadly, this corpus has been classified into two main bodies of scientific investigations: “first, research on the determinants, processes and patterns of migration, and second, research on the ways in which migrants become incorporated into receiving societies” (Castles and Miller, 2009: 20). These two groups of migration theories have also been referred to as the initiation of migration and the perpetuation of migration respectively (Massey *et al.*, 1998: 17-41 and 42-50). The relationship between migrant remittances and their families in their countries of origin has been incorporated and forms an integral part of the discourse in international migration studies. In this perspective the economic migration theory that is mostly used in explaining this relationship is the New Economics theory of Labour Migration (NELM), (Stark and Levhari, 1982, Stark, 1991, Massey *et al.*, 1993, 1994, 2008, Taylor, 1999).

The theory that I will discuss in this study is the NELM which is considered an economic theory of migration and belongs to the first body of scientific investigation that is, the determinants, processes and patterns of migration or initiation of migration. According to Skeldon, (1997), the NELM alongside the neoclassical highlights the role of transforming traditional rural societies consequent upon the movement to new centers of influence, or ‘modernization’, primarily towns and cities. He further elucidates that the approaches discussed in these two theories evolved out of economics or the economics of development (Ibid: 24). According to Castles and Miller, (2009) the NELM is one of the economic theories of migration that focuses on the supply side of migration: that is, the factors that impel people to cross borders in search of work.

### **3.2 New Economics theory of Labor Migration (NELM)**

The NELM which emerged in the 1980s (Taylor, 1997; Stark, 1991) takes a more sociological approach and challenges the neo-classical theory. It argues that migration decisions are made by families or households or even communities not by isolated individuals; as Adepoju, (1995b in Skeldon, 1997: 179) confirms that migration systems are characterized as “fundamentally a family and not an individual activity”. He further emphasizes the role of senior members in the household who in most cases decide who should migrate and who should not. In the end, the person whom they considered to possess the greatest potential of supporting the entire household in terms of remittances is chosen. (ibid: 1995: 329) As such, migration is not just to get higher wages, but also to diversify income sources and to provide resources for investment in existing activities, such as the family farm (Castles and Miller, 2009). Thus, I would say from this perspective that the NELM is a useful theoretical framework to understand migrants’ remitting behaviour and experiences.

The NELM also emphasizes on the issue of risk-sharing /minimizing behavior of families or households. Factors such as chances of securing employment, availability of investment capital and the need to minimize risk over long periods are taken into consideration by the migrant and their respective families. In achieving this, De Hass, (2007) maintains that according to the NELM’s explanations, individuals’ migration reflects the household strategy to diversify risk, of which remittances are an essential component. Thus, the role of remittances cannot be understood simply by studying the behavior of migrants themselves; rather, the long-term effects are equally important Taylor (1999, in Castles and Miller, 2009: 24).

According to De Hass, (2010) migration is not only perceived as household risk spreading strategy, but also a way to overcoming various market constraints. Thus, the NELM places household in imperfect credit (capital) and risk (insurance) markets that prevail in most developing countries. Such markets are often difficult to access especially for non-elite groups. However, through international remittances, migration can be a household strategy to overcome such market constraints by enabling households to invest in productive activities and to improve their welfare (Stark, 1980 in De Hass, 2010).

The study of Schrieder and Knerr, (2000) on Cameroon showed empirical evidence on how migration and remittances acts as a risk diversifying activity. In this study, it is seen that remittances play an important role especially in rural areas during poor crop production, provision of health care, education and other household needs. Similarly, Ghosh, (2006) attests that remittances have a related, but a distinctive type of positive effect on development in rural areas. Furthermore, the study of Massey *et al.*, (1998) confirms that the primacy of economic factors remains apparent in migration-remittance studies focusing on capital and credit markets in sending regions, and equally as a way of compensating for lack of insurance systems to protect against crop failures and unemployment or provision for retirement.

As stated in the NELM paradigm, migration is a family affair since the costs and benefits are shared by both the migrant and their respective families. Consequently, there is a contractual arrangement between two parties-the migrant on the one hand and his/her family on the other- just as (Stark and Bloom, 1985: 174) describe the scenario as “an implicit contractual arrangement between two parties”. Correspondingly, Wouterse and Taylor, (2006: 626) support this argument by explaining that “in this contractual arrangement, households forgo migrants’ labor and may even finance migration in order to receive remittances at a later stage”. In a related study, Adepaju, (2000:384-385) admits that “migration in Africa remains, perhaps more than ever, very much a ‘family matter’, with even non-migrant members of the family intimately involved in and affected by the migration process”.

At this juncture, I would argue that remittances play a crucial role in the well-being of migrants’ families especially in risk diversification, disposable income and equally serve as insurance. It is not only felt at the level of the immediate family (nuclear family) of the migrant; it reaches the extended families<sup>9</sup> and down to the communities as Rapoport and Docquier, (2005:5) assert that “remittances are increasingly recognized as informal social arrangements within the extended families and the communities”. Thus, the NELM has interpreted migration not as an individual income-maximizing strategy, but as a livelihood strategy pursued by household to diversify household income and minimize risks (Stark & Bloom 1985; Taylor 1999).

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<sup>9</sup> See Oyewumi, (1997) for situating the family in the context of the Africa, case of Cameroon.

Considering the fact that data collected from field studies seems to point that the major driving forces behind Cameroonian migrants remitting back home are foremost altruism, self-interest and the socio-economic/political quandaries it would therefore not be totally wrong to say that Cameroonian migrants are expected to remit in order to cater for the well-being of their families. In the same line, Agrawal and Horowitz, (2002) support this assertion by saying that the sending of remittances to families (Cameroon not exempted) is both an altruistic and risk sharing behavior by migrants and their families. Similarly, the International Migration Outlook, (2006: 145) states that “one of the most intuitive motivations for remitting money back home is what has been characterised in the literature as ‘altruism’: the migrants’ concern about relatives left in the home country. Under an altruistic model, the migrant derives satisfaction from the welfare of his/her relatives”.

However, not only is the economic aspect of migration considered important in the migration theories just as with the NELM. Despite the fact that discourses in these theories provide significant insights into migration studies, it is equally crucial to conceptualize migration as a complex process in which both the economic, political, social and cultural factors all work together Massey *et al.*, (1998) in Castles and Miller, (2009: 25). This is because migration is influenced by a wide range of changing conditions in both the sending and receiving countries. Consequently, it is imperative to analyze labor migration “as a movement of workers propelled by the dynamics of the transnational capitalist economy, which simultaneously determines both the push and pull” (Zolberg, Suhrke and Agua, 1987 in Castles and Miller, 2009: 26).

A majority of these workers who usually move from the global south into the global north to mostly work in labor-intensive sectors such as agriculture, construction, and low-tech industries (Portes, 2009). This kind of labor division is discussed by Castles and Miller, (2009) in the segmented labor market theory. In this corpus, Castles and Miller remark that labor markets in the developed world are segmented into primary and secondary sectors. The former is characterized by well paid jobs with possibilities of advancement and employ mostly natives and highly skilled immigrants. The latter on the other hand is noted for low wages and insecurity of jobs and employs mostly unskilled persons, who are more often immigrants.

### 3.2.1 Reflective discourse

Central to the above theory of migration is the notion that migrants move from areas of less opportunities to those of plenty in search of ‘greener pastures’ for their well-being and that of their families. According to Skeldon, (1997) migration patterns are assumed to be influenced by factors such as distance and population densities in which people are expected to move from low income to high income areas, and from densely to sparsely populated areas. To De Hass, (2007), Skeldon’s assumption is simply a general notion that migration movements tend towards certain spatial-economic equilibrium, and has remained alive in the works of many demographers, geographers and economists.

These movements have had far reaching impacts both in the sending and receiving countries. In the sending countries particularly, some of these impacts include: changes in population structures, in gender roles within household families, in health, education and livelihoods dynamics among others. As previously stated, one of the impacts of population movements is the flow of remittances and its effects especially at the micro level on households and communities in migrants’ countries of origin. This topic has increasingly become one of the major discourses in academia, among policy makers and governments just as discussed above in the NELM theory.

Discernible in the NELM is the views of various authors on different aspects of the migration-remittance-development nexus. This theoretical literature review reveals that migration in general and particularly labor migration decisions are seen not only as being important but also a supportive factor for livelihoods. De Hass, (2010: 18) affirms to this by asserting that “migration has been increasingly recognized as one of the main elements of the strategies households employ to diversify, secure, and, potentially, durably improve, their livelihoods” particularly in developing countries. Thus, this research therefore is designed to complement other studies that have been carried out on the migration-remittance-development nexus. To do this, it takes a more qualitative insight in examining the perceptions of Cameroonian migrants in southern Sweden on the subject matter.

Remittances, as perceived, is one way of increasing peoples’ incomes as De Hass, (2010: 23) certifies that “international remittances generally help to diversify and also to substantially raise household income”. This increase in incomes equally has a corresponding increase in the use of financial resources. This notion is based on the concept that money transferred



from abroad through financial institutions paves the way for recipients to demand and gain access to other financial products and services, which they might not have been able to do so otherwise (Orozco and Fedewa, 2005 in Aggarwal *et al.*, 2006).

Furthermore, Aggarwal *et al.*, (2006) comprehend that the provision of remittance transfer services allows banks to 'get to know' and reach out to recipients with limited financial intermediation. For example, remittances might have a positive impact on credit market development if banks become more willing to extend credit to remittance recipients because the transfers they receive from abroad are perceived to be significant and stable. From this perspective, I would say that people's financial resources will increase or extend as equally supported by Orozco and Fedewa, (2005) in Aggarwal *et al.*, (2006). This is because even if bank lending to remittance recipients does not materialize, overall credit in the economy might increase if banks' loanable funds surge as a result of deposits linked to remittance flows (*ibid*). Hence, an increase in the financial resources of remittance recipient households will go a long way to extend their purchasing power, thereby encouraging more local production of especially home produced goods.

Peoples' culture is being promoted or encouraged with the use of remittances. For example, empirical studies by Mazzucato *et al.*, (2006) maintain that remittances are also used in cultural manifestations such as burial ceremonies in Africa the case of Ghana. Culture is part of people and is one way to identify where people come from. Data collected from this study on remitting experiences also seems to point that one influential motivation for sending home money is to enhance the performing of 'cultural /traditional rites' such as 'death celebrations' also called '*cry-die*' in pidgin English, paying of bride price and 'family cleansing' among others which makes the people happy. This issue of happiness coincides with discussions in the UN's first World Happiness Report, (2012).

Commissioned by the UN general assembly conference on happiness, a review is made on the state of happiness in the world today showing how the new science of happiness explains personal and national variations in happiness as an indicator of development. In the report, taking into consideration wealth (per capita incomes) mostly, the happiest countries in the world are all in the developed world (Denmark, Norway, Finland and the Netherlands) whereas the least happy countries are all in the SAA (Togo, Benin, Central African Republic and Sierra Leone). However, it is also argued that it is not only wealth that makes people happy. At the individual level, good mental and physical health, someone to count on, job

security and stable families are crucial variables to be considered for people's happiness and well-being (UNWHR, 2012).

At this juncture, I would argue that from the above discussions on the migration-remittance-development nexus stemming from the NELM, a common theme is found in them; that is *change or improvement* to better people's well-being and livelihoods. Development from this perspective therefore centres on 'people', thus conforming to the affirmation that "people are central to the development process" (Potter *et al.*, 2008:225) and entails the amelioration of their situation or condition.

Within the discourses on migration and remittances to the households of migrants in countries of origin is also the livelihood approach concept. According to De Hass, (2010), the livelihood approach pays attention to the combination of activities by households and their individual members to maintain, secure, and improve their livelihoods. This particular choice is based on selective access to assets, perceptions of opportunities, as well as aspirations of actors. He further elucidates that there is a high synergy between the NELM and the livelihood approach. Thus, both approaches can be easily combined if internal as well as international migration is seen as part of a broader household livelihood strategy to diversify income and overcome development constraints in the place of origin.

With the rise of the NELM and the livelihood perspectives on migration studies and development, a third trend in migration studies has sprung up, that is, the 'transnational turn' which relates to the ties migrants keep with their societies back home even on a daily basis. This is made possible through the (mobile) telephone, fax, (satellite) television and the internet, and to remit money through globalised formal or informal banking systems (De Hass, 2010). Thus, remittances from one point of view could be considered as an expression of strong transnational social bonds and of the wish to improve the lives of those left behind (ibid).

### **3.2.2 A Note on the definition of some concepts: Development and Perception**

#### **3.2.2.1 Development**

The concept of development has been a major area of controversy and it has been defined by various scholars in different ways depending on the context the term is being used. For example, Sen, (1999 and 2000) refers to development the process of expanding the

substantive freedoms that people enjoy, the World Bank defines it as equal opportunity for all and the Advanced Oxford Learners Dictionary defines it as the transformation of people's ways of living/doing things for the better (Advanced Oxford Learners Dictionary, 2006 in Idrisa, 2009). These definitions give an overview of what the authors consider development to be in the context being used in. The following paragraphs will look at development in relation to remittances and then link it to what development means in this study.

To Taylor, (1999), over the past five decades, the impact of migration on development in migrant sending communities and countries has been the subject of heated debate, opposing views of the 'migration optimists' and 'migration pessimists'. Within the new discourses on migration and development optimism, Kapur, (2003) has pointed at the ideological roots of recent 'remittance euphoria'. He argues that remittances strike the right cognitive chords, and fit in with a communitarian, 'third way' approach, exemplifying the principle of self-help: whereby instead of governments, migrants have become the biggest provider of 'foreign aid'; that is, remittances. Hence, the idea of migrants helping themselves also fits well within ideas about 'development from below' (ibid).

In a related study, De Hass, (2010) elucidates that activities resulting from migration such as expenditure in areas like education, health, food, medicines and housing, as well as community projects in education, health and recreational facilities should be seen as developmental as long as they enhance people's well-being and capabilities. However, he equally notes that such investment activities depend on the selectivity of migration and the general development conditions in regions of origin. In the same line, for this study, those aspects of development resulting from migration and remittance flow takes into consideration the following:

1. Increase in family incomes and consequent use of financial resources in activities such as:
  - a. Access to healthcare services;
  - b. Access to basic social amenities such as potable water, electricity and housing among others and
  - c. Access to educational facilities.

2. Agricultural improvements such as buying simple farm inputs like hoes, cutlasses, fertilizers and hybrid seeds and also maintain portable roads especially farm to market roads to help farmers transport their harvest to the market.

Thus, it is these above socio-economic variables or aspects of development that are dominantly applied in this research. Despite the sparse amount of pertinent micro-level data that has long constrained the field of research on migration, remittances and development (De Haas, 2007), fortunately, there has been a considerable increase in the number of empirical studies over the past decade on this concept as supported by Taylor, (1999).

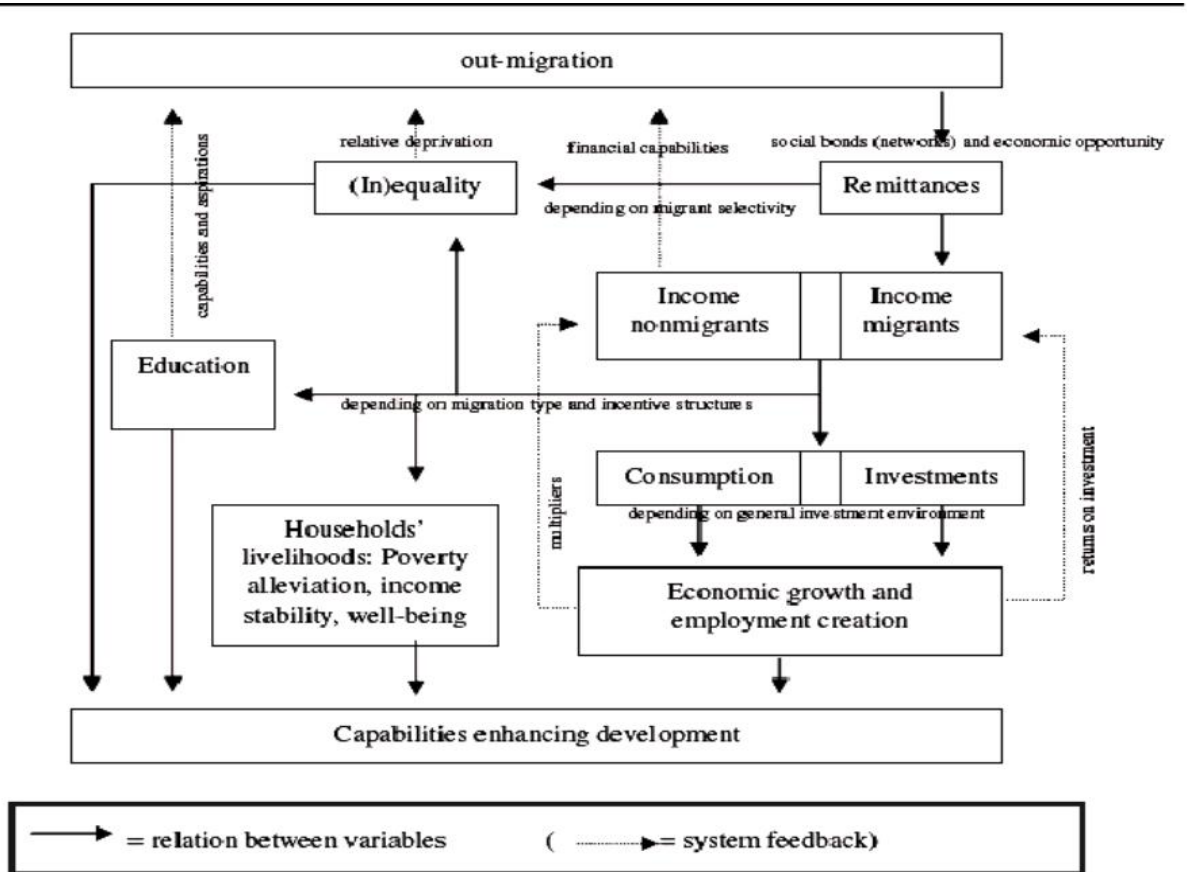
### **3.2.2.2 Perception**

According to the Advanced Oxford Learners Dictionary (online, 2012), perception is an idea, a belief or an image you have as a result of how you see or understand something. Perceptions could vary from person to person. Different people perceive different things about the same situation. Corresponding, as previously stated in this study, the objective is to get the perceptions Cameroonian migrants in southern Sweden have on remittance flow and development, particularly at the micro level. Their perceptions here on this issue will definitely point out their conceptualization and sense of understanding about the money they send home in relation to development.

### **3.3 Conceptual framework**

In connection, this study explores the literature on migration and development in order to facilitate the analysis of data being collected from the field; paying particular attention on the role of remittances at the micro level. Drawing inspirations from De Hass, (2010)'s conceptual framework of migration and development interactions at the community level, figure 1 below demonstrates the scenario as follows:

Figure 1: Conceptual framework of migration-remittance-development interactions at the community level.



Source: Adopted from De Hass, (2007)

Figure 1 above is a summary of the insights into the various processes through which migration can affect development in migrants' areas of origin. According to De Hass, (2010), this conceptual framework combines insights from the NELM, livelihood approaches and transnational studies while taking into consideration the development capability framework developed by Sen, (1999 and 2001).

This conceptual framework is pluralist because it emphasizes the contextual conditionalities of migration impacts on development (De Hass, 2007). Out-migration in return brings in remittances (made possible by economic opportunity in host countries and through social bonds /networks) as income for migrants. This financial inflow into the community has a multiplier effect as it is used for various purposes and equally affects incomes of non-

migrants. On the one hand, it has an impact on household livelihoods by alleviation poverty, enhances income stability and consumption with an overall effect on their well-being. Some of it (remittances) is used for educational purposes. On the other hand, some of the financial inflow is invested which however depends on the general investment environment to effect the development potential of migration that results in economic growth and the creation of employment opportunities. In all, the expected outcome is the capabilities of enhancing development in the community.

### **3.4 Concluding summary**

This chapter presented the main arguments and central concepts in the debate of migration from a NELM perspective with focus on international remittances and development; followed by a reflective discussion. There is ample evidence in the theoretical literature that migration and remittances are often part of risk-spreading and co-insurance livelihood strategies pursued by households and other family groups as eminent in the NELM. Besides protecting against income shocks, often there is a positive contribution of international remittances to household welfare, nutrition, food, health, education and living conditions in places and regions of origin (Rapoport and Docquier, 2005; stark, Taylor and Yitzhaki, 1986 in De Hass, 2010); just as demonstrated in the conceptual framework model.

The household is central in this topic (migration-remittance-development) beginning with its essential role in the decision making process in migration down to receiving of remittances. Thus I will say from this perspective that the household should hold an important position in the development agenda. This view is equally shared and supported by Potter *et al.*, (2008) that households are often the key unit of production, consumption and decision making. Hence, household structures, dynamics and needs must be understood if appropriate development strategies are to be implemented. Likewise, according to Evo Morales, (2012)<sup>10</sup>, in an alternative approach to transform the economy of Bolivia called ‘living well’ said “we don't believe in the linear, cumulative conception of progress and of an unlimited development at the cost of other people and of nature. To live well is to think not only in terms of per capita income, but of cultural identity, community, harmony among ourselves and with Mother Earth.”

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<sup>10</sup> Evo Morales is the president of the Republic of Bolivia.

In this statement, it is seen again that people are crucial in the development process hence; their needs have to be understood and taken care of.

The NELM theory has been however criticized for the fact that not only is an economic factor crucial for people to migrate but also the political, cultural and social factors are equally important. More so, studies of some migration pessimist show some degree of skepticism about the use of migrant remittances for productive investments. Their argument is based on the conception that remittances were mainly spent on conspicuous consumption (De Hass, 2007 and 2010, Taylor, 1999). But, contemporary studies on the subject have proved them wrong with evidences of productive investments from remittances as discussed above. All the same, to sum up, I will say that a critical analysis of the theory will definitely uncover the central themes or arguments within it, which have contributed positively in migration studies when it comes to international remittances and development.

## Chapter 4: Methodology

### 4.1 Methods

The research design in this study is qualitative. “Qualitative methods include a variety of techniques, from participant observation and writing of ethnography, to semi-structured interviews, oral histories and group discussions” (Scheyvens and Storey, 1999: 57). The application of qualitative methods seeks to understand the world and interpret the perception of its actors, collect data in natural settings and generate theory thereby providing powerful insights into the world (Bryman & Burgess, 1999 in Scheyvens and Storey, 2003). Unlike quantitative methods which are more deductive in nature- testing of theories-, qualitative research is more inductive - building up theory from observations-, and the researcher begins with an open mind and a few preconceptions as possible allowing theory to emerge from the data (Znaniecki, 1934, in O’Reilly, 2009).

Most studies on remittances have been quantitative, dealing with figures on money that flows through financial institutions making it easy to quantify the amount of money sent, received and frequency of flows; which are often used to transcend, formulate and test hypothesis (for example, the works of Stark and Lucas, (1988), Taylor and Wyatt, (1996), Agarwal and Horowitz, (2002), Ratha, (2003) among others). The quantification of remitters’ remittances does not provide an in-depth understanding of the reason(s) why people send money back home that is the motivation behind remittances. Thus, in order to understand their views/perceptions on these financial flows, a different kind of inquiry is required.

Qualitative methods allow the understanding of people, behaviors, and perceptions among others. This substantiates the *raison d’être* for applying this method for this study as it deals with the perceptions of Cameroonian migrants in southern Sweden on remittance flow and development. Furthermore, Scheyvens and Storey, (2003) maintain that questions such as ‘what do/is’, ‘how can/do’, ‘why is/ does’ can best be answered by using qualitative methods and these are the type of questions posed in this study.

Despite the fact that this study will employ more of qualitative technique(s), it will make use of some figures/tables on remittance flow, but results will not be presented in a statistical manner as in quantitative research. Contrary to quantitative research that aims primarily at precise measurement of predetermined hypothesis, qualitative research takes a more holistic understanding of complex realities and processes and still leads to the emergence of questions



and hypothesis cumulatively as the investigation progresses (Dessai and Potter, 2006: 117-118). In the same line, I chose this research design to investigate and understand the perceptions of Cameroonians in southern Sweden on remittance flow and micro level development. This corresponds with the view of (ibid) that qualitative methods typically focus on compiling a selection of micro-level case studies which are being investigated.

## **4.2 Case Study**

In order to get a detailed explanation of the issue under study, a case study is important as it enables the researcher to ask detail questions in a way that he/she will obtain answers to question (s); as Flick, (2009:134) asserts that “case studies can capture the process under study in a very detailed and exact way”. According to Yin, (1984), “a case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context”. Case studies are important to suit the specific context as Dessai and Potter, (2006: 200-201) affirm that “an in-depth research, taking the form of a case study, can play an important role in planning and carrying out a development project [...] tailored to suit the local context”.

Furthermore, a case study helps researchers to carry out a specific /unique inquiry in order to get answers to their inquiries; just as Gomm *et al.*, (2006: 1-3) affirm that the term “case study’ is employed to identify a specific form of inquiry [...] and usually, it investigates a few cases in considerable depth [...] constructing cases out of naturally occurring social situations”. Their definition is similar to that of O’Reilly, (2009) who says “a case study investigates a few, or often just one case, in considerable depth” (ibid: 23). Migration and remittance are contemporary phenomena that have attracted great attention across academia and in order to generate much information about this issue, case studies become imperative to obtain different experiences from remitters. Therefore, my research strategy is based on a case study. This is the case of Cameroonians living in southern Sweden who are still connected with their families in Cameroon.

As a research strategy, the case study is being used in many situations to contribute to our knowledge of individuals, groups, organizational, social, political and related phenomena. “Generally, case studies are the preferred method when (a) ‘how’ or ‘why’ questions are being posed, (b) when the investigator has little control over events, and (c) when the focus is of a contemporary phenomenon within a real-life context” (Yin, 2009: 2). In this study, some

parts of the research questions also contain ‘how’ and ‘why’ (see 1.4). Hence, the use of case study becomes inevitable in order to explore/probe into the topic under study.

The access to informants has been relatively easy. In the first place, I live in Sweden and therefore, I am part of the local everyday life. Secondly, as a Cameroonian myself and a member of two of the many Cameroonian associations in southern Sweden such as SKÅNACAM, CAMGRASS, CAMLund, just to name a few, I could easily contact them and book appointments for interview sessions. Furthermore, another major reason for my choice of case study is that despite the important role remittances play in Cameroon’s economy as previously stated, (Molua, 2009 and 2010), there is still very limited empirical studies on the remittance business. This is in line with what Sander and Munzele (2003: 4) state that “until recently, the importance of the money migrants send home to developing countries has been little studied...”. Hence, this study will therefore contribute to the existing literature on the studies about remittance flow to Cameroon.

Although it was relatively easy to get informants, the greatest challenge with some of them was to explain that the information they will provide will be used for academic purpose only and identities remain anonymous. From this explanation, those who were sceptical from the onset (especially as the discussion deals with ‘their’ money) became interested to take part in the study. Another problem I faced with the informants was keeping up with appointments, as some did not turn up as arranged or cancelled it, hence implying a rearrangement of new appointments. In addition, since most of the interview sessions took place at the homes of the respondents, the researcher also faced the problem of interruption with site comments on the topic from visitors who came to their homes. In situations like this, more time was spent explaining and even beg the ‘intruders’ not to say anything and in some cases, the location for the interview was changed.

Irrespective of the above challenges faced, everything was made possible to collect the data which was very vital for this study in order to answer the research questions, make analysis /discussions and draw conclusions thereafter. On my part, in protecting the identities of the informants, pseudo names are used in the findings / analysis / discussion (see chapter 5).

It is however also argued that case studies can lead to generalization. Nonetheless, Flick, (2009) suggest a solution to this problem of generalization by saying that a series of case studies of the same issue under study can be conducted even though it is time consuming and

command more resources. In the same line, Stake, (1994) suggests that knowledge from case studies leads to what he calls “‘naturalistic generalization’ which develops within a person as a product of experience [...] how things are, why they are, how people feel about them, and how these things are likely to be better later or in other places with which this person is familiar ”’ (ibid: 1994, in Gomm *et al.*, 2006: 22).

Besides, according to Flick, (2009), the aim of case studies is to carry out an in-depth of the phenomenon and not to make generalizations. Similarly, it is not expected that findings from this study will be used to make generalizations about all migrants at large or to Cameroonian migrants from other parts of Sweden and in different parts of the world. Therefore, focus on the case study for this research aims at an in-depth investigation on informants’ perceptions on remittance flow and development.

Most theoretical discussions about remittances is not informed by this kind of research strategy which explores people’s perceptions and understanding about remittances, hence, the result findings and analysis of this study will hopefully supplement other studies that have been carried out on this issue and probably pave way for further research from a broader perspective; just as Stake, (1994) notes that knowledge of qualitative case studies helps people to understand how things are and how they can be done better in other places.

### **4.3 Sampling**

According to Webster, (1985), a sample is a finite part of a statistical population whose properties are studied to gain information about the whole. Sampling “‘involves the selection of cases from a broader set of choices such that the subset or sample chosen is in some way representative of the broader set or population’” (O’Reilly, 2009: 194). It is the act, process, or technique of selecting a suitable sample, or a representative part of a population for the purpose of determining parameters or characteristics of the whole population (Team Cvoter, 2012).

The type of sampling technique employed in this study is purposive sampling and by snowballing which according to Denscombe, (2007), both sampling methods are compatible. While O’Reilly, (2009) maintains that purposive sampling ensures that all criteria of relevance are included (gender, age, ethnicity and social class background), Denscombe, (2007) asserts that in snowballing, the sample emerges through a process of reference from

one person to the next and Bryman, (2008) also attests that in snowballing, the researcher makes initial contact with a small group of people [...] and then uses these to establish contacts with others. In the same line, my contact with some members of the associations got me connected with the next and the next. O'Reilly further maintains that when it comes to migration studies and migrants' remittances, the time spent in the host country is equally central. Ritchie and Lewis, (2003, in *ibid*) further explain that purposive sampling is chosen for a purpose; in order to access people, times and settings that are representative of given criteria.

More often, purposive sampling is considered in helping the researcher to select the 'right' informants with the 'right' information. The researcher "makes a judgement on whom to include in the sample" (Scheyvens and Storey, 1999: 43); with 'typical' characteristics of the target population. In the same line, I select particularly those Cameroonians in southern Sweden who remit in order to get their perceptions on their remitting experiences and development.

#### **4.3.1 The interviewees**

In line with the arguments of the above authors, and to obtain an in-depth of the topic under study, my informants are persons from different regions/tribes as Cameroon is made up of 10 regions and many ethnic groups/tribes (see section 2.1), social backgrounds, gender, age and educational level. Out of the 10 regions, I interviewed people from 7 regions with a diverse background of class, gender, income levels, education, motives for migration among others excluding the three northern regions as it was hard to find persons from these regions in Sweden (see 5.1 for reasons why). The 22 informants came from 22 different tribes in Cameroon out of the estimated over 270 tribes (USA department of state, 2012).

Out of these 22, ten were females and twelve males and fifteen were students while seven were non-students. Age wise, ten of the respondents fell in the age group 26-30 years, ten within the ages of 31-35 years and two between 36-40 years. From this perspective, I would say that this confirms to discussions of the literature reviews that migrants are usually age-selective, that is the active population travel mostly. With regards to the time spent in Sweden by the informants, the range is between 22 months and 12 years.

The fieldwork took place predominantly in the month of February 2012, covering the southern Sweden cities of Lund, Malmö, Dalby, Kristianstad and Växjö. The interview

sessions lasted between 35 and 90 minutes. In some cases, the questions were not asked exactly as they appear in the interview guide questions. This happened in cases where I had to reformulate and explain in more detail in order to enable the interviewees respond in a way that he or she would be more explicit. However, even at that, the main idea in the original question was still maintained; it is just like explaining the same thing in different words.

The frequency of sending money home by the informants varies from one to another and depends on the needs, demands and circumstances that arise. On a general note however, more money is sent when there is hardship and limited finances to take care of situations that arises and also during the festive periods of the year such as Christmas and cultural /traditional manifestations. Informants' remitting experiences followed a common trend: first, to settle or clear off debts (for those who owe some debts incurred before travelling), up next by taking care of family members and friends and lastly the seeking of prospects for investment opportunities.

The total number of Cameroonians in Sweden is hard to know since there is no Cameroonian embassy in Sweden, so I use the associations to get my informants. Twenty out of the twenty-two informants are from the estimated 65 registered members from the three associations mentioned in this study, and the remaining two do not belong to any associations. Also, those who have been in Sweden for a length of time (at least a year) were targeted since they have much experience in remitting compared to those who travel abroad on holidays for a couple of weeks. All these I will say, affirms to O'Reilly's, diverse sample selection criteria of informants which should include gender, age, ethnicity and social background (ibid: 2009).

#### **4.4 Interviews- semi-structured**

One of the qualitative research methods used in this study is interviews (semi-structured), as Olsen & Pederson, (2005) state that in qualitative research, interviews play an important role because in the conversation there is the potential for understanding changing viewpoints, signs and intentions. This type of interview takes the form where questions are prepared in advance and directed to the respondents (Halvorsen, 1992). Correspondingly, "interviewing is the practitioner's method 'par excellence' in development studies-qualitative interviews in particular" (Mikkelsen, 2005: 169). It generates information/data (COWI, 2004 in ibid). Interviews could be conducted with individuals or groups. For this study, an individual interview is employed which is undertaken with a sample of purposely selected respondents

to obtain representative information (ibid: 172). Questions may be asked according to a flexible checklist or guide, and not from a formal questionnaire and this is semi-structured interview (ibid).

According to Dessai and Potter, (2006), semi-structured interviews follow a form of the interview schedule with suggested themes thereby not only providing the researcher with the opportunity to cover the areas he/she thinks are important, but there is scope for the interviewees to develop their responses by giving them room to bring up their own ideas and thoughts. By so doing, the respondents become comfortable with the flow of the conversation and can express their minds hence, a good chance for the interviewer to gain a detailed insight of the topic under research.

For this study, I designed a flexible interview guide with open questions that give room for spontaneous questions to be asked to the interviewee so that I can acquire a more detailed understanding of the perceptions they have on the flow of remittances. A brief introduction about my topic was made to the interviewee before going into the interview proper. The reason for the introduction was simply to create an awareness of what was to be discussed. In some cases, the interview sessions were recorded, but, this was done only with the consent of the interviewee. The rationale for this was to uphold and keep track of the originality of the message /data. The information gathered was then transcribed into text /excerpts for analysis (see chapter 5).

Semi-structured interviews however have some limitations. The main limitation is how far the interviewers manage to make the procedure plausible to interviewees and deal with irritations, which may be caused by confrontational questions as put forward by Flick, (2009). Nevertheless, to solve this problem, Flick goes on to suggest that confrontational questions can be avoided. In this regard therefore, I avoided some confrontational questions to the interviewees that I thought were could be irritating or make them feel uncomfortable. In some cases, I restructured/rephrased the question being posed.

From the onset, a total of twenty (20) informants were recruited for this study. Since the administrative division of Cameroon is made up of ten regions, my intention was to choose two informants from each of the region in a way to make it 'representative'. Furthermore, it is exciting to obtain/acquire diversified motivation/incentives for remitting as well as its importance. Since it was difficult to get people from the three northern regions of Cameroon,

in the end, a total of twenty-two (22) informants were then interviewed. Worth noting is the fact that more than two informants were then chosen from some of the regions. Informants were both students and non-students and the medium of communication during the interview sessions was English, French and Pidgin as the need be. On the part of confidentiality and academic/research ethics, the informants were well informed that the information they gave will be used for academic purpose only and no one's identity will be disclosed for whatever reason.

In order to make a better analysis of data using the qualitative method, it was imperative to arrange it into certain themes. Mikkelsen, (2005: 169) emphasizes that “[...] to make analysis possible, a ‘qualitative researcher’ analyses data by organizing it into categories on the basis of themes, concepts, or similar features”. She goes ahead to explain that conceptualization helps the researcher to organize and make sense of the data, and is an integral part of data condensation and analysis, which begins during data collection. Correspondingly, at the stage of data collection for this study, the questions for the interview guide were organized and divided into 6 themes as follows:

- The first section compose of basic information about the informants (demography)
- Section two is made up of their migration process/history
- Section three is the core of the study and deals with informants’ perceptions on remittance flow vis-à-vis development.
- The fourth section concentrated on the challenges faced while remitting
- Section five was twofold and cantered on probable solution to problems faced and highlights on how remittances could be made worth more rewarding
- The last section focused on future prospects (see appendix 2 for detailed interview guide).

## Chapter 5: Findings and Discussions

### 5.1 Introduction

This chapter presents the analysis of the perceptions of Cameroonian migrants in southern Sweden on the relations /connections or linkages between flows of remittances and development back home. The discourses herein will be divided into common themes which will help to answer the research questions presented earlier and also to discuss the theory (NELM) from the empirical inquiry done in this study. On a general note, and as earlier mentioned, the respondents' remittance experiences can be categorized in three ways: first, settling of debts incurred in their migration process, second, taking care of their respective family well-being and third, seeking investment prospects especially those who plan to return back home.

Despite the diverse causes of migration of the interviewees, a major cause for a majority (15 of them; about 68%) to move to Sweden was education seconded by family re-union. However, despite the aforementioned reasons, almost all of the respondents (21 out of the 22; about 96%) had a common saying that *“even though I had a primary reason to travel, deep in my mind, I want to better my life and that of my family back home”*. From an educational background perspective, 18 of the interviewees -that is about 81% - had already obtained higher education certificates (college and above) before migrating. Thus, in this sense, I would say that these observations do not diverge from literature review about the topic stating that in some countries, most of the population with higher education migrate to other countries in search of either higher education or ‘greener pastures’.

It was however difficult to get informants especially from three of the northern regions of Cameroon (Adamawa, North and Far-North regions). Based on information on a general discussion gathered from the field, the reasons for this probably are that:

- The inhabitants of these northern regions are mostly Muslims, hence, Sweden might not be their preferred destination for travelling abroad;
- They equally practice early marriages thus, start making families and get to settling down;



- Most of them are nomads hence preoccupied with seasonal movements with their herds in search of pasture and water;
- Generally, the common international language that a majority of the people of this region speak is French; hence they would probably prefer French speaking countries as their choice of destination if they want to travel.

In the analysis in the following paragraphs, I will bring the voice of the respondents in quotes as examples of my analysis and to show how I support my arguments. I select exemplary responses from the respondents to the different questions.

From the field work, the twenty-two respondents agree that *“the money they send home contributes to development”*. To them, even though they send money directly to their families and close friends, *“the money equally enters the pockets of other people”* through their buying, selling and other daily transactions. However, noteworthy here is the fact that their households are the primary target to receive this cash. As previously stated, perceptions vary from person to person and people perceive differently about the same thing. For instance, the different kinds of perceptions put forward by the respondents’ in this study on the flow of remittance and development.

From the informants’ responses, development resulting from the flow of remittances to Cameroon was centred on those processes that help to improve peoples’ well-being through increases in financial resources or family incomes. Even though there were some common perceptions, such as *“remittance enables my family to access good health care, education performing ‘cultural manifestations’, food and nutrition”* and so forth, there were equally different kinds of perceptions on the migration-remittance-development nexus to them. The following sections discuss interviewees’ perceptions on the various aspects that remittance contributes in the development process back home under the themes of the research questions.

## **5.2 Research question one:**

***What are the motives/incentives behind Cameroonian migrants in southern Sweden for sending home money; why do they remit?***

From an overview of the responses to this question, a majority - 90% - of the respondents attached their motives/incentives for remitting to altruistic and self-interest reasons. A

variety of reasons were given to this effect as to why Cameroonians in southern Sweden send home money. These among others includes: increases of family incomes in spending, health care for families, education, cultural promotion, and support of relatives and friends in need. The following outstanding respondent had this to say with regards to remitting back home:

**Babby** is male, age between 31-35 years; has a family back home with nine siblings. Before his departure to Sweden, he was a teacher in Cameroon. Most of his family members were aware of his travel just on the eve of departure and has been living in Sweden for five years. Being the bread winner of his family, he tells me that:

*‘Bro, even though I am not married, I have responsibilities more than some married people. I study, but also have to ‘hustle’ to cater for my family well-being back home, both my immediate and extended. Even though no one supported me to travel, I am a Cameroonian and I cannot pretend that everything is fine with everybody. Besides, I have a conscience so, am compelled to look after my family. I come from a polygamous home, and my dad is late, hence am totally responsible to provide for my family; immediate family first and then the rest. Before travelling, I knew and I still know the hardships prevailing back home, so I have to send money all the times. I send more money during times of problems or crisis in my family and during the festive periods’*

From Babby’s statement, I will say that some of the arguments put forward in the literature review that altruism is one major determinant of remittance (Agrawal and Horowitz, 2002, International Migration Outlook, 2006) help to understand his point. Furthermore, Babby also said that he *‘knows the hardships prevailing back home’* which encourages him to remit. This equally corresponds to De Hass, (2007) assertion that a growing number of studies indicate that economic and currency crises in origin countries tend to increase remittance transfers.

When I asked Babby what he meant by *to ‘hustle’ to cater for my family well-being back home’* and how his remittances contributes to development, he went further to tell me that as the bread winner of his family, he is obliged to send home money as his family look up to him with much expectations, especially financially. Thus, he tells me that *‘I hustle’ to look for jobs in order to earn some money to take care of myself and my family’s’ needs like health, food and education’*. *I also own a farm and a food retailing store with five and twelve workers in them respectively’*. *Sometimes, I send money to ensure these businesses (farm and store) keep growing’*.

The frequency of Babby's remitting depends on how needs or demands arises in his family, which compels him to send money at least once a month and sometimes more. The money he sends enters the pockets of other people who are not directly related to his family through the daily transactions of his family in purchasing their needs. He equally contributes to the employment of about 17 workers in his business and farm and above all, he considers '*[...] the education of his siblings, nieces and nephews as a foundation for development of the country*'.

Babby's argument that education is a foundation for development of a country could be well understood from Potter *et al.*, (2008) discussions that an entitlement to education and freedom of expression are and should be key elements in the development process. In my opinion, I will also say that education (that is formal schooling) is very crucial in the development of a society as educated persons are capable of taking good decisions that can initiate growth and development, starting with their communities at least and could then spread to other parts of their countries. On the other hand however, it can also be contended that education should be accessible by all regardless of their financial standing because, if some people cannot obtain formal education due to limited finances while others can afford it, then it could lead to some social inequality. Hence, in a sense, the way forward could be access of formal education by all. I argue in this direction because the development process should be such that it builds solidarity between members of a given society and through state or other kind of institutional arrangement, everybody should benefit from schooling as a sort of income distribution.

Another respondent, **Jolly** is a female, age between 26-30 came to Sweden to meet her husband (family re-union) have two children and has been living in Sweden for five years and five months. When I asked why she sends money home, she tells me that: '*I have responsibilities back home to cater for her family well-being and also, I have to contribute my own share for the performing of 'traditional rites' in my family and community so that our people will be fine*'. Jolly's explanation for her motives for sending money home appears to illustrate what some authors in the literature write about remittances and the promotion of culture, in this case, 'traditional rites' such as the work of Mazzucato *et al.*, (2006) in Ghana. Thus, since people are considered to be central in the development process (Potter *et al.*, 2008), I would say from this perspective that it is therefore imperative that their

needs in all aspects must be understood and taken into consideration if appropriate development strategies are to be implemented. To Jolly, 'our' refers to the inhabitants of her community.

As the discussion with Jolly continues, she tells me that the money she sends home contributes to development because it makes her people happy; as she said: *“to me, development is to make people happy. So when I send money, I know my family will buy whatever they need and they will be happy”*. Besides, one of her sons is in Cameroon and requires financial support for his studies and sustenance. However, she noted that one most important motive for remitting is contributing her own share for the performing of 'traditional rites' in her family which is very important and it is an obligation. To her, and as they believe in their family/tribe, when these 'rites' are performed, every other undertaking in ways to earn a living will go well as she maintained that: *“[...] Above all, when the traditional rites are performed, a lot of development will come because our crops will do well, our health will be good, businesses will flourish and peace will reign. I can assure you, that it is good development”*.

The UN's first World Happiness Report, (2012) elaborated in the theoretical discussion helps to understand Jolly's argument that being *happy* or *happiness* is an aspect of development (UNWHR, 2012). At this juncture, I would say that this is where Jolly's point comes in. At her family level, they are 'happy' because their needs are being catered for and especially the 'cleansing /traditional rites' which it is development to her. In a sense, it can be summarized as: remittances help to promote the performance of 'traditional rites', 'cleans families' which leads to happiness, and well-being which is 'good development' as Jolly maintained.

**Ngwalem** is a male, age between 36-40. He is married, has one child and has been living in Sweden for 11 years. When asked his incentives for remitting back home and the aspects of development this money brings, he said: *“I send money home because my family deserves to live well and they have needs. However, the two major reasons that crown all my motives for remitting are: re-assurance and a sign of appreciation”*.

With further discussions with Ngwalem, I then ask for a clarification about what 're-assurance' means and how remitting is a sign of 'appreciation'. He explains that when he gives money to his friends to take home to his family, it is a feeling that his family will be assured he is doing well by seeing his friends and ask them questions about him. Also, he

sends money to his family to appreciate them for all the support they have given to him up to this stage in his life. To substantiate this argument, Ngwalem explains that:

*‘I usually send money through the informal channels. This is because I want to re-assure my family that I am here in Sweden and doing well. I send the money through my close friends. They meet my family, talk to them about me and then give them the money. To me, I feel that my family is re-assured that am fine here when they see and talk to my friends about me. Secondly, I send money to my family and relatives because I want to appreciate them for all they have done for me (moral and financial support) to where I am today. On the aspect of development, aside increases in my family incomes, education for my siblings and small businesses, I have constructed houses and rent them out at very moderate prices. This is my own little token to make the people in my community live happily because, they pay less for accommodation and save more money for other needs’.*

From Ngwalem’s quotation above, it is possible to observe that he sends money through the informal channel as a way to keep close ties with his family and also in a way to avoid the high rates of sending money through the formal channel. To him, the money he sends home contributes to increase his family income, pay for his siblings schooling. This illustrates empirical studies of De Hass, (2007 and 2010), HDR, (2009) and Kapur, (2004) all arguing that through remittances, family income increases. This however, it contradicts some studies that show that the majority uses formal channel. Ngwalem went ahead to explain that ‘his’ remittances contribute to the infrastructural development of his community with housing accommodation which helps people save some money as he charges moderate rents among others.

**Nkafo** is a female, age between 36-40. She has three children and is divorced. When I approached her and introduced my topic, she was very elated. Before we went into the conversation proper, she said, *‘Hmmm, finally, maybe my voice too will be heard’*. This is what she told me about her remitting experiences and her perception about development from this cash flow back home:

*‘I cannot remember the last time I sent money home. It's been a while now; maybe last Christmas. I have a lot of financial problems to solve here. Even though I also know that my family back home have financial difficulties too, I cannot kill myself. I have the will to send money but I do not have a job that can meet up with all these demands and expectations. I am*

*trying my possible best and hoping that my situation changes, so that I can be sending money to my family more often for their up keep''.*

When I confronted her and asked the reason of her exclamation she tells me that: *“[...] I was thinking you will suggest possibilities for jobs so that I can be able to send more money home”*. Even though Nkafo was a bit disappointed when I told her that I am just a student doing my research and have no opportunities for job offers, she was still willing to carry on with the conversation to the end. To her, the money she sends home makes her people happy as they use it judiciously alongside the small grocery store she has opened for her family. Among other issues, profits from the business are used for feeding, medical care, schooling and purchase more goods for the store. However, despite the fact that Nkafo faces some problems especially financial and does not remit so frequently, she still has the altruistic urge to send money home and also do more as she said *“I have the will to send money but I do not have a job that can meet up with all these demands and expectations [...] I want to do something big too”*. Hence, everything being equal, her remittance behavior /frequency might possibly change if her ‘situation’ also changes for the better.

Discussion in the literature on the determinants of remittances (section 2.2.1) points out that one of the factors influencing the flow of remittances to countries of origin is job availability /employment level with goes with wage rates in host countries. In relation to the discussions of Castles and Miller, (2009) on the segmented labor market theory of migration I will say Nkafo’s employment status falls within the secondary sector of employment often characterised by low wages which helps to explain why she cannot do much as she anticipates in her remitting experiences.

From what I observe from this study, the theoretical model (NELM) helps to explain the behaviors of migrants remitting experiences. For instance, income diversification and risk minimization for families /households as an obligation to remit following contractual agreements prior to their departure. However, I also observe from the informants’ perceptions on remittance flow and their understanding of development that even though money is considered the driving force, the weight of other variables such as the ‘cultural manifestations’ are equally very important to economic growth and income increment. This helps me to argue that the development discourse focused on financial flows and economic growth linked to remittances might lack to incorporate the recognition of cultural aspects of ‘development’ as the possibility to reinforce certain behaviors and believes locally rooted.

And most important, even if such may seem to go against ‘development’ as modernization, such as the case of the performance of ‘traditional rites’, it is still considered ‘development’ by the people.

### **5.3 Research question two:**

***What are the challenges/problems faced by Cameroonian migrants in southern Sweden when remitting and how do they solve them?***

As previously stated, I avoid a replicate of answers to the same questions posed to the respondents. Consequently, the analysis that follow will not dwell much again on the remittance-development nexus. With regards to the main question in this section, all the informants (22) face some challenges/problems amidst their remitting experiences. These problems range from personal to global; that is, more ‘structural’ problems. In the following paragraphs, I select three informants’ responses that help me to illustrate some of the answers to this question and make a joint analysis of two of them as both face some similar problems which are very illustrative.

**Kaje** is female, age 31-35, single, has two sons back home and has been living in Sweden for four years and eight months. From the discussion with Kaje, she put forward some pertinent issues with regard to the problems she faces with her remitting experiences. First, here in Sweden is the problem of the high cost of sending money home as she ‘lamented’ that: ‘*[...] the cost of sending money is too high for me and the exchange rate for the money is not stable*’. Second, is the inappropriate use of money by her family members and few agencies for collecting the money she sends home.

To Kajes’ opinion, she tells me that it is a bit hard for her to solve the problems she faces here in Sweden with her remitting experiences. However, she also notes that if there is a possibility for many money transfer agencies to be opened, then the problem of high cost might reduce since it will create a competitive environment among the agencies. In my point of view, I will say that these problems of the high cost of remitting and unstable rates of currency exchange are more ‘structural’ relating more to the global economic situation that individuals cannot solve by themselves.

On the issue of inappropriate use of money by her family members, I would say that the ‘trust’ variable as a determinant of remittance comes in. It could acts as a motivation to remit,

provided the family members of Kaje use this money wisely or judiciously in order to make her gain their confidence as she says that: ‘[...] *they (my family) should make me trust them more so I can always help by sending money*’. To solve this problem, Kaje says she just stays for time without sending money to her family so that they can learn and correct their mistakes by using money only for the intended purpose.

**Kangshi** is male, age between 36-40. He is married, has one child and has been living in Sweden for 10 years. He faces similar challenges just like Kaje. When asked about challenges faced with his remitting experiences, he said I have two major problems: ‘First, *the cost of sending money alongside the discouraging exchange rates and the global financial crises that have affected my income*. Consequently, Kangshi has resorted to sending money home using the informal channels through his friends. He thinks that the problem of the high cost of sending money can be lowered if the international community steps in as he suggested that : ‘ [...] *I think the international community can intervene in this matter by regulating the unstable exchange rates such as subsidizing these money transfer agencies*’. Equally, Kangshi faces the same problem back home just like Kaje as his family does not use the money for the rightful purpose most times.

For a clarification of how the international community can intervene in this issue, Kangshi explains that considering the fact that the money transfer agencies are business organizations aiming at making profits, they must be paying taxes to the government. Hence, ‘ *if the government can subsidize them by reducing the tax they pay and in turn dialogue with them to reduce the cost of remitting money, I think it will help a lot*’. Unlike Kaje who solves the inappropriate use of money by her family members by staying for some time without sending money, Kangshi on his part tells me that he will send just very little instead of the expected amount to his family.

The problem of the high cost of sending home money was mentioned by all 22 respondents. And each person tries to solve this problem on an individual basis. Six of the informants that is, about 27% (with Kaje included) continue to send money through the formal channels despite the high cost. To them, they avoid the informal channels because they are scared their remittances can get lost along the way. This attests to the GCIM, (2005: 27) statement on this issue that ‘formal and recorded remittance transfers are preferable to informal flows because they reduce the risk that migrants and recipients will be exploited by clandestine money laundering networks’. The rest of the informants (sixteen) that is, about 72% including



Kangshi have resorted to sending money through the informal channels (using their ‘good’ friends) in a way to solve or avoid the high charges.

The decision of the 16 informants for using the informal channels to send money home equally illustrates to what Castles and Miller, (2009) maintain that one of the main reasons many migrants send their money home through informal channels is the frequent high fees.

At this juncture, I will say that the suggestion of the GCIM that the fostering of greater competition within the formal transfer system, given the propensity of monopoly service providers to maximize the charges they extract from their customers helps to understand Kaje’s argument that if there are many money transfer agencies, there will be competition and maybe a consequent reduction in the prices of transferring money back home. As for Kangshi, he thinks that this problem of the high cost of money transfer can be solved if the international community can intervene such as, by way of reducing taxes for the money transfer agencies so that they can in turn lower the charges for money transfers through dialogue considering the fact that they are business enterprises aiming at profit maximization.

**Metuma** is female, age between 31-35, married and has two children. When asked what challenges she faces whilst her remitting experiences, she told me that her greatest challenge is here in Sweden which has to deal with the amount of money to be sent. Metuma explains that it is difficult to send large sums of money at the same time (above 15.000 Swedish kronor)<sup>11</sup>. It is a problem for her because urgent issues arise back home and requires much money and besides, it will be better or more effective to send much money at once as it saves time and the cost will be lower. In an attempt to solve this problem, Metuma tells me that:

*‘It’s really hard for me to solve this particular problem. A few months ago, I insisted on sending much money home for urgent issues to be taken care of. I was asked to bring my pay slips to proof that I possess such amount of money which I did and succeeded in sending the amount I wanted to. I then asked the people there and they explained to me that it is just for security reasons and that is why they are strict in situations like this. I was happy in the end because the reason for refusing people from sending too much money at once is justifiable’.*

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<sup>11</sup> 15.000 Swedish Kronor is equivalent (approximately) to about 2,206.55 USD

[Converted, 2012-03-11].

The discussion with Metuma on her problem brought out the reason why she could not send so much money at once unless with a proof that she possesses such amount of money. As she had some conversation with a staff at the money transfer agency, she said the staffs explain to her that when situations as such occur (when someone wants to send above 15000 Swedish Kronor) they have to do some checking. This is because they are scared of incidences like money laundering or theft, and they are doing so under the law of the country. To me, just as Metuma who was satisfied in the end, I also see this as a good security check measure to ensure that people possess money that is rightfully theirs. However, despite the fact that it could be quite difficult to actually determine the rightful owner of money, to some degree, the proof with pay slips can go to some extent as a backing.

#### **5.4 Research question three:**

***What strategies do Cameroonian migrants in southern Sweden think can be put in place to make remittance flow to Cameroon more rewarding?***

An overview of responses to this question from all the informants was a common answer that: *“I think we can do this together as a team”*. One outstanding discussion about this question was with Kangshi. When I posed this question to him he said that he thinks the best strategy to make remittance flow to Cameroon more rewarding is for Cameroonians to put their resources (money and material) together as a diaspora group. He acknowledges that that fact that Cameroonians (and those in southern Sweden) come from different tribes and regions which might pose a problem to achieving their development goals/projects.

In a confrontation on how the developmental goals or projects can be achieved since it is a bit difficult due to the diverse background of Cameroonians, Kangshi tells me that he has

*“[...] discussed this issue with leaders of some of the associations and we came to the conclusion that we are going to do it by ballots. We will write down the names of all the regions we represent here, look for an outsider (possibly a non-Cameroonian) to pick for us. The region that is picked will not be included in the next round of balloting”*.

He went further to explain that a decision has been reached by the Cameroonian associations in southern Sweden to carry out sustainable development programs to improve the well-being of their people back home. To this effect, the plan is to organize some workshops

through a member from that area of concern with the inhabitants of the area to sensitize them. Through feasibility studies, it will be easy to know what the people need most. For example, Kangshi said that some of the projects that are been considered among others include: *“[...] opening of an account with credit unions and community-based micro-finance institutions for farmers whereby they can take loans at low interest rates to buy hybrid seeds and other simple farm inputs, help children/youths that cannot afford but are willing to go to school and lastly, we can help local clinics/health-centers in the target area by buying any important equipment that they need but do not have”*

From the above discussion with Kangshi and the suggestion of the rest of the informants that putting resources (remittances in this case) together as a team will enhance a greater impact back home equally illustrates to what the authors argue in the literature I reviewed for this study. For example, Block, (2005 in Adepaju, 2007:33) states that “the diaspora can promote the flow of trade, capital and technology back to countries of origin”. Correspondingly, De Hass, (2006b in Castles and Miller, 2009) also writes that with the sudden ‘rediscovery’ of the migration and development issue and the rapid shift from pessimistic to optimistic views, states have tended to focus on diaspora associations- presumably because they are easier to influence than individual migrants. Thus I argue that with empirical evidence in literature and the discussions with the informants engaged in this study, the formation of diasporas with good development agenda/project can have a great influence in effecting micro and even macro development back home; just as Kangshi tells me that:

*“I believe that even if we are just a few committed members, we can start up with something. The beginning is hard but most of us are optimistic and very determine about it. Remember a journey of a million kilometers begins with the first step. That is our motto in achieving this. Also, if we make our feasibility studies and findings about the target region, we will know what they need most and that is the project we will carry out first”*.

With regards to the question that deals with future prospect in remitting back to Cameroon, that is, if migrants will continue to send money back home in the case: (a) their family in Sweden is enlarged, (b) if their family back home is doing well and (c) if they lose their salary. Out of the 22 respondents, about 91% (20 of them) said they will not. The common response was *“How can I send money if I do not have it”*? As for the other two, one of them, that is **Jolly** maintained that aside sending money for her family’s sustenance, she must send money from her savings during the period when the ‘traditional rites’ are to be performed;

she maintained that: *“it is not a joke when it comes to the ‘traditional rites’ and ‘cleansing’, you have to do it for your own good”*.

Another respondent **Nadah** is male, age between 31-35 and has been living in Sweden for the past six years. He equally said that he will still send money back home from his savings for cultural reasons especially during ‘death celebrations or ‘*cry-die*’ and for his family sustainment. Nadah explained that it is an obligation in his family that everybody has to contribute something be it money or material items when it comes to any cultural manifestation *“[...] you must give your own share by all means possible else the blame is on you”* he lamented.

The findings and discussions on the perceptions of Cameroonian migrants in southern Sweden who took part in this study alongside other empirical evidence from the literature show that remittances are important to reflect about development and initiate processes that might conduct to development understood as those socio-economic processes that help in improving peoples’ well-being. This is particularly felt at the micro level especially in countries where the socio-economic and political environment is not very conducive for investment (just like in Cameroon) with the livelihood of households central to this discourse.

As seen above, the respondents conveyed/explained those aspects of development which to them, comes from the money they send home. These among others include access to health, food, happiness, educational opportunities, cultural manifestations, and business and on agriculture (improvements in the buying of hybrid seeds and other simple farm inputs and construction of portable farm to market roads). To them, development does not only has to do (for example) with economic growth, per capita incomes and so forth but equally other non-monetary variables such as people living well; for example: being happy and sustaining of traditions even if considered ‘not modern’ by the western way of thinking about development. However, they maintained that it is no doubt, money is the driver behind achieving most of these, and hence they remit.

To most of the respondents who have been opportune to visit back home, they said *“I can assure you that things have really changed especially in my family and in many other places I visited while home. Bush fallers are really trying their best”*. ‘Things’ here means the living conditions of their people back home. Even though change could come from other spheres such as changes in local legislation, improvement of the economy among others,

nevertheless, to the informants, money from abroad does quite well if properly managed. Some of them were even able to name some projects (hotels, farms, businesses and roads) sponsored by their friends abroad with remittances; which in this case, I would say that remittances per se are not good for development when it comes to investment if it is not well invested.

To sum up, I will argue that though remittances can also have some negative impacts as depicted in the conceptual framework within a community such as inequality and dependency among others, a probe analysis of this financial flow to developing countries' economies will reveal positive results. However, noteworthy is the fact that well rooted institutional issues in Cameroon such as corruption, sense of not belong among others cannot be removed by increases in incomes only. This argument for example helps to understand Kangshi's point that *“[...] well, I know money (remittances in this case) cannot solve all of our problems back home, but it helps at least”*. Instead, good policies and strategies being put in place by the government, stakeholders and policy makers will enable this hard currency inflow to be effectively harnessed to improve the economy thereby enhancing peoples' well-being.

## **Chapter 6: Summary Conclusion, Recommendations and Future research.**

### **6.1 Summary Conclusion**

The objective of this study has been to explore and examine the perceptions of Cameroonian migrants in southern Sweden on the migration-remittance-development nexus particularly felt at the micro level. To accomplish this, an insightful qualitative research method was used with semi-structured interviews and a purposive sample alongside snowballing of twenty-two people as a case study. From the data collected and analysed, it shows that the premise that remittances conduct development holds. Households of migrants are the primary beneficiary of this hard currency flow and through their daily transactions, there is a possibility to conduct some social changes towards welfares.

Based on the empirical data collected for this study in relation to related studies by other authors, it was found out that the driving factors behind migrants remitting back to their countries of origin centred on a combination of altruistic and self-interest incentives. However, the study shows that in the context of Cameroon, not only is the altruistic but also a sense and pursuit of belonging to the family and community and the trust variables motivates Cameroonian migrants in southern Sweden to send money back home. De Hass, (2010), acknowledges that altruism is a utility function in which the migrant cares about the consumption of the other members of the household whereas self-interest motives for remitting may evolve if the family is perceived as a market in which members aim at entering into mutually beneficial agreements. Thus, I will say from this perspective that this point helps to illustrate the motives behind Cameroonian migrants in southern Sweden to remit back home especially **Babby, Ngwalem** and **Nkafo** who all own business enterprises back home.

Information from the informants shows that Cameroonian migrants in southern Sweden face some problems or challenges whilst their remitting experiences. For instance, job scarcity, high cost of sending money and fluctuations in exchanges rates here in Sweden and inappropriate use of money by their families back home among others. These problems are solved at individual levels as seen in the previous chapter.

Similar perceptions on remittances flow and development were found; for example, the perception that remittances enable people to access good medical care, food and education was common. However, different kinds of perception were also found with regards to money

send back home and its contribution to the development process. For instance, Jolly perceives that when she remits, the end result is that her family is happy especially when ‘traditional rites’ are performed and a consequent success in peoples’ undertakings. Also, Ngwalem perceived that the money he sends home goes beyond his family and helps to develop the community through the housing accommodation he offer because he charges moderate rents so that people can be able to save some money for other productive purposes.

Onto the perceptions on remittances flow and development, micro-level development predominates whereby increases in family incomes, household welfare, food, nutrition, access to health, education, happiness, culture promotion, improvements in agriculture and farm to market roads which according to the interviewees were the outstanding aspects of development that results from remittances. Thus, from the analyzes, I would say that everything being equal, remittance flow to Cameroon has a direct contribution to the livelihoods and survival of families left behind and could possibly conduct social change towards well-being and welfare.

In the NELM theory, migration, particularly labor migration is seen as a livelihood strategy pursued by social groups especially households in providing a potential source of investment capital, which is especially important in the context of the imperfect credit (capital) and risk (insurance) markets that prevail in most developing countries (De Hass, 2007) and Cameroon might not be the exception.

The NELM theory has helped in explaining the behavior of migrants remitting experiences as earlier mentioned. Only one of the informants, **Nadah** claim to have taken the decision to travel by him and covered all his travel expenses alone without any form of support from anyone. Of the remaining 21, only 38% (8 of them) had ‘real’ contractual arrangements with their families with socio-economic obligations to remit as the decision to migrate was taken by their respective households. Therefore, I will say from this perspective that even though the claim of the NELM that migration is a household decision is applicable in this research, it is nonetheless strongly supported to a lesser extent. This is because a majority of the informants (13 of them) did not travel to Sweden as a result of a decision made by the household even though they had some form of ‘support’ and encouragement from their families and also remit just like the other 8.

To conclude, inasmuch as the objective of this study on migrant's perceptions on the migration-remittance-development nexus is perceived that international remittances contribute positively to household incomes, welfare, nutrition, food, health and living conditions in places and regions of origin among others, at the same time, it is worth noting that migration and remittances are no panacea to overcome structural development constraints as earlier mentioned.

The desirable goals of remittance flow and development can be better achieved if there is a promising environment not only for investment but an environment where people are free to express their traditions without impositions of modernization for instance. Such a society, together with good and effective policies put in place by governments of migrants sending countries such as Cameroon will definitely lay a foundation for conducting development and harnessed remittances for effective productive purposes. In all, this study has shown that remittances play important roles in increasing family incomes thereby expanding their financial resources and could then ignite and elaborate development activities especially at the micro level. Despite the fact that the results from this research cannot be generalized at a macro level due to the small sample size of the case study, it has complemented empirical studies on remittance studies and above all, added some literature to the rather limited studies on the subject in the Cameroonian setting.

## **6.2 Recommendations**

From the findings and discussions I suggest the following recommendations:

- The positive impacts of remittances especially at the micro-level such as mitigating income risks, food and nutrition, housing improvement, education and health among others are often celebrated by remittance recipients. Ironically, this also indicates failure of states of migrant sending countries including Cameroon in providing basic public services and functioning markets for its citizens. Thus, I therefore recommend that states should take up their responsibilities and become proactive in improving their social policies and create a less risky and more reliable institutional environment so that the larger part of remittance incomes would be set free for more productive investments.
- Migrants and their remittances cannot be solely responsible to trigger take-off development in generally unattractive investment environments. Hence, migration and



remittances should not be considered the foundation to start up development but rather, a supportive mechanism to conduct economic growth.

- Most migrants' sending countries such as Cameroon do suffer from a wide gap of BOP deficits (as stated in chapter two) and a remedy to this requires external sources of funding to finance this gap of which remittances are one of them. However, large sums of remittances are sent through the informal channels about 72% of the informants for this study, making it difficult to effectively use this source of income for this purpose. Thus, measures can be taken to encourage people to remit using the formal channels. An example of such initiative is that of the DFID, (2007) which has created a web site to help migrants remit at a cheaper cost. From this perspective, I will say that the step taken by the DFID also helps to understand Kangshi's argument that the international community can intervene in helping to solve the problem of the high cost of remitting money.
- On the part of the recipients of remittances, I would encourage them (if possible by means of sensitization) to work on and gain more trust from those they look up to for remittance flow. Hence, everything being equal, this will give the migrants more motivation, inspiration and confidence, so that they can listen and continue to take care of the needs and demands of their 'dependants' back home.

### **6.3 Future research**

In this study, I have investigated the perceptions Cameroonian migrants in southern Sweden have on the migration-remittance-development nexus particularly at the micro-level. From the responses from the interviewees, remittance flow brings some aspects of development particularly on household livelihoods. The flow of remittances to Cameroon is not stable and certain variables (determinants of remittances) were found to play an important role coupled with the 'trust' variable. However, given the small size of the sample for this study which makes generalization of the results quite difficult, future qualitative research on this topic could be an increase in the sample size. This can be done not only in Sweden but in other parts of the world among Cameroon migrants and also back home with the remittance recipients for a comparative analysis and draw conclusion on a broader scale.

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## **Appendix 2: Interview guide questions**

My name is Nforngang Joseph Ndonwi, a Development studies student at Lund University, Sweden. I am carrying out a research (thesis) on migrants' perceptions on remittance flow and development as part of a fulfillment of my master's degree program. I will be very grateful if you could devote some time out of your busy schedule so that we can have an interview on the subject matter. Your identity remains anonymous and the information you provide will be used for academic purpose **ONLY!**

### **Section A: Basic/demographic information about the interviewee**

1. Name (will be coded), sex, marital status.
2. Do you have children? Yes/No
  - If yes, how many?
3. Do you have a family back home? Yes? No
  - If yes, how many?
  - What is their major occupation/source of income?
4. Level of education, in which level of education do you belong in the following?
  - None
  - Primary
  - Secondary/high school
  - College and above
5. Which of the following age group do you fall in?
  - 15-20
  - 21-25
  - 26-30
  - 31-35
  - 36-40
  - 41-45
  - 46-50
  - 51-55
  - 56-60
  - 61 and above
6. Which tribe in Cameroon do you come from?



7. Religion (optional)
8. Your employment status, and how much approximately do you earn? (Optional)

### **Section B: Migration Process**

9. When did you come to Sweden?
10. What motivated you to '*fall bush*' and why did you choose Sweden?
11. What was your means of travelling?
12. Who was responsible for the travel expenses?
13. Who took the decision for you to travel?

### **Section C: Remittance flow experiences /perceptions vis-à-vis development**

14. Do you send money home? Yes/No
15. When did you start sending money back home?
16. What forms/channels to you send money home?
  - Formal, through money transfer agencies?
  - Informal, through friends, relatives or yourself?
17. Do you send money on request from home or is it your personal decision to do so?
18. To whom do you send money to?
19. How often/frequent do you send money back home?
20. Why do you send money home? Please do explain (motivations).
21. In your opinion, do you think the money you send home contributes to development?  
Yes/No
  - If yes, please could you explain what aspect of development it is to you?
  - And if no, can you tell me why?

### **Section D: Challenges faced whilst remitting**

22. Are there any problems you faced when sending money? Yes/No
  - Here in Sweden
  - Back home

### **Section E: Probable solutions to problems and enhancement of effective remittance flow**

23. How do you manage to solve the problems you faced?
24. Do you do so on an individual basis or collectively with some other people?
25. As a '*bush faller*' here in Sweden, who also send money back home, what do you think can be done in order to make remittance flow to Cameroon more rewarding?

**Thank you very much for your time, I really do appreciate it.**