

The Impact of Non-Financial Remittances on the Development of Developing Countries in Africa

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ABSTRACT

This study explores and emphasises the utility of non-financial remittances to Africa's developmental aspirations and the importance of critical thinking in the management of diaspora matters by agencies of government saddled with the diaspora affairs of developing countries in Africa. Drawing on the literature review and using the Socratic approach, the reflective analysis of this study demonstrates that greater value could be extracted from Africans' diaspora remittances if more attention is focused on non-financial remittances and the remitters' wellbeing. Through the exploration of the philosophical bases of the remittance processes, the study draws out non-financial remittances of ideas, skill, knowledge, technology, and innovation as a preferred and more valuable form of remittances with real effects on Africa's economic growth and development. The study contributes by deepening our knowledge of non-financial remittances to the socio-economic development of less advanced countries, particularly in Africa.

Key Words: Diaspora; remittances; development; philosophical paradigms; Nigeria; Africa

INTRODUCTION

Background

The main purpose of this study is to explore the attributes of non-financial remittances in the development framework of African countries as against the predominant exposition of financial remittance in the literature. A lot has been written on the escalation in the volume and the importance of financial remittances, providing an exceptional economic impact on receiving countries (e.g., Elo & Minto-Coy, 2019; Minto-Coy & Elo, 2017). For instance, Nigeria, which reportedly received US\$417 million in remittances in 2020, is a major beneficiary of money, products, and services from

the Diaspora (National Daily Newspaper, 2021). These remittances come in handy in capacity-building initiatives that effectively engage the opportunities offered by monetary contributions (altruistic or egoistic) from Nigerians in the diaspora.

Hitherto, there is the tendency to overlook the non-financial remittances (e.g., social remittances) that are exchanged between people who migrated and those left behind in the development discourse. Non-financial remittances are 'other forms of remittance such as the skills and knowledge acquired in the country of residence (COR), which can be brought back to the country of origin (COO), to help grow its capacity to respond to ongoing developmental challenges'

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(Minto-Coy et al., 2019, p. 207). For example, there is circumstantial evidence that suggests financial remittances are rated higher in value compared to non-financial remittances in Africa based on the increased attention money remittances from the diaspora enjoy in the popular press. The role of remittances in the development of the homeland goes beyond money sent home. Other forms of remittances (e.g., non-financial remittances) have the potential to spread along the whole range of the human development spectrum including business development, job creation, skills acquisition, innovativeness, etc. Minto-Coy et al. (2019) enumerate the benefits deriving from diaspora remittance events to the COO. Some of these benefits include diaspora philanthropy, diaspora-driven transformations in politics and governance, and diaspora-driven socio-economic transformations. Socio-economic transformations in COO occur when returnees' skills and talent bolster local overall skill levels, thus providing proper jobs and business opportunities (Parpiev, 2015). Returnees bring various capitals (human, financial, social capital, and new ideas) and foster local development with their international experiences, propelling micro-financing, micro-entrepreneurship and financial literacy to higher levels (Prokhorova, 2017). It is to be noted that 'Development' as used in this study mostly refers to economic development that is measured by gross domestic product (GDP) growth, poverty and inequality reduction (e.g., Prokhorova, 2017).

The African Context

Many studies (e.g., Bang et al., 2016; Kibet & Agbelenko, 2015; Pearce & Pelesai, 2013; Sibindi, 2014) have examined the relationship between remittances, financial development, and economic growth in Africa. The subject of remittance vis-à-vis development has been treated in both academic and popular forums with remittances largely seen as the driver of development in the receiving society. For instance, Van Hear et al. (2004) declare that Nigerians living abroad (i.e., in the diaspora), not only provide a significant amount of remittances to Nigeria but also contribute to poverty reduction and development through temporary or permanent return activities of their highly skilled experts. In essence, the quantum of money sent to Nigeria by Nigerians in the diaspora has been useful both at the micro (household) and the macro (national) levels. People use remittance money to build houses, to start business enterprises, or for general consumption purposes (Ojo, 2019). Likewise, Nigerian diaspora academics have been returning home to transfer knowledge to higher institutions in Nigeria as a form of social remittance (Sharkdam, 2021). Moreover, the World Bank admitted that remittances by Africans in the diaspora are a paramount source of international financing for developing countries (Benson, 2022). Remittance in all its forms is an important

source of capacity building, reinforcing the African region's ability to cope with natural vulnerabilities. Generally, remittances provide resilience against disasters in Africa (e.g., Naudé & Bezuidenhout, 2012).

Minto-Coy and Séraphin (2017) exposit the contribution of the diaspora entrepreneurs when they relocate to the COO through the establishment of new business practices and efficiencies that transform institutional practices and views around entrepreneurship and investments, even while respecting traditional norms and values. The local economies have also benefited from the wealth of experiences of the returnees. Numerous examples exist across the African continent of capacity building in and through entrepreneurship via social remittance among the diaspora. The diaspora's role in capacity building has also extended to areas such as entrepreneurial education and business creation (see Chrysostome & Nkongolo-Bakenda, 2019). By and large, financial remittances have been acclaimed as a panacea for the development of developing countries in Africa. Researchers largely agreed that remittances have been contributing to important socio-economic transformations in many poor countries.

Statement of the Problem

The problem statement of this study articulates that non-financial remittances should be prioritised over financial remittances to harness the full value of the diaspora contributions to the development of developing countries in Africa. To address the issue of the capacity building and development in African countries, several dialogues have been engaged in recent times on the issue of diaspora remittance against the background of the paucity of direct foreign investment, commodity-dollar earnings, etc. Monies (remittances) from Africans in the diaspora attract greater attention in the literature than other forms of remittances (e.g., social remittances). A literature search in the course of the present inquiry shows a lopsided discussion on the concept of remittance, which is an indication that not much is done to expand our understanding of the ontology of remittances. This present study responds to this challenge by philosophically looking at the concept of remittances, focusing majorly on non-financial remittances (e.g., sociopolitical remittances) from the diaspora communities to individuals and groups in Africa.

The study resolves that it is when the concept of remittances, framed in its formulated philosophical questions, is addressed that one would know what the true value of non-financial remittances is and the best practice for acquiring them. The great majority of studies are focused on financial remittances. However, beyond their economic effects, remittances also have significant sociopolitical dimensions. Remittances are not 'just money' but reflect underlying social relationships. For instance, Zambian rural-urban migrants

send gifts in kind to parents and other relatives as a way of preserving social relationships, often in anticipation of eventually returning to their rural homes (Cligget, 2005). We still do not know much about the contribution of non-financial remittances to the socio-economic development of developing countries in Africa. In this regard, this study addresses an important subject, particularly, in the context of developing countries in Africa.

The crucial research and philosophical questions that need to be addressed on the issues of remittances from the diaspora are as follows: What is the ontology of remittances? What are the epistemological considerations involved in remittances? Why is logical reasoning relevant at all in the concept of remittances? What are the ethical issues surrounding remittances? Answers generated by these crucial philosophical questions will go a long way to illuminate contestations around the concept of remittances in the developing countries of Africa employing the Nigerian context as a template. In seeking answers to these questions, this study provides the opportunity to (re)examine the impact of non-financial remittances and offer the means to fortify diaspora engagements for development programs in developing countries of Africa.

Nigeria, as a developing country, is used as an exemplar in this study for two major reasons. First, the country has the largest population in Africa, estimated to be over 211 million people (World Population Review, 2023) and the biggest economy in Africa predicted to be \$574 in 2023 (Africanews, 2023). Second, Nigeria is one of the highest recipients of remittances (\$19.2 billion) in Africa – second only to Egypt’s \$31.5 billion in 2021 (Okpalakunne, 2022). The rest of the article is organised into six sections that include ‘Migration, remittances and development nexus’; ‘Conceptualising remittances’; ‘A review of non-financial remittances’; ‘Methodology’; ‘Findings and analysis’; and ‘Discussion and conclusion’.

MIGRATION, REMITTANCES, AND DEVELOPMENT NEXUS

In many instances, the connections between people who migrated out of a country and those left behind are so strong and extensive that migration profoundly transforms the lives of people who remain at home. People, money, and non-financial remittances (i.e., ideas, practices, identities, and social capital) that migrants remit home permeate the daily lives of those who remain behind (non-migrants), transforming their behaviour and modifying perceptions about gender relations, democracy, and states’ responsibilities. The diasporas’ non-financial remittances benefit their COO through the exchange of knowledge, ways of doing things,

and other learning results, especially in developing countries (Barnett et al., 2012). Minto-Coy (2011) explicates the role of ICT-mediated diasporic engagement through which the diaspora and people at COO communicate and share ideas, behaviours, and identities using the platforms of ICTs and social media. For those exiled or unable to travel home, it also becomes a medium for having a say at home, thereby bridging the physical divide. Colourful images and imaginaries of the life of persons in the diaspora often stir the imagination of people at home to crave such an ‘exotic’ lifestyle abroad. Most often, people who remain at home tend to perceive places in the global North as lands full of ‘milk and honey’ (e.g., Nwankwo, 2005; Ojo, 2013). These non-migrants watch enough videos of life abroad, hear enough stories, and see enough pictures to begin visualising their own lives away from home. They yearn for fashions and accessories that are trending abroad and want to play by the rules they think operate in the lands of their dreams. In such cases, people who migrated (migrants) and those left behind (non-migrants) still occupy the same social space even though they are separated by physical distance. Hence, migration has been assumed to act as ‘a technology of the imagination, as an act through which people come to imagine better lives’ (Vigh, 2009, p. 94). Invariably, the influence of non-financial remittances ensures that what happens to those in the diaspora cannot be separated from what happens to those who stay behind in the homeland because their fates are inextricably interconnected.

Some studies (e.g., Ojo, 2017; Ojo et al., 2013a, 2013b) have revealed that many Nigerians in the diaspora are pursuing ‘Naija’ (euphemism for Nigeria) dreams as well. They remit money to Nigeria to build houses, start business enterprises, or render financial assistance to families and friends. Africans in the diaspora formed Home Town Associations, alumni unions, religion fellowships, etc., in their COR as a form of collective effort to develop their various communities back in Africa. Several African governments and their agencies regularly court these diaspora’s contributions to their COO socio-economic life. For instance, notable agencies of the Nigerian government that inter-phase with the diaspora affairs include the Nigerian in Diaspora Commission (NiDCOM), the Central Bank of Nigeria (CBN), the Ministry of External Affairs, Nigerian High Commissions and Embassies abroad. NiDCOM is an agency of government mandated to provide for the engagement of Nigerians in the diaspora in the policies, projects, and participation in the development of Nigeria and to utilise the human capital and material resources of Nigerians in the diaspora towards the overall socio-economic, cultural, and political development of Nigeria, as well as other related matters (NiDCOM, 2020). The next section engages in conceptualisation of remittances;

this assists in reinterpreting the discursive mix through which remittances become socially constructed.

CONCEPTUALISING REMITTANCES

Remittances are monies comprising workers' transmittals, migrant transfers, and compensation of employees (Singh, 2015). 'Migrant transfers' arise from a change of residence for at least 1 year, and 'compensation of employees' are monies sent back by temporary workers (Kapur, 2005, p. 2). In other words, remittances are private money transfers from migrants or persons in the diaspora (i.e., COR) to contacts (e.g., families and friends) in COO. The migrants (in the COR) continued to maintain links with their COO, and these links are kinds of transnational networking practices that are essential to the COO (Ionescu, 2007). For example, many African countries received considerable financial remittances from their nationals in the diaspora (see Table 1). This is understandable given the African worldview, which is clearly accustomed to the principle of 'help-thy-neighbour' that underpins the notion of remittance. African cultures emphasise generosity, and Africans are socialised to accept the burden of moral obligation on a successful person to assist those in need (particularly family members). Ngom (2015, pp. 5–6) contends that the moral obligation of helping one's kinsmen 'transcends geographical locations and mobility and is reflected in cultural expectations and practices of sending back remittances to one's family and relatives'.

AfDB (2011) proclaims that the African migration episode generates win-win benefits as incomes from migration, and remittances generate significant benefits for the COO at both the micro and macro levels. On the micro level, studies (e.g., Dadson & Kato, 2015; Hernández-Coss & Egwuagu-Bun, 2006; Minto-Coy et al., 2019) have shown that remittances reduce poverty and act as a catalyst for spending on education, health, and other services due to higher household financial receipts. Moreover, remittances offer insurance against adverse shocks by expanding the sources of household income. For instance, a household that receives remittances is less likely to sell its productive assets (e.g., livestock) to cope with famines than other households. At the macro level, remittances tend to be more stable than other sources of foreign inflow (e.g., Cocco et al., 2019; Solimano, 2003). For example, remittance variation is often countercyclical, and this helps to sustain consumption and investment during recessions. Moreover, remittances enhance sovereign solvency by increasing the level and stability of foreign exchange receipts (AfDB, 2011). Altogether, studies (e.g., Bkwayep, 2019; SDGF, 2011) have indicated that remittances reduce inequality significantly in Africa.

Nonetheless, some studies (e.g., Akinrinade & Ogen, 2011; Bakewell, 2008; Hougbo, 2007) argue that monetary remittance may not have the expected aggregate impact on the development of the receiving country even though individuals and their kin may become better off through remittances. This is because remittances by themselves do not enable any country to avoid poverty (Hougbo, 2007) as underdevelopment problems cannot be solved by financial remittances (e.g., Akinrinade & Ogen, 2011). Furthermore, there is the issue of moral hazard around the remittances event. Moral hazard refers to the possibility that, due to the countercyclical nature of remittances, governments in the receiving countries tend to evade their civic responsibilities. Such responsibilities include the provision of basic infrastructure and the preservation of citizens' wellbeing. Moral hazard may manifest, especially, in the events of natural disasters and crises when remittances (being countercyclical) can make governments forsake their social responsibility to support victims (Grabel, 2009). Equally, moral hazard could also occur at the household level when receipt of monetary remittances reduces the households' motivations to compel the government to implement reforms needed for economic growth (Chami et al., 2008). Households that depend on remittances may also lack the desire to engage in the labour market, which then reduces economic productivity (Grabel, 2009). In their study, Ofori et al. (2022) submit that remittances increase income inequality in Africa. Consequently, remittances can potentially exacerbate both socio-economic and political problems in the receiving country rather than promoting development.

TABLE 1 The 10 Highest Recipients of Remittance Inflows in Africa (2021)

| S/N | Country | Remittance Value (2021) |
|-----|------------------------------|-------------------------|
| 1 | Nigeria | \$19.2 billion |
| 2 | Ghana | \$4.5 billion |
| 3 | Kenya | \$3.7 billion |
| 4 | Senegal | \$2.7 billion |
| 5 | Zimbabwe | \$2.0 billion |
| 6 | Democratic Republic of Congo | \$1.3 billion |
| 7 | Uganda | \$1.1 billion |
| 8 | Mali | \$1.1 billion |
| 9 | South Africa | \$900 million |
| 10 | Togo | \$700 million |

Source: Benson (2022)

Nevertheless, the impact of financial remittances on the development of poor African countries has been extensively studied over time and enjoys ample research and policy attention. This has created a serious imbalance as the non-financial remittance engagement of Africans in the diaspora is largely overlooked in research and policy considerations despite being the key to understanding how people in the diaspora affect and modify the social and political relationships of people in the COO. According to Lacroix et al. (2016), the analysis of the migration-development nexus remains incomplete if we only focus on money at the expense of the people, objects, skills, and ideas that circulate within transnational social fields.

Globalisation effects have ensured that local development processes increasingly shape and are shaped by global cultural circulation. Focusing on non-financial/social remittances spotlights how people in the diaspora, acting as bridge builders, transform and diffuse ideas and perceptions from one context to another (Levitt & Merry, 2009). It is instructive to note that some authors (e.g., Vari-Lavoisier, 2016; Vickstrom & Beauchemin, 2016) have studied the intersection between economic and social transfers; deducing that monetary transfers enhance diaspora/migrants' ability to advance their views, thus amplifying the impact of their non-financial remittances. As suggested by Lacroix et al. (2016), the circulation of ideas and practices is grounded in material conditions and enabled and constrained by material resources. Subsequently, forms of non-financial remittances are analysed in the next section.

A REVIEW OF NON-FINANCIAL REMITTANCES

Non-financial remittances are types of non-monetary remittance also referred to as in-kind remittances representing transfers of goods and services sent by migrants from the COR to their COO. These forms of remittances are important for the role they play in international collectivist development (Ahsan Ullah et al., 2022). Any materials or objects such as gifts sent are considered remittance in-kind. Non-financial remittances include intangible transfers by migrants such as new forms of music, better hygiene practices, language skills, and new ideas on gender equality and human rights, among other contributions, in the receiving country. There are various conceptualisation of non-financial remittances in the literature some of which are reviewed below. It must be noted, however, that the various types of non-financial remittances are not mutually exclusive as some are related to one another.

Social Remittance

The term 'social remittance' was formulated to capture the notion that, beyond money transfer, migration also involves the circulation of ideas (e.g., about democracy, health, and community organising), skills (e.g., technical, entrepreneurial, and innovation skills), identities, practice, and social capital between COR and COO (Lacroix et al., 2016). Levitt (2004) argues that the ideas transferred by people in the diaspora differ from global cultural flows in that it is possible to identify the channels through which they are dispersed and the determinants of their impact.

According to Levitt (1998, p. 926), social remittance is 'the ideas, behaviours, identities, and social capital that flow from receiving to sending country communities'. From Levitt's (1998) point of view, when people migrate they take with them ideas, know-how, practices, and skills that shape their encounters with and integration into their host society. The migrants also send or take back to their COO norms, practices, identities, and social capital that both promote and impede development. Examples of social remittances impacting the immigrant/non-immigrant relationship include the practices related to organisational behaviour, child care, and consumer habits. Occasions when social remittance exchanges transpire include when people in the diaspora returned to their COO to live or visit or when tourists/non-indigenes visit those in the receiving country. Social remittances can have an economic impact, such as when the social and cultural norms and business practices learned and borrowed from the COR are brought back to the COO (see Minto-Coy & Séraphin, 2017).

Levitt (2021) points out three forms of social remittances (1) normative structures are ideas, values, and beliefs that include norms for behaviour, notions about family responsibility, principles of neighbourliness and community participation, and aspirations for social mobility. Normative structures also comprise notions about race, gender, class identity, organisational values, integrating ideas about good government and citizens' obligations/responsibilities. (2) Systems of practice are the actions formed by normative structures, which include how people assign household tasks, the types of religious rituals they engage in, and how much they participate in political and civic groups. Organisational routines such as recruiting and socialising new members, goal setting and organising, instituting leadership roles, and developing inter-agency ties are also included in systems of practice. (3) Social capital indicates the prestige and status acquired in the migration context and is transferred to family members in the COO. It embraces the notion that people are entrenched in various social networks which they exploit and manipulate for economic ends. To possess social capital, a person must be related to others, thus, social capital is codified

in the structure of people's relationships (Ojo et al., 2013b). Social remittances potentially generate positive implications for institutional development (cf. Brinkerhoff, 2016), which are central for well-functioning business and societal environments (cf. Peng, 2004). Invariably, social remittances constitute the values and norms on which social capital is based. From time to time, people harness the status they acquired in their COR to advance their cause in their COO (Levitt, 2021). Nevertheless, research suggests that not all the ideas and practices are received in a positive way. This seems to be the case for rural communities where individuals or community leaders are not prepared to accept different values or consumption patterns different from their own.

Levitt (1998) outlines four types of social remittances: norms, practices, identities, and social capital. Levitt (2001) explains that norms are shaped by practices which include religious practices, household labour, and patterns of civil and political participation. Practices involve values, attitudes, and social relationships and are therefore close in meaning to the norms which, for Levitt, consist of ideas, values, and beliefs which, she suggests, include notions of intrafamily responsibility, aspirations of social mobility and standards of age and gender appropriateness (1998, p. 933). Levitt's third type of social remittance is identity. She argues that notions of identity shift with the changes which migration brings about. She illustrates this with the example of the Miraflores migrant women from the Dominican Republic who modified their ideas about women's roles in response to their more active engagement in the workplace in Boston, USA, which in turn impacted non-migrant women who used these social remittances to construct new versions of womanhood (1998, p. 934). Thus, identities change over time and are given shape by the values people hold. Finally, in her work in Miraflores/Boston, Levitt found that both the values and norms on which social capital is based were also socially remitted. Levitt draws on Portes and Sensenbrenner's (1993, p. 1323) definition of social capital as 'those expectations for action within a collectivity that affect the economic goals and goal-seeking behaviour of its members, even if these expectations are not oriented toward the economic sphere' (cited in Levitt 1998, p. 935).

Political Remittance

This is a type of non-financial remittances that influences political practices and narratives of belonging, in so doing, linking migrants' places of destination and origin (e.g., Krawatzek & Müller-Funk, 2020; Kshetri et al., 2015; Lacroix et al., 2016). The impact of political remittance as a form of non-financial remittance in the COO has received some attention in the literature. Studies such as Tabar (2014), Vari-Lavoisier (2016), and Jaulin and Smith (2020) reveal

that people in the diaspora have greatly impacted the political perceptions and behaviours of their kith and kin in their COO. Chauvet and Mercier (2014) provide evidence of a diffusion of political norms from returnees to non-migrants as the former greatly influence electoral outcomes, particularly, in areas where the latter are poorly educated. Organising, supporting, and participating in political protests are channels of political remittances.

Technical Remittance

Technical remittance refers to the migration-related flows of knowledge, skills, and technology to the COO (Kshetri et al., 2015). Instances of technical remittance may be seen in the sending of critical technology such as the latest hospital equipment and supplies to the COO. This represents an important aspect of diaspora philanthropy (cf. Johnson, 2007) at the individual and organisational levels that help to plug shortfalls in local capacity and access. Technical remittance as a category of non-financial remittances has been variously interrogated such that a number of colourful neologisms have emerged, e.g., 'brain drain', 'brain loss' (Ojo, 2017), 'brain gain' (Riddle, 2008), 'brain waste' (Achtenhagen et al., 2013), and 'brain circulation' (Saxenian, 2005). Brain drain (or brain loss) refers to cases of skilled individuals and professionals leaving COO for elsewhere to take advantage of better opportunities, thus, leading to loss of needed manpower in the COO. Brain waste generally refers to situations where qualified migrants often end up in unemployment or less qualified jobs in the COR (Achtenhagen et al., 2013). For example, North-South Centre of the Council of Europe (2006) found that a significant number of skilled Africans in the diaspora such as engineers, accountants, and nurses end up performing jobs far below their qualifications and intellectual capacity. Brain gain and brain circulation denote the contribution of skilled professionals who live or shuttle between COR and COO regularly (i.e., circular migration). Technical remittances are largely channelled through brain gain and brain circulation both of which are counterweight to brain drain.

Professional Remittance

Professional remittance refers to the motivation for professional middle-class migrants to return and devote their later lives to the development of their COO. This group brings with them accumulated working experiences from COR to their COO. Sun (2016) highlights the attempts of ageing Taiwanese returnees to contribute to Taiwan through their professional knowledge and networks gained while abroad. Nevertheless, they face significant structural challenges in their attempts to do so (Sun, 2016). The ageing professional returnees work especially in universities, research institutes,

hospitals, private companies, and consultancies where they make considerable impacts (Sun, 2016). The notion of professional remittance serves as a counterpoint to the conventional economic view of older and retired returnees being less valuable than the younger and energetic returnees who possess higher development potential in the COO. Thus, the label of vulnerability often applied to ageing migrants (returnees) was challenged in Bastia et al.'s study (2022), as older returnees can be a stimulus of development and are not necessarily economically inactive.

Cultural Remittance

Cultural remittance signifies the collections of ideas, values, and expressive forms introduced into the COO by returnees, for example, the way the returnees own and build homes on their return (e.g., Flores, 2009; Page, 2010). Cultural remittances construct the diaspora as important in the portrayal of their COO through news-sharing across formal, informal, and interpersonal avenues and platforms (including social media), which often directly and/or indirectly leads to social and political mobilisation (Prasad & Savatic, 2021). The diaspora cultural remittances are often conveyed through media articles, social media, finance, sponsorship of social and political protests, and offering professional advice to social mobilisers in the COO on how to achieve fundamental human rights and regime change. Usually, non-migrants in the receiving country (i.e., COO) are eager or tend to emulate the consumption patterns they observe either from the returnees or in the media. As such, they are more receptive to the new ideas, styles, and trends the returnees brought back as a form of cultural diffusion (Levitt, 2021). The ideas and social values that returning diasporas introduce to the people in the COO are frequently accepted because of the higher social status the returnees are accorded in society. This is because the wealth, knowledge, and networks the returnees acquired abroad give them enormous prestige as well as power that comes from these resources. According to Akyeampong (2000, p. 187): 'Diaspora is an important space to remake one's self, even to overcome the social liabilities of birth. The successful migrant returns home as an "upper class" citizen, respected for her/his wealth'.

Emotional Remittance

Emotional remittance denotes the symbolic and affective significance of remittance practices for maintaining family ties across borders, which indicate how emotions (e.g., love, ingratitude, and guilt) move across translocal social fields through remittances to (re)shape and are (re)shaped by transnational family hood (e.g., Huennekes, 2018; Katigbak, 2015). Occasions when emotional remittance exchanges transpire include when letters, e-mails, telephone calls, video

calls, and so on are made or exchanged. Emotional remittances help in the analysis of the multi-dimensional ties the diasporas maintain with their COO. The connotation of emotional remittances is revealed in the way people in the diaspora transmit emotional remittances to their family members in the COO through cross-border conversations. Emotional and economic transfers are strongly related as monetary transfers enhance the diasporas' ability to promote their views, thereby magnifying the impact of their emotional remittances. Emotional remittances are fused with meanings and feelings, and usually, their transmission entails the interpretation of the material and social exchanges as signs of love and care by those involved (Katigbak, 2015). Affective bonds between families are weakened by physical separation, but emotional remittances enable the diasporas to maintain connections with their COO. Hence, emotional remittances function as apparatus that lessen or eliminate the risk of abandonment between people in the COR and people in the COO (Mejía et al., 2023). Analysing the emotional dimension of remittances enables the understanding of the social reality of those who partake in the phenomenon of migration, as emotions constitute a fundamental component of family dynamics (Mejía et al., 2023). This analysis leads to the postulation that the relationships that are interlinking are not solely unidirectional and asymmetric (Mazzucato, 2011). In the context of emotions, remittances are conceived as something (such as love, solidarity, gratitude, disappointment, resentment, ungratefulness, and guilt) both sent and received back and forth between parties, reciprocally (Mejía et al., 2023).

Reverse Remittance

Reverse remittance illustrates reciprocal exchange or counter-gifts, for example, money and non-monetary services (such as childcare services and procurement of documents) that families send to their migrant members residing abroad (e.g., Mazzucato, 2011; Moberand, 2012). Reverse remittances highlight the requitedness of remittances, especially of financial remittances, and entail the flows of goods, money, and especially services from the COO to people in the COR (the diaspora). According to Mazzucato (2011), most remittances from the COO to the diasporas are in the form of services rendered such as childcare, assisting to procure documents to regularise migrants' stay in the COR, and helping with migrants' investments in housing and business. Likewise, Yeboah et al. (2021) propound that while migrants continue to send significant financial resources to their families in the COO, their families also supply the migrants with needed material and non-material resources, which include childcare support, sending haircare and other indigenous food and medicinal products, and supervision of migrants' building or

business investments. It is the case that the type of reverse remittances received differs for documented and undocumented migrants, and the providers differ according to kin and non-kin relations (Mazzucato, 2011). Relative to money remittances, Mobrand (2012) argues that reverse remittances can be substantial, and in some climes (e.g., South Korea), reverse remittances can even exceed financial remittances.

Religious Remittance

Religious remittance speaks to the power of migrants to effect change in religious thought and practice and demonstrates the reality that ‘religion and beliefs always travel with migrants’ (Pries & Bohlen, 2019, p. 22). For instance, the migration of Nigerians to the UK highlights the changes in the religious landscape of both countries (e.g., Nwankwo et al., 2012; Ojo, 2015). Notermans and Kommers (2020) describe how Parisian Catholic migrant women from West and Central Africa send hundreds of small and transportable souvenirs as gifts to relatives back home (COO). These

souvenir gift items, re-inscribed in their forms, uses, and trajectories, are repositioned as objects with protective healing power or to ward off misfortune and evil forces. Likewise, Kaell (2012, p. 134) argues that pilgrimage souvenirs are imbued with symbolic values (i.e., divine presence) acknowledged by both senders and receivers, which then enable the senders to assert ‘soft’ power at the COO. Furthermore, migration flows are contributing to the redistribution of world religions across regions of the globe and migrants may provide opportunities for developing new or hybrid religious beliefs, identities, practices and ways of integrating in the society (Beckford, 2019). Invariably, religious remittance shows that religion contributes much to the shaping of material connectivities between people in the COR and the COO.

The application of the term ‘remittance’ in all the articulations of non-financial remittances is generally symbolical, as they refer to an assortment of the remittance phenomena (e.g., Boccagni & Decimo, 2013). On the one hand, monetary/financial remittances typically involve people spatially

TABLE 2 Dimensions of Non-Financial Remittances

| Non-Financial Remittance Type | Description | Example |
|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Social remittances (e.g., Levitt, 2021; Minto-Coy & Séraphin, 2017) | Change of beliefs, norms, values, habitus, networks | Gender roles, life projects, relevance-structures in life |
| Professional remittances (e.g., Nevinskaitė, 2016; Sun, 2016) | Ageing middle-class migrants returning to devote their later lives to the development of their COO | Skilled diaspora transferring knowledge and skills to the COO |
| Technical remittances (e.g., Kshetri et al., 2015; Nichols, 2002) | Flow of knowledge, skills, and technology from the COR to the COO by the diaspora | Nigerian scientists working in the UK inform people working in Nigeria about interesting and intriguing research being conducted in the UK (e.g., Womanthology, 2023) |
| Political remittances (e.g., Krawatzek & Müller-Funk, 2020; Lacroix et al., 2016) | Process by which migrants and diaspora networks contribute to the political changes in the COO | Civic participation and protest, claims making, social movements, organising |
| Cultural remittances (e.g., Page, 2010; Pries, 2023) | Sets of ideas, values, and expressive forms introduced into COO by immigrants and their families as they return home | Spiritual orientation, arts, public discourse, language, and artefact use, e.g., the way migrants own and build homes in the COO |
| Emotional remittances (e.g., Huennekes, 2018; Katigbak, 2015) | Production and distribution of symbolic, material resources, and feelings to connect the lives of people in the COO and the COR | Circulation of messages and expressions of love, solidarity and gratitude, as well as disappointment, resentment, ungratefulness, and guilt through letters, Information and Communication Technology (ICT) media, etc. |
| Reverse remittances (e.g., Mazzucato, 2011; Mobrand, 2012) | Goods, money, and materials which families send from COO to their people in the COR | Payment of school fees for students studying abroad or services conducted to help migrants obtain documents to regularise their stays in the COR |
| Religious remittances (e.g., Hüwelmeier, 2011; Pries & Bohlen, 2019) | Proliferation of revivalist religious groups and the pluralisation of formerly more homogeneous religious beliefs | Migration induced spread and proliferation of Pentecostal churches in the UK and Nigeria |

COO, country of origin; COR, country of residence

Source: Literature Review

separated, that is, migrants (people in the COR) and non-migrants (people in the COO). On the other hand, symbolical (or non-financial) remittances highlight encounters between people who stayed behind in the COO and returnees (or cyclical migrants). Social remittances have more prominence among the symbolical remittances paraded in the literature, possibly because the concept, pioneered by Peggy Levitt (1998), provided the foundation on which other formulations emerged. By and large, at the root of these non-financial categories of remittance is the idea that remittances are not restricted to monetary transfers alone (e.g., Kshetri et al., 2015).

Yet, not all non-financial remittances are positive. The norms and attitudes exhibited by returning migrants often conflict with traditional home town ways of doing things, sometimes causing resentment and frustration among locals and migrants themselves (e.g., Ojo, 2017). Moreover, culture does not flow only one way. Migrants introduce new ideas and practices to the countries that receive them which transform the host culture, in both positive and negative ways as well. For example, people in the diaspora are seen as having the potential to either facilitate political reform or cement the power of authoritarian regimes (Hirt, 2014).

METHODOLOGY

A case-based qualitative approach is employed in this study to facilitate an in-depth evaluation of the whole context (i.e., of remittance) with focused attention paid to detail (Bell, 2005). Focused attention allows researchers to analyse the relationship between procedures and processes enacted (Zikmund et al., 2010). The study is more descriptive and interpretive than empirical. Its scope did not allow for new data collection or direct observation. To understand the experience of the remittance event, philosophical questions were raised to interrogate and review written materials on remittances. Also, relevant literature from the migration and development fields was collected and reviewed.

Method

The data collection commenced with a literature review of the different dimensions of remittances and their related dynamics. The systematic search flow is the method used for the literature review. The systematic review is canvassed to be 'a method of scientific investigation with a rigorous and explicit process to identify, select, collect data, analyse, and describe the relevant contributions to research' (Ferenhof & Fernandes, 2016, p. 551). This method underpins three distinct stages: description of the research protocol, analysis of the data, and synthesis. The method was chosen because of

its effectiveness in showing the procedures engaged at every stage of the systematic review production, in order to process, analyse, and produce the synthesis with consistency in creating scientific knowledge (Chang et al., 2018).

The iterative search and retrieval procedure began by developing a set of search concepts related to the theme of the study, thus, relating to different ways of conceptualising remittance issues in developing countries. Conceptual terms (remittances, social remittance, diaspora capital, COO, COR, etc.), as well as capacity-building phrases (development, skills and knowledge transfer, GDP, regeneration, transformation, etc.), were then (in different combinations) used as entries (abstracts and keywords) in searching the following major online databases: ResearchGate, Google Scholar, Business Source Premier, Sage, Elsevier, Springer Link, Academic Source, and open sources including local, regional, international media, practitioners' reports, and internet-based sources. Sequential filters were applied for interpreting summaries and interpreting articles at the stage of standardising the selection of articles (e.g., Lucarelli & Berg, 2011). Studies dealing with remittances and diaspora separately or jointly and representative of the researched theme were selected. Besides, studies that offer an integrated insight (i.e., multi-disciplinary/multi-dimensional) in their analyses or the metrics employed, and which are directly related to the theme of remittance, were also reviewed. Following this stage of the literature review, a conceptual analysis of the philosophical framework of remittances was done to emphasise the utility of non-financial remittances to development in developing countries in Africa. Data analysis was iterative and constantly shifted between data and concepts as revealed in the next section.

FINDINGS AND ANALYSIS

Effects of Non-Financial Remittances in Africa

Data from the study reveal the effects of non-financial remittances in Africa and confirm the importance of people in the diasporas as individuals who are instrumental in transmitting ideas, behaviours, skills, emotions, spirituality, and other non-financial items.

Social Remittance: Flow of Ideas, Behaviours, Identities, and Social Capital From the African Diaspora to the COO

Data show that **social remittances** circulate in several ways between the African diaspora and their COO. Some of these ways include when the migrants return to live in or visit their COO; when non-migrants visit their friends and family in the COR; or through letters, videos, e-mails, blogs, and phone

calls. For instance, social remittances are shared, in Ethiopia, through indirect contacts using communication technology and social media (IOM, 2022). Nwankwo (2005) and Ojo (2013), among other studies, show the positive feelings Nigerians in the diaspora have towards Europe and America and the lifestyle there. This gives rise to an inclination to pass those feelings on to others in Nigeria, ultimately to act and 'transfer' social remittances. Social remittances have both positive and negative impacts. What migrants remit back to their COO is inevitably influenced by the habits, tastes, technology, and practices learned and inculcated in the COR. Diaspora communities can be agents of change and explore their possible contribution to development, e.g., Ghanaian diaspora (Mohan, 2006), or can play a role in either exacerbating or mediating conflicts, e.g., Somalian diaspora (Kleist, 2008). Often, the social remittances that returning immigrants try to emulate and implement challenge local beliefs, customs and practices, thus, giving rise to tension and conflict. Ojo (2017, p. 602), through the application of the 'friction metaphor', illustrates the 'hindrances and challenges encountered' by returnee entrepreneurs in their attempt to bring opportunity into the workplace in Nigeria.

Political Remittances: Transnational Exchanges Between Migrants and Stay-at-Homes Serve as Vehicles for 'Remitting' Political Experiences, Ideas, and Influence

Political remittances generated by Africans in the diaspora involve activities and scripts of political transnationalism such as participation in protest, agitations for voting rights, sponsorship of political parties, etc. Transnational exchanges between migrants and stay-at-homes serve as vehicles for 'remitting' political experiences, ideas, values, and expectations (Lacroix et al., 2016). For example, a study by the North-South Centre of the Council of Europe (2006) highlights cases of political remittances in some African countries including (1) the Somalis and Sudanese diasporas wielding their influence to convince the dominant power elites in their homelands to adopt different political tactics that sway national politics and (2) Ghanaians and Cape Verdians in Portugal and Netherlands being actively involved in contributing to the reform of political institutions and in advancing the democratisation process in their respective COO. Nigerians in the diaspora do strategically engage with the political class to demand accountability and transparency, supporting and driving social and political agitation and movements, as was evident in the #EndSARS and Biafra protests (Lu, 2022). The #EndSARS protest and the Biafran separatists' agitations were given impetus largely by Nigerians in the diaspora who contributed money and resources in support of the campaign and agitations (e.g., Lu, 2022).

Technical Remittances: African Diaspora Contribute to Transfer of Knowledge, Skills, and Technologies to the COO

Technical remittances by skilled Africans in the diaspora have been viewed as a counterpoint to brain drain (or brain loss) of skilled individuals and professionals leaving Africa for elsewhere to take advantage of better opportunities, thus leading to loss of needed manpower in the COO. For example, the 'Japa syndrome', which sees a substantial number of skilled professionals bolting away to seek greener pastures abroad is causing great concern in Nigeria (Premium Times, 2023). Transfer of knowledge, skills, and technology from people in the diaspora to people in the COO constitute technical remittances as in the case of Nigeria. Nigerian medical doctors in the diaspora, under the aegis of Doctors for Change, are organising to create a pathway for Nigerian doctors in the diaspora to return to Nigeria and contribute their quota in improving the poor state of the Nigerian health sector (Ibeh, 2023). Several other examples of technical remittances are visible in the case of Nigeria. Notable Nigerians such as Ngozi Okonjo-Iweala, the current Director General of the World Trade Organisation, Akinwunmi Adesina, the current President of the African Development Bank, Wally Adeyemo, the current US Deputy Treasury Secretary, and the Nigerian Minister of Foreign Affairs, Godfrey Onyeama are some diasporans who simultaneously contributed to development both in Nigeria and abroad (e.g., Omotola, 2023).

Professional Remittances: Ageing Professional Returnees as Facilitators of Development in the COO

Africa's professional middle-class in the diaspora are motivated to return and devote their later lives to the development of their COO. This group brings with them accumulated working experiences from COR to their COO via their **professional remittances**. For example, Wapmuk (2021) shows that Nigerians who have spent a considerable amount of time abroad returned to contribute to higher education in Nigeria in terms of knowledge transfer and other interventions. Likewise, their impact on Nigeria's health sector has been noted. For instance, National Health Watch (2014) contends that Nigerians who have spent many years developing expertise in different aspects of health care abroad are returning to contribute to a complete re-engineering of the country's health sector.

Cultural Remittances: African Diaspora as Exponents of Traditional Sociocultural Values and Norms

With **cultural remittances**, African diaspora do contribute substantially to their COO. Through exchanges and

connections to returnees/migrants, the non-migrants (stay-at-homes) became part of the social imaginary of foreign cultures as they appropriated and integrated them into local realities and identities. Consequently, local cultures become characterised by incorporation and transnational contact. Normally, non-migrant Africans are eager or tend to emulate the consumption patterns they perceive either from the returnees or in the media. Therefore, they are more responsive to the new ideas, styles, and trends the returnees brought back as a form of cultural diffusion (e.g., Sibani, 2018).

Nonetheless, cultural remittance is bi-directional as cases of cultural appropriation involving non-Africans in the COR abound in the popular press. For example, Arewa (2016) referenced the controversies around the wearing of dreadlocks (believed to be of African cultural heritage) by non-Africans in North America. Mwansa (2019) also highlights some mainstream brands in Europe and America who are copying African slang, dance moves, and style. It is the case that Africans in the diaspora engage in the processes of production, transmission, and circulation of cultural meanings within their social space. Africans are noted to take delight in identifying with their culture abroad through the promotion and exhibition of art, theatre performance, music concerts, donning native cultural attires, and patronising and selling Africa's indigenous cuisine. Yet, Africans in the diaspora do contribute to the image crisis Africans suffer abroad. For example, Nigeria's image suffers through the activities of Nigerian criminal networks abroad engaging in drug and human trafficking, advance fee fraud (Ojo et al., 2013b; Tella, 2023), and playing a part in spreading fake news (Lu, 2022).

Emotional Remittances: African Diaspora Maintain Affective Relationship With the COO

Emotions and remittances are inseparable, and it is acknowledged that Africans in the diaspora maintain strong emotional ties to their COO (e.g., Akyeampong, 2000). **Emotional remittances** of the African diaspora are unveiled in the multi-dimensional ties they maintain to their COO. Emotional remittances connect with the 'spiritual remittance' articulated by Ngom (2015), who proclaims the intertwining of material wealth and wealth in people and relationships mediated through 'spiritual transactions' in the Senegalese world view. Essentially, communication and its various means play a crucial role in making these connections possible. According to Ojo (2019), the ease of communication as a result of cheap telephone calls, mobile telephones, and the internet has helped to maintain and enhance connections between black Africans in the UK and their COO.

Reverse Remittances: Reciprocity of Remittent From the COO to the COR

It is also the case that non-migrants in the COO engage in reciprocal exchanges in the form of **reverse remittances**. For instance, Olutayo (2017) draws attention to the massive amount of money remitted to Nigerians studying abroad as school fees by their families in Nigeria. The legal vulnerability of many Africans in the diaspora creates additional needs for services from people in the COO, including the provision of genuine or counterfeit documents (e.g., Mazzucato, 2011).

Religious Remittances: African Diaspora Contributes to Changing Religious Landscapes of Both COO and COR

Religious remittances reverberate in the phenomenon of migration and diaspora evangelism as the rise of churches and prophet movements of African provenance enables the growth of African Christianity both in sub-Saharan Africa and destination countries (Asamoah-Gyadu, 2008). Transnational connections are established between the African migrants in Europe and their African homelands through religious activities, which facilitate the acquisition of new ecclesial identities, liturgical structures, and styles of worship that differ markedly from those inherited from 19th-century missionary endeavours (Asamoah-Gyadu, 2008; Nwankwo et al., 2012; Ojo, 2015). Transcendental and transnational connections between the African diaspora and their African homelands provide spiritual and moral support for people in the COO. Such support is established through religious remittances, for example, pilgrimage souvenirs sent to COO by African women in Europe (Notermans & Kommers, 2020). Also, religious remittances as the social basis of gift giving and 'investment in people' in the Zambian context were spotlighted in Cliggett's study (2005, p. 36).

DISCUSSION AND CONCLUSION

To start with and as stated earlier, this study explores the attributes of non-financial remittances in the development framework of African countries. While much of prior research has focused on the utility of monetary remittances, this study focuses on the value of non-financial remittances of African diaspora, which relates to their perceived importance with regard to development agendas in Africa's developing economies. The possibility of non-financial remittance to contribute greatly to development processes in the COO is there to see even though its articulation is not as prominent as that of monetary/financial remittance, especially in the context of African developing economies. Non-financial remittances have the potential to spread along the whole

range of the human development spectrum including business development, job creation, skills acquisition, innovativeness, and many more. Returnees transmit various capitals (human, financial, social capital, and new ideas) and foster local development with their international experiences, which raise micro-financing, micro-entrepreneurship, and financial literacy to higher levels (Prokhorova, 2017). Moreover, returnees' skills provoke socio-economic transformations that facilitate the creation of jobs and business opportunities. It is then necessary to focus more attention on non-financial remittances to highlight their importance and benefits in the literature on migration and development in Africa. Lacroix et al. (2016) argue that the analysis of the migration-development nexus remains incomplete if we only focus on money at the expense of the people, objects, skills, and ideas that circulate within transnational social fields. A focus on non-financial/social remittances underscores how people in the diaspora, acting as bridge builders, transform and diffuse ideas and perceptions from one context to another (Levitt & Merry, 2009).

In addition, a careful analysis of the concept of remittance that could potentially yield a better understanding for academics, managers, and researchers involved in its interrogation within the developing economies context will be to unpack the philosophical bases of the concept. In this regard, it is deemed useful to apply analytic and reflective interrogative methods of social inquiry to interrogate the concept of remittance in this section. The methods involve, first, raising philosophically fundamental questions that border on the ontology, epistemology, logic, and ethics of remittances, which form the bedrock of remittance. Second, linking those philosophically fundamental questions to the praxis and, in essence, revealing how different types of remittances could be promoted in developing countries in Africa (largely using the exemplar case of Nigeria). In applying philosophical interrogation of remittances in this section, the incongruities in the administration of diaspora remittances in Africa are revealed as seen in the following subsections.

Reflective Interrogation of the Philosophical Base of Remittances

A reflective questioning style in the mode of the Socratic method is used in this subsection. Socrates used questions and answers to challenge assumptions, expose contradictions, and lead to new knowledge and wisdom. The Socratic method involves asking a series of focused, open-ended questions that encourage reflection (Clark & Egan, 2015). This method is applied in the 'Discussion' section because of its potential ability to produce insightful perspectives and unearth knowledge that was previously outside of our awareness.

A discursive reflection begins with the question: What critical role does philosophy play in the discourse of the concept of remittances in Africa? Philosophy has been expressed, largely, as rational critical thinking about the conduct of life, the general nature of the world, and the justification of belief (Quinton, 1997). The four basic branches of philosophy, ontology (i.e., metaphysics), epistemology, logic, and ethics, could be employed to help the comprehension of the concept of remittances in terms that make it understandable and relatable to most people irrespective of their backgrounds. Ontology is a philosophical study of the nature of being, what is, or what exists; in other words, it preoccupies itself with the fundamental nature of reality, existence, and the essences of existence or put differently the essence of what is. Epistemology on its part aims to determine the nature, basis, and extent of knowledge (Singer, 2002). Epistemology explores the various ways of knowing, the nature of truth, and the relationships between knowledge and belief. Logic, in turn, is delineated as a science of reasoning. It is a subject/discipline that prescribes the rules and processes necessary for correct reasoning and sound thinking. It is this systematic and methodical approach to thinking that makes logic a science that explores and foregrounds errors that may impair people's ability to engage in the right reasoning. Ethics, for the most part, deals with moral principles. According to Lillie (1948), ethics is the normative science of the conduct of human beings living in societies – a science that judges this conduct to be right or wrong, to be good or bad, or in some other similar way (Badru et al., 2013).

It is to be noted that the foregoing four branches of philosophy spotlight different fundamentals that help people to properly order their lives and thrive in society. Ontology seeks to assist people to understand and distinguish reality (what is) from mere appearance (what appears to be but is not). While epistemology focuses on human knowledge, logic guides people in the art of right reasoning also known as deep or critical thinking, and ethics spotlights human conduct. Specifically, these four forks of philosophy contribute severally to people's understanding of different aspects and levels of analysis of the concept of remittances. Generally, they promote a broad understanding of the totality of the concept of remittances and the best procedure to extract value for developing countries. Ontology reveals what it is that constitutes the nature of remittances and transfers within the context of development; epistemology emphasises the knowledge and information system that underpins remittances; logic is concerned with the deep thinking and critical analysis relevant to appropriate analysis of remittances, policy decisions, and implementation; and ethics deals with the right approach to extract value from remittances by people or organisations

involved in the making and implementation of policies of remittances.

Now, the efforts of agents of the African governments (e.g., Nigeria's NiDCOM; Ghana's Diaspora Affairs Bureau Diaspora Support Unit; Zimbabwe National Diaspora Directorate; General Directorate of Senegalese Abroad) to encourage remittances from the diaspora groups could be philosophically analysed. First, using the Nigeria example, one could argue that the Nigerian government has epistemic deficit, that is, government agencies are epistemologically deficient in spite of all the attention given to remittances. Those agencies collectively seem not to truly understand how to attract diaspora remittances and the best practice for harnessing values from remittances in the present time. This epistemic deficit is a result, one could still argue, of government agencies' inability to critically (or deeply) think and come to a reasoned conclusion that the creation of the right atmosphere for remittance and remitters should be prioritised, within the overall policy context rather than over-emphasising only monetary remittances. Likewise, monetary remittances are prioritised over non-financial remittances. Yet, if greater attention were paid to non-financial remittances and the remitters, greater benefits could be garnered – particularly in the areas of skills, knowledge, and technology transfer. In other words, the agencies of government rather conveniently reached for the 'low-hanging fruits' of monetary remittances instead of stretching out for the 'more complex' non-financial remittances.

Given this background, a critical appraisal of the ontology, epistemology, logic, and ethics of the notion of remittances, as gleaned from data, is accomplished through carefully formulated analytical questions as outlined below:

Ontological interrogation of the remittances framework

1. What is the nature of the remittances to be obtained? This ontological question demands of the policy-makers in Africa a proper situation analysis, yielding a good knowledge of what is to constitute the focus of remittances from Africans in the diaspora. Presently, this question is highly relevant for two reasons. The first relates to the precarious condition of the foreign exchange situation in African countries, as earnings from exports have largely failed to effectively improve (e.g., Adam, 2023; Yusuf, 2022). The second correlates to the deficit of skills in key areas of infrastructure, science, and technology configurations (e.g., Lakmeeharan et al., 2020; NCC, 2021).
2. What constitutes remittances for what is to be remitted? This is another ontological question as it concerns the nature of the being of remittances. This is consistent

with the earlier question in that a good knowledge of what is to be remitted and who are the remitters helps us to discern what actually constitutes remittances for what is to be remitted within the African diaspora context. What constitutes effective remittances may be viewed in two contexts: first, in the context of money transfers, and second, in the context of knowledge, skills, technology, or idea transfers (i.e., non-financial remittances). Currently, greater emphasis is placed on money transfers, and many governments' policy statements have consistently focused on growing monetary remittances from the diasporas. For instance, in Nigeria, the CBN introduced the 'Naira 4 Dollar Scheme', which is an incentive for senders and recipients of international money transfers (Allen, 2021).

3. Who are the remitters of assets? After clarifying the nature of the focus of remittances, the next rational step is to determine who (or groups of remitters) remit/s what. This question demands that policy-makers in Africa have a sensible appreciation of the qualitative and the quantitative nature of both the monetary and non-monetary aspects of the policy implementation of remittances. In this regard, for example, it may be asked: Are Africans abroad sufficiently motivated in terms of enabling conducive transfer channels/corridors (e.g., ease of, or charges/commissions on monetary transfer and incentive for knowledge transfer) for remittance of assets to Africa? Sending funds home is not cheap, especially in the African region (Ejechi, 2021), with costs nearly 30% higher than the global average. This is one of the reasons why it is near impossible to give an accurate figure on exactly how much money flows into the African continent, as it is cheaper to transfer through informal unofficial channels (Africa.com, 2019).

Interrogating the epistemic base of the remittances framework

This study refers to the 'epistemic base of remittance' to mean the totality of knowledge and information infrastructure that underlies the systematic process of remittance policy formulation and remittance policy implementation vis-à-vis the African diaspora groups. The infrastructure includes, but is not limited to, organs of government that deal with diaspora matters (e.g., NiDCOM, Zimbabwe National Diaspora Directorate, Kenya's Ministry of Foreign and Diaspora Affairs, The General Directorate of Senegalese Abroad), the instruments of engagement deployed for the diaspora affairs (e.g., National Policy Plan for Beninese Abroad, Diaspora Export Programme, Nigeria Diaspora Investment Summit), the incentives schemes for people in the diaspora (e.g.,

Nigeria's 'Naira 4 Dollar' Scheme), as well as other tested and reliable remitters to Africa. Certain epistemological questions are important here:

1. Do African countries have reliable remittance fail-proof systems, supporting the techno-scientific and information systems in the relevant organs of governments to monitor all remittance corridors and thereby facilitate maximum remittances' accrual from the diaspora groups? Assuming there is a good information system, what is the competence level of those who manage the systems? These questions are related in the sense that, no matter the sophistication of the information systems, if they are manned by people of low level of competency, people who could not fully understand how to engage the diaspora community, there would still be a high level of lapses in the administration of diaspora remittances in Africa.
2. Do we have any reliable data bank on every African living abroad and those coming back to resettle as returnees in Africa? This question is partly answered, for instance, when a Nigerian government official admitted that there is no reliable database of Nigerians in the diaspora (NAN, 2019); obviously, there cannot be a database of returnees either.
3. Related to the above is the question: How can we reliably develop a database of remittances and remitters? This could be problematic, given the difficulties in having a register of Africans in the diaspora (e.g., Agency Report, 2017; GhanaWeb, 2023; Kessy & Shayo, 2022).
4. Do we have any reliable information from time to time on the number of returnees from the diaspora and the expertise they brought with them to Africa? If we have, then this information must be carefully utilised to decide how to constructively engage the returnees in the service to the nation, given their value-laden skills. If we do not have one, then it is pertinent to find a way to (re)equip the various diaspora agencies to configure an efficient inventory system to register professional returnees.

All the epistemological questions posed so far, and similar ones, must be duly addressed in order to develop and maintain a highly functional epistemic base for effective remittance policy formulation and implementation in Africa.

Interrogating the logic base of the concept of remittances

It is clear that critical (or deep) thinking is amply needed to do a proper situation analysis for effective remittance policy formulation and implementation. A relevant question is: Are the economic and policy agencies (e.g., National Planning,

Ministries of External and Diaspora Affairs) capable of critical or deep thinking, as against uncritical thinking, in meeting the challenges of Africa's present financial and development doldrums or in meeting the challenges of financial and development deficit generally? Or, do they base their calculations of development and financial growth measures on mere conjectures, which is to be expected in the absence of critical thinking, backed up by an effective techno-scientific information system within Africa's economic apparatus to frontally address remittance issues? Also, is there any deeply coherent forward thinking by the relevant authorities (e.g., Nigeria's NiDCOM, Ministry of External Affairs) on the welfare of people in the diaspora, returnees, and those aspiring to return to Africa from abroad? In other words, how can we assure Africans in the diaspora that their interests are paramount and their country will look after their welfare? For instance, the denial of voting rights for the diaspora groups in the electoral process in Nigeria is a bone of contention for the people in the diaspora (e.g., Oke, 2018). The feeling among Nigerians in the diaspora is that, as critical stakeholders, their voices should not be muted and they should have a say in the democratic process in Nigeria (Vanguard, 2019). Similarly, cases of 'consular palaver' experienced by Nigerians abroad when they seek assistance from Nigerian Embassies/High Commissions regularly make news headlines in the popular press (e.g., Ogonnia, 2016). Generally, policy development and formalisation processes in many African states tend to be slow and are often opaque in terms of diaspora engagement (Tittel-Mosser, 2021).

Ethical interrogation of the concept of remittances

The ontological, epistemological, and logical interrogations of the concept of remittances, as analysed, have yielded some moral (or ethical) issues; questioning the mindset of key stakeholders (private individuals and public agents/agencies) involved in handling and managing the remittance regimen. These ethical questions are properly formulated here, beginning from the micro level (i.e., private individual) to the meso level (i.e., institutional/national government) and to the mega level (i.e., international/foreign institutions). The aspect of the private individual level focuses on an area of problematisation relating to transnational family obligations (underscoring the moral imperative to remit).

1. At the micro level, the all-important question is: What informs the moral obligations for remittances by people in the diaspora? Sending money to assist relatives back in Africa is a clear marker of moral worth. For instance, migrants in the diaspora send money to relatives in Nigeria for various purposes (Ojo et al., 2013a, 2013b), even when the migrants are having difficulties

in getting regular jobs or working part-time, usually in precarious and poorly paid positions (Eckstein, 2010). However, the moral obligation or imperative to remit is tempered by the divergence in expectations as to the 'correct' management of remittances, pointing to a moral imperative to apply remittances judiciously. Various tales of the misappropriation of money sent home by people in the diaspora abound in the popular press and academic literature. Many people in the diaspora were demoralised when they discovered that all the money they had sent had been mismanaged, supposedly 'wasted' in parties, celebrations, and frivolous spending (e.g., Ikuomola, 2015). Many recipients of money transfers justify a more mundane use of remittances to simply live a little better, satisfy everyday material needs, and afford perhaps occasional moments of celebration and 'joyful consumption' (Garth, 2019, p. 10). What is important here is that diversification in the potential uses of remittances (Morales, 2018), or at least the perception of it, opens up further possibilities for Africans in Africa and abroad, to debate and assess the 'appropriate' and the 'good' use that should be made of the money sent back to the COO.

2. Another moral-laden question at the micro level is: What moral or ethical reprobation surrounds the nature of money sent to the COO from the diaspora? This question focused attention on the sources of some of the money remittances sent to Africa. For example, the ethical reprobation around money remittances involves fraudulent activities of some Nigerians in the diaspora. According to Mailafia (2020), some Nigerians in the diaspora have been involved in large-scale online financial scams, which led to money transfer firms such as Western Union temporarily suspending their operations in Nigeria. The effect on the country's national image remains a big liability as the country's poor image is costing billions of dollars in lost revenue in the backdrop of country risk premiums (Mailafia, 2020).
3. What is the value of the remittances from the diaspora to African countries? This question is pertinent given that not everything migrants send back or take back to the homeland (COO) is by any means positive. While some 'foreign' values and introductions may enhance progressive change, others are perceived as undermining the traditions of the homeland. Cases of push-backs and disapproval have been expressed concerning migrants importing values and habits that 'go against the grain' of local customs, defy traditional mores, and weaken societal values. For instance, practices of militancy (e.g., Oriola, 2016), celibacy, single parenthood (e.g., Ntoimo & Isiugo-Abanihe, 2014), or smoking (e.g., Egbe et al., 2014) among women that are rife in Europe are stigmatised in Nigeria. In Somaliland, returnees 'bring with them harmful influences such as bringing alcohol, drugs, and promiscuity into the community and posing a threat to the religious fabric of society. Women's roles are said to have been affected in inappropriate ways by women who have spent time living abroad and then return to Somaliland expecting to be able to live in the same way or to influence other women to also defy social mores' (Hammond, 2015, p. 61).
4. Are the policies of the African governments ethically motivated in the interest of the people in the diaspora, or is it just lip service that African leaders pay to the concept of diaspora inclusion? This question, at the meso level, is relevant in the context of the unwillingness of politicians in some African countries to extend voting rights for people in the diaspora (e.g., Tella, 2020). Even though many African countries grant their citizens living abroad the right to vote (see Figure 1), several of these countries have unimplemented vote provisions for their expatriates and some other countries (e.g., Nigeria) are yet to consider such provisions (Bongila, 2012).
5. A relevant follow-up question is: How can the African diaspora carry the expectation due to citizens to invest in their COO economy while they are being deprived of the citizens' right to elect the leaders of their COO? This ethical dilemma, ensuing from some African politicians' refusal to facilitate diaspora voting (e.g., Tella, 2020), can be tied to the reasons politicians are dragging their feet on the matter of diaspora voting. For example, Muhammad (2021) contends that Nigerian politicians are typically more willing to enfranchise diaspora voters if they believe that those voters will support their parties in elections. But, the difficulty in predicting diaspora political leanings limits political will substantially as a political party that pushes for diaspora voting has no real way of knowing how these efforts might affect electoral outcomes.
6. There is also a moral criticism of some African countries' focusing on enhancing remittances from the diaspora rather than paying attention to empowering local enterprises with the potential to generate foreign exchange (e.g., Nigeria's 'Naira-for-Dollar' incentive scheme). Besides, the question of the 'public moral hazard problem' is raised in the context of remittance inflows. Monetary remittances have been found to strongly reduce government spending on education and health in receiving countries (Ebeke, 2012).

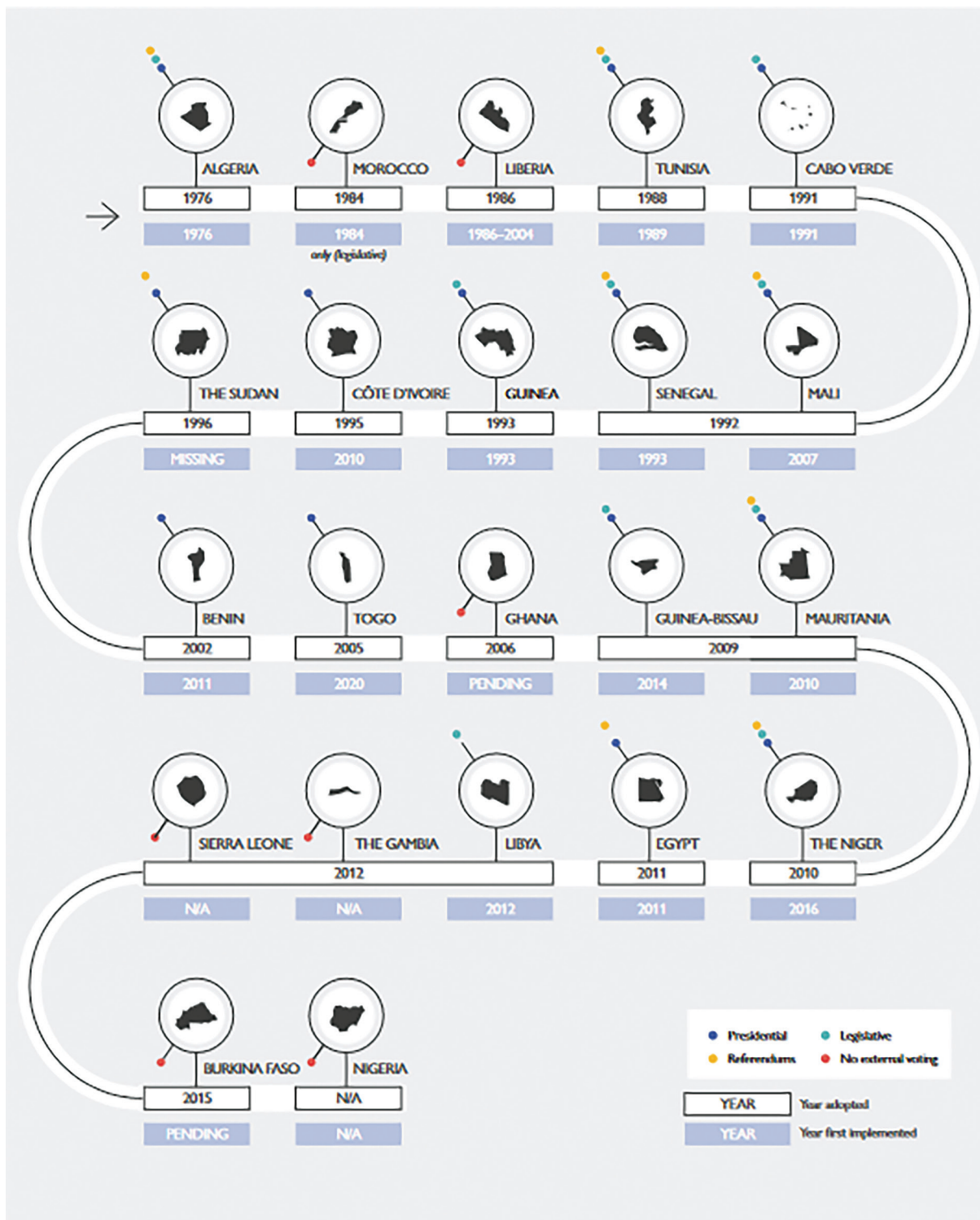


FIGURE 1 Adoption and Implementation of External Voting Provisions in North and West Africa. Source: Jaulin and Smith (2020)

7. A related question at the mega level (i.e., international) is: Are the developed countries morally upright enough in the administration of the cost of money transfer to the developing countries? The high cost of remitting money to Africa can be said to reduce the potential of remitters to contribute to the development of their country, and this can be argued to be

morally unethical, in particular when discussing remittances sent by Africans living in developed countries. It is morally incumbent on developed countries to assist developing countries (in Africa) in easing the burden of the exorbitant cost of remittance. For instance, Nevin and Omosomi (2019) indicate that sub-Saharan Africa remains the most expensive place to send money to,

where the average cost is 9.4% (about 25% higher there than in the rest of the world). The large fees imposed on the financial transaction of remittances going to developing countries could be said to fly in the face of the United Nations General Assembly's (1970) agreement that affluent states (i.e., developed countries) have a responsibility to contribute to the development of developing countries. Consequently, developed countries could be said to be morally failing in their responsibility to aid developing countries as they are impeding the bottom-up source of development that remittances provide (Cheneval & Rochel, 2012).

In sum, the ethical dimension draws attention to some key 'ethical moments' in which remittances (albeit, largely financial) raise moral dilemmas that lead to self-reflection and justification, thus enabling the underscoring of the role of morality in driving, informing, and shaping remittances, in turn, also affecting moralities (Simoni & Voirol, 2021). Taken together, a conscientious application of this 'philosophical mix' within the given context would have resulted in a critical appraisal of the concept of remittances and best practices to extract value from diaspora remittances.

By and large, it could be argued that African diaspora remittances have made significant differences to national development, not only in the aggregate of forex injected into the economies but also in the useful areas of knowledge and skills transfer, e.g., in universities (Sharkdam, 2021).

SUMMARY

The study examines the different manifestations of remittances and suggests that the over-concentration on money remittances to the neglect of non-financial remittances indicates a lack of willingness on the part of governments (and their agencies) to critically interrogate remittance in all its manifestations. Aside from money, the returnees from the diaspora bring back their skills, ideas, or articles, which have an impact on their COO (e.g., Conway et al., 2012; Flores, 2009; George, 2017; Lacroix et al., 2016). Such transfer of skills, ideas, or articles is contained under the term 'non-financial remittances'. Emphasising the notion of non-financial remittances, this study argues that more attention should be paid to its understanding and practice in Africa's developing countries.

Furthermore, the study unpacks the concept of remittances, exposing its deep philosophical bases, for a better understanding of the concept by relevant stakeholders (e.g., academics, managers, and researchers) involved in its interrogation within the context of African developing

economies. This philosophical analysis is done by engaging in an interrogative discourse and through the application of ontological, epistemological, logical, and ethical ideas (or frameworks) to the concept of remittances. This philosophical approach directly connects the concept of remittances to other areas of the life of the remitters and the recipients. Moreover, philosophical paradigms' interrogation offers a framework for conceptualising remittance processes as multi-dimensional, morally and ethically nuanced, and framed in a migration-induced process shaped by globalisation. Thus, the philosophical interrogation of the notion of remittances enables a critical evaluation of the remittances framework in developing countries in Africa. Overall, the study contends that it is when the various stakeholders in the remittances framework in developing countries seriously consider and conscientiously address the philosophical questions posed in this article that people could genuinely understand what remittances entail and the best practice to extract maximum benefits from them.

CONTRIBUTIONS

This study contributes to the conversation on non-financial remittances as resources that equally help to sustain and develop societies in Africa, enhancing the quality of life of people in the COO and strengthening family and communal ties. Studying non-financial remittances offers social scientists the opportunity to understand the kinds of relationships that develop as a result of migrant contributions and the affective ties underlying these practices. The study also helps in analysing how affective ties are sustained across space and through time, and how these attachments may be converted into resources is critical to our understanding of migration and development in developing countries in Africa. The study is particularly relevant in the context of Minto-Coy et al.'s (2019, p. 213) advocacy that: 'As it relates to capacity building, it is also important to consider the balance between the types of remittances and their effects, as well as, the sustainability of the outcomes since not all remittances contribute to capacity building or development (e.g., Cohen, 2005)'.

Furthermore, the study provides a unique opportunity for critical evaluation of the philosophical underpinnings of remittances, which will help in optimising policy formulation and implementation in respect to non-financial remittances. Also, tracking the philosophical base of transmission of both financial and non-financial remittances improves our understanding of the complex ways that migrants and immigrants participate in transnational exchanges. Perhaps the most relevant contribution this study offers to the existing

literature on narratives of remittances is to create rich remittance scripts and provide an entry into the study of how people in the diaspora position themselves to create 'a template for development' that sensitises policy-makers on the need to pay greater attention to non-financial remittances.

Lastly, the findings of this study have relevance and could be applied to other developing, remittance-dependent countries/regions such as in the Caribbean and Latin America.

MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

This study has some implications for an in-depth understanding of remittance in all its variations. For one, the absence of a well-formulated and implemented diaspora policy hinders diaspora engagement and inhibits Africa's developing nations from garnering full non-financial remittances benefits from the diaspora community. Also, a policy is crucial to rigorously pursue national development needs with the diaspora's non-financial resources and to guide respective non-financial remittances more systematically. However, this will require sincere commitment from policy-makers to design a system that optimises the diaspora social remittances to developing countries in Africa or elsewhere. Moreover, the findings of this study have relevance and could be applied to other developing, remittance-dependent countries/regions such as in the Caribbean and Latin America. Flowing from the argument of this study for a greater focus on elements of the non-financial remittances and the welfare of the remitters, the following recommendations are made to ensure optimal benefits are extracted from diaspora remittances to Africa.

First, a more rigorously managed program to 'register skills' in the diaspora is needed. This will enable the identification of skill sets available in the diaspora and the best way to harness them for the benefit of the COO. Although, many Africans in the diaspora seemingly prefer to 'give back' through Hometown Associations, Alumni Unions, Third Sector Agencies (e.g., Non-governmental Organisations), etc., a competently managed register of professionals in the diaspora will further enhance the capacity of those willing to give back to their COO.

Second, there must be a concerted effort on the part of African governments to create a conducive atmosphere for returnee professionals to resettle seamlessly into their COO system. There may be as many skills and talents outside Africa as there are within the continent. Several attempts have been made to 'attract' Africans to return home in the past (e.g., Oyebola, 2020; Vanguard, 2018), but perhaps not enough has been done to 'encourage' them to stay. The infrastructure

to smoothen returnees back into the African system should be strengthened. Several (returning) African professionals enthusiastically desiring to use their training and experience to assist their country are unable to get past political barriers and many have packed up and returned to their COR in frustration. For example, Nigerians in the diaspora are often frustrated in their attempt to offer their skills and knowledge in Nigeria (e.g., Owolabi, 2020). Sources of frustration could be due to bureaucracy or because of the entrenched power structure and vested interests since the prevailing power relations can prevent returnees from commencing any initiatives that could threaten the established status quo and traditional power structure (e.g., Cerase, 1974; Ojo, 2017).

Third, African governments' rhetorical overtures should be expanded beyond financial remittances to emphatically include the diaspora's skills, knowledge, experience, and expertise. Effective diaspora engagement must include an assessment of factors that promote and impede development. There is a need to recalibrate the effects of non-financial remittances, realising that social and cultural dimensions of engagement and not just economic considerations are vital.

Fourth, the well-being of Africans in the diaspora should be of utmost concern to their governments. African governments must have a focused diaspora policy to be able to develop effective measures to assist Africans in the diaspora and create better mechanisms for dialogue and partnership with them. For instance, reorganisation (and adequate funding) of consular services at various African countries' Embassies and High Commissions abroad will enhance the quality of service rendered to people in the diaspora, thus giving them a sense of worth and (re)kindle their patriotic fervour.

Fifth, there is a need to strengthen agencies of governments in charge of diaspora affairs to be able to fulfil their mandate. The agencies must be able to track the full length of the migration voyage. Taking in the meaning of the African diaspora events requires an understanding of both ends of the migration journey as well as what lies in between. This can be done by following both the money and the skill set; money earned in various locations and skills acquired throughout the diaspora locations that are remitted back to the COO in Africa.

Finally, authorities in COR should design appropriate policies for lowering the costs of remittances and developing remittance-linked products such as savings and insurance. The diaspora remittance event in development programs in Africa is important given its illustration of the variety of ways in which the diaspora community can engage with their COO more productively. As such, the non-financial remittances of diasporic engagement in the COO remains a fruitful ground for further research, especially as it relates to Africa's developing countries, assessing the role of policy in

facilitating a variety of ways of involving more rigorously the diaspora community in development plans. Apropos to that is the necessity to highlight a major limitation (among others) of this study, which is to recognise the study as necessarily situated and limited, just as all knowledge is bound to be. The use of the Nigerians' experience as the lens through which the experiences of the African continent are viewed could be restrictive. Africa is diverse in several aspects and cannot be represented through a unilateral dimension however cogent that dimension is.

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