

Remittances and Collapsed Development in Economies in Africa

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Abstract

Remittances have increased as never before. While remittances have constituted environments of development financial interests, they are yet to become a major instrument for African economic transformation. African leaders assert that Africa has all resources needed to be an economic leader, but this economic view is shallow. Traditional African ideology constitutes the basis of a form of development that keeps the continent in a perpetually debilitated economic state. This crippling vision, which is value-based, must be overhauled if today's remittances and aids have to be of any meaningful significance.

Introduction

The flow of trade, labor and money along intercontinental lines has never been known to surpass the sheer magnitude of the trade before us today. International trade, alone, is said to be worth \$10million every minute; yet poor nations, like Sub-Saharan African countries, account for 0.4% of this trade, which is only half of what it was in 1980 (DFID, 2008). This means that Sub-Saharan Africa is losing whatever little presence she had on the international market. It may not be easy to explain away this drop in international trade by way of reference to slothfulness. The African is very energetic and hardworking with so many of them currently working outside and for the economies of the western nations. Indeed, a lot of them are distinguished in their fields of expertise. Even though many people would argue that this might be negative in that it is encouraging the emasculation of the continent's finest minds, it would not be out of place to recognize one apparent, but positive, contribution of this movement of labor, namely, remittances.

The volume of capital and goods from migrant workers to their home countries in Sub-Saharan Africa has not been equaled by any part of known history, even the so-called "African glorious past." About \$7 billion came into Sub-Saharan Africa between 2000 and 2005 via remittances. Migrant remittances are so significant that they form the backbone of some of the nations, like Kenya, Ghana, and Nigeria (since she is one of the leading recipient nations in the region). The value of Foreign Direct Investment (FDI) from multinational companies, in some countries, is comparatively lower than remittances (Ogbu, 2008). FDI is worth 3% of the national income in Ghana, whereas remittances are worth 10-15% of the country's yearly output. Even the global aids to poor nations are low and embarrassing when juxtaposed with remittances. According to the International Monetary Fund (IMF), remittances are worth \$230 billion (£120 billion), as against the \$106.5 billion provided in global aids to poor countries (DFID, 2006; "Sending Money Home", n.d). After oil and gas, inward remittances from Nigerians, who are resident abroad form Nigeria's second largest foreign exchange earner, exceeds the GDP of 29 African countries; it more than doubles the medium GDP

of the 15 other countries in West Africa. In 2005, the level of the remittances stood at \$6.5 billion and \$17.9 billion in 2007, according to the Minister of Finance, Shamsuddeen Usman (Ogbu, 2008).

In terms of development financial economics, the above impressive record should have evident developmental impact like the Department for International Development (DFID) sponsored report, *Sending Money Home?* would want us to believe. The report succeeds in painting a picture of the all-good impact of these remittances on the recipients and the home economy. Shamsuddeen interpreted the increase in remittances as an increased confidence in the economy that supports the tone earlier held out by DFID. He finished off that argument by tying it up to the overall rating of Nigeria as Better Business Minus (BB-) by Fitch and Standard and Poor's rating agencies: this rating means that the Nigerian economy is unstable and negative. The major questions that the DFID Report and Shamsuddeen failed to address concern the developmental roots of the recipient nations. How has the inflow of this foreign exchange served in the funding of developmental issues? Can it be said that within a frame of say, five years, it has helped in raising specific sectors of the recipient-countries of Sub-Saharan Africa? Can a nation's progress be judged on the basis of the results of interviews that are out of touch with its ideological patterns? In the records about the sheer magnitude of the workers' remittances to their homes of origin, developmental projections were not found, which calls for serious concern, suspicion of trickery, and a detailed re-examination. Although money remitted may have become a major source of income, can it equate the assertion of its becoming a major source of development finance? Can personal income always be taken to translate into systemic developmental capital? In this paper, the above issues will be examined, particularly against the backdrop of the evident patterns of the weaknesses of the Sub-Saharan African states; it will attempt a demonstration of the apparent impossibility of achieving systemic development via these remittances. Indeed, it wishes to expose an oft excluded factor in the discourse on development philosophy and theorizing, especially as it pertains to Sub-Saharan Africa, namely African traditional ideology.

The mention of traditional African ideology may easily suggest reclining on the past and a sense of nostalgia. Indeed, it is of the past, but functions actively in the thought-systems of contemporary African leaders, thinkers and citizens; it carefully informs the value postures of the designers of Africa and the recipients of the remitted hard currencies. Due to the agency of traditional African ideology, the remittances may have ended up being found in conditions and valuations best described as the "waste of resources". This paper will be at once systematic and deep; the analysis will focus on the Ibibio and Igbo worldviews as they function in relation to migration (and remittances), about which many theories have been proposed. It is good to note that an ideology is taken here to mean a worldview in operation.

Theoretical Conceptions

In contemporary times, African nations have begun to wake up to the dangers of migrants. Unlike the past when there appeared to be no concern over the drifting away of Africans to foreign lands, African leaders are waking up to the reality of the damage this brain drain is having upon her development. Western assessors used to give the value of migrants in terms of what they remitted to their home countries after sweating for them.

Now, both parties have to wake up to the truth of the matter. Indeed, the value of migrant workers to the nations of the West may not be gainsaid. For Adams Roberts (2008), migrants are of enormous benefit to the host country by directly increasing the workforce which accelerates the economic growth. Since migrant workers are generally young adults, productivity is increased, jobs are created, labour shortages reduced, while capital investments are attracted (p. 6).

People migrate for various reasons, which includes political instability, religious or political opposition, natural disaster, war, sexual violence and discrimination, drought, famine, etc. A lot of theories that have captured these situations have sought to give summarized, often times simplistic, explanatory-frames on migration. These theories do not generally succeed with the project of distilling the rationale on migration. This difficulty is not peculiar to migration discourses, which have before it the added issues of remittances, globalization, and Sub-Saharan belief systems (value-systems). In other words, a comprehensive theory of migration may not be feasible, yet theories on migration are significant because they help us to appreciate the reason for human movement from wider, deeper, and subtle contexts, such as political, economic, and cultural contexts. For example, it could help Nigeria understand whether she could check the movement of Nigerians to Libya and vice versa under better economic and political agreements rather than allowing Nigerians to receive embarrassing and abusive treatments from the Libyan government. Nigeria and other Sub-Saharan African nations may be encouraged to quantify in monetary terms the contributions of her migrants to the economies benefiting and view it as aid to those countries because they render services to the benefitting economy. Adam Roberts (2008) states thus:

But ... those who go to the richest parts of the world do their inhabitants a favor. Without migrants, the graying and increasingly choosy population in much of the rich world would already be on the decline today. That matters for their fast-changing economies which increasingly demand either highly skilled workers or people willing to do unpleasant and tiring jobs (p.4).

Ernest Ravenstein is generally viewed as the earliest migration theorist. Using census data from England and Wales, he developed the theory that migration was controlled by a “push-pull” process; the unpleasant factors found in a place drive (“push”) people out of one place to another environment, while the pleasant or attractive factors present in an environment draw (“pull”) people to its environment. Such conditions (whether pleasant or unpleasant, favorable or unfavorable) include laws, taxation, living costs, jobs, etc. For Ravenstein, economic opportunities are the primary motives behind migration; other theorists followed after Ravenstein. Contemporary theories are dominated by variations of his economic conclusions. Everett Lee’s version of the ‘push-pull’ theory accentuated the internal (or push) factors and argued for the impact of personal factors (a person’s level of education, knowledge of a potential population, family ties, etc.) encouraging or discouraging migration. Some other theories have been crafted to take care of international patterns of migration that follow the basic format of the push-pull theory, such as the neoclassical economic theory, segmented labor-market theory, or world-systems theory (“Migration - Theories of Migration”, n.d). While these theories are in

agreement with regard to the role of economics in migration discourse, none of them have tried to explain the role of remittances in relation to the development of Sub-Saharan Africa. Remittances, as the movement of capital and goods from migrant workers into their original countries, fall under economics. The above theories have not successfully captured it, particularly in Sub-Saharan Africa. But remittances, as ideological symbolism in development discourses, have not been well articulated by economic or material theories. This paper examines remittances as regards Sub-Saharan Africa from the non-materialist or value perspective without which every explanation of developmental finance concerning Sub-Saharan Africa will be very superficial and out of line with the real issues/motif driving her societies. It is sound to argue for an explanatory framework that is based on value since it has been proven as sound. This is because it has long been recognized that the materialist interpretation of society that sees the value basis of a society as a creation of the material foundation of society is erroneous. By the value basis of society is meant the philosophical value systems such as the ontological, epistemic and ethical values, their derivative values like political, economic, and social values as well as their cognitive openings (Agbakoba, 2005). This paper will examine the relation of remittances to development using the culture-value template.

Linking Ideology with Valuation

The worldview of a people is the matrix that shapes and determines the direction of the people; it is the system that reveals the movement of the people, whether positive or negative, progressive or not. Such a posture may otherwise be called the belief system or ideology of the people; it is an ideology since it is a worldview in action or practice. An ideology is, generally speaking, a set of beliefs held together as an explanation of the universe of a people and that serves as the source of meaning for the people. Thus, it is so woven that it contains the reasons for the existence of human beings, the reasons for the way the life of the people should be organized (community or society organization), and the reason to hope against the fear of total annihilation (at death). Alasdair McIntyre (1971, as cited in Agbakoba, 2003) holds that an ideology consists of three key items, namely i) a theory about nature or society or both; ii) a theory on the relationship between *is* and *ought* (whether seen as morality, politics, religion and any rule of conduct; and iii) it is believed and upheld by a social group as its active, dominant and defining mindset (p.47). An ideology, therefore, is a system that consists of a set of assumptions, and beliefs about existence and how man should execute his life within the purview of the beliefs. The traditional belief systems of Africans are the goggles through which life is viewed. These beliefs, coming down from ancient past, preserved and transferred from one generation to the other via stories, traditional rites, such as burial, marriage, adult initiation, title taking, etc. cannot be said to be outdated because it is, at present, highly influential. In some places, it is very active; in other places, some of the external practices have been modified due to Christianity yet the traditional religious beliefs are still highly upheld in such a way that they have found entrance into determining the appreciation of Christian doctrines. As a result of this, sometimes, unseemly marriage, disparate elements are brought together. This game in syncretism is a serious threat to Christianity (Okolo, 1995, pp. 20-25). So, the apparent modifications

in Christianity in Sub-Saharan Africa have articulated an ideological muddiness in that the two systems bear certain mutually exclusive elements.

The traditional belief systems of the Ibibio and Igbo speaking peoples of Nigeria reveal that they subscribe to a semi-materialist outlook on life (Agbakoba, 2001, pp.27-28); human beings stride between the world of the living and the dead: the *abia-ibok* (Ibibio) or the *dibia* (Igbo) – a man who straddles between the world of the living and the dead, exemplifies this. Traditional beliefs of this sort carry within its bowels the philosophical outlook of the people, namely: the epistemic, ontological, and ethical presuppositions. Of the three branches of philosophy, the ethical presuppositions are central because ethics is the system on practical life that engages the ontological and epistemic presuppositions. The actions of a people are adjudged honorable, proper, and right in so far as they deviate not the understanding that man's life is one structure of material appreciation both in this physical world (which must be preserved at all cost) and its beyond. This explains the burial of prominent men like the *Igbo-Ukwu* Excavation depicts that kings were buried with live-slaves, clothing articles, money, etc. The purpose was to bid such persons farewell to the world of the dead with materials to continue being prominent there. In the Ibibio world of today, particularly when the Paramount Ruler of the 19 villages of Itam (located in Akwa Ibom State Nigeria) dies, his burial rite will not commence until seven human heads have been procured (officially, this is not declared, but is understood commonly by the indigenes). Several material items like his staff of office, clothes, wrappers, crown, shoes, money, etc., are buried alongside the corpse. The seven heads symbolize the lives that must be laid for him to maintain a certain restful and stately passage into the next world. In all these activities, money, human lives, and other resources are wasted, yet such practices have continued into the 21st century and are not seen as gross waste. The burial rites also involved eating and drinking, especially of alcoholic drinks, and other forms of sensual indulgence. In both cultures, the Ibo and Ibibio, the burial rites of kings, wealthy men, and prominent men consume between ₦500, 000 and ₦2 million. Again, among the Ibibio, the marriage rites attract the spending of a huge sum of money. When interviewing a young lady, Jane Edem, who was married in 2008, on the amount of money spent on her wedding, she avowed that both the traditional and church wedding that took place within the same week gulped over N3 million.

A lot of material resources, especially money, went down the drain. In terms of economic development and futuristic planning, they are exhibits of financial foolishness coming down from the past. How can one develop without investment, which is possible only in the face of savings, rather than wastage? Why should one expect Africa to develop within the ambit of practices like these? The ideology of traditional African societies exalts bodily pleasure and encourages such pleasure notwithstanding the cost. The instances here given about burial, title-taking, and marriage rites are organized under the commanding eyes of the elders, the supposed custodians of the people's beliefs and values under the ultimate guide of spirit-forces. The values upheld within these customs do not support discipline/mortification, planning creatively, productivity, etc., which are agents of social capital (Sacks, 2000, pp. xv-xix).

Behind these actions is the belief that human life (bodily) must be preserved at all cost; no pleasure should be denied to the man. The pain of discipline that conditions for assiduous and creative productivity is tacitly frowned at in such a way that one is

encouraged only to waste resources. It is this vision that informs, to a very great extent, the handling of the money remitted from overseas countries. Some good portions of that money are spent on marriage ceremonies, burial ceremonies, and title-taking rites, yet DFID and Shamsudeen Usman formed an iniquitous and unbecoming alliance that want us to accept remittances as impacting positively on the development of Sub-Saharan Africa, of which Nigeria is an instance.

The Igbo of Nigeria make up one of the largest population of migrant workers aboard. A lecturer in the Department of Vocational Teachers' Education, University of Nigeria, Nsukka and an Igbo from *Umunze* in Anambra State, informed me that a lot of the Igbos, who come back during festive periods, such as the Christmas and Easter seasons, engaged in inauspicious spending of the money that they remitted (T. Ejiofor, Personal Communication, 2010). It is worth noting that before some migrant workers return home, they remitted money into their domiciliary accounts, which they cash on arrival. The Department for International Development (DFID) report did not take cognizance of this particular type of remittance. According to him, the people of Awka-Etiti, Oraukwu, and *Igbo-Ukwu*, for example, are well-known for this wanton exhibition of wealth. This wasteful display of wealth includes paying lots of money just to buy, for themselves or parents, certain traditional titles that invoke public cheers and apparent respect; marriage ceremonies; burial rites; knocking down of existing houses to build bigger and more exotic ones; and renting or buying big cars, etc. How do we reconcile these wastes of resources with the alliance of DFID and Shamsudeen Usman on the positive effects of remittances? Adam Roberts (2008) argues against this curious alliance on remittances when he said that the "... remittances do not necessarily help those most in need.... And recipient families are rarely the poorest within a given country, so remittances may end up in the hands of middle-income earners with few knock-on benefits for poorer neighbours" (p. 11). It does appear as if the DFID Report was totally wrong on the idea that the money remitted was positively employed. Yet, it may not be totally correct if we said that it never benefited anyone. We may also note that the underpinning values would not permit these remittances to translate into meaningful output per head when development is viewed as communal development. Productivity is not determined by one's consumption level, but by the output level. Money spent on health and education does not necessarily translate into output. For example, some of the money remitted, said to assist with the funding of education, are investments in an educational system that is producing what one may call "settlement" graduates rather than "advancing" (value-adding) graduates. Settlement graduates are a set of people coming out of Nigerian institutions with a view to getting jobs to earn money for the main purposes of paying for sex/marriage (and procreation); this is a set of people who sees education as a tool for fulfilling the dreams passed over to them by their forefathers; namely, to work, marry a woman (or women) depending on the locality, and have children without a higher vision, such as contributing to national development and building a foundation for the coming generations. Thus, we can appreciate the reason for the popularity of the expression 'national cake.' Settlement graduates are "consumer graduates/populace." They are bereft of the desire and vision for inventing/creating wealth and contributing to societal development. They are not the value-adding graduates needed to spearhead the sort of revolution that Chukwuma Soludo, a World Bank consultant and former Governor of the Central Bank of Nigeria (CBN) said

Nigeria and other Sub-Saharan African countries need, namely an engineered economic revolution (Ogunlowo and Atojoko, 2008). In other words, they are not yet positioned to make Nigeria the relevant knowledge-based economy and the 'China of Africa.'

Conclusion

The rate of, and type of, development of the economies of Sub-Saharan African countries will be directly equivalent to the nature of her cultural development. 'Cultural development' means systems of beliefs, attitudes, customs, policies, and institutions that enhance the progress or retrogression of human existence in society.

It has been said that culture is the way of life of a people as if it is some fixed entity that may not be modified. Culture is a body of beliefs held among a people as constituting their acceptable approach to organizing their lives as this is how they perceive life. Organization is a function of perception that is in turn a product of a mindset (dominant). In varied ways, it is a defence of a basic vision about life that is positively productive and subject to modification when necessary. So, culture is the strategic and intelligent manipulation of environment or universe around us. This means that it is possible to take out the menace within traditional African ideology by recasting our ideology and/or adopting an already existing one that is devoid of the weaknesses in the traditional worldview. An ideology can be designed and spread through a system via government policies that are built into all the levels of the educational system. In this way, the process of social reconstruction would take root gradually as long as the process of ideological implantation is assiduously monitored.

Sub-Saharan African countries are in dire need of massive socio-cultural reconstruction. They need a social reconstruction that will focus on the development of what Robert Putnam, a Harvard Scholar, calls 'social capital' - trust, co-operation and shared values (Roberts, 2008). Social capital is relevant because the traditional African systems consist of myriads of deities (often opposing each other) that translate into the multiplicity of allegiances and nasty oppositions. Men, who engaged in war, were representatives of specific deities, who won or lost, and were abandoned, if the war was lost. During such confrontations, generational hatred and mistrust developed. In contemporary times, some groups have found themselves merged into one country or state without their consent or any reconciliation of outstanding generational friction. This is one explanation for the wars and political upheavals among African countries/states, which colonialism constructed. It is also the reason for the difficulty in culturing a cohesive integration of the different ethnic groups in Nigeria and other parts of Africa. But how did Greece and the UK, for example, that were made up of different ethnic groups unite into cohesive and functional whole? This question will be addressed as we proceed. For the moment, suffice it to say that 'social capital' was the magic wand at work.

Social capital as a concept may easily be imagined as a product of Greco-Roman rationalism. But is it not? It is worth noting that rationalism is a philosophical system that opines that man can arrive at truth, that he can know with certainty via human reason functioning through specific methods or procedures, which are logical in nature (Popkin and Stroll, 1993, p. 237). Its values or validated products must, therefore, fit into parameters defined by the principles of, and assumptions made by logic. As already argued in "Is an Unexamined Life not Worth Living? Problematizing the

Foundation of Doing Philosophy,” philosophy (as grounded in logic) jettisons some elements of human life such as emotions, trust/belief/faith, imagination, femininity, authority, intuition, ambiguity/ambivalence, power, sex, gender, imagery, sexual difference, will, irony, etc. (Ibuot, 2010, pp.135-139). This aspiration of philosophy for value-free knowledge is shared by modern science, particularly in its identification of knowledge with calibration. Western rationalism has come to be made up of both logic and empirical science.

Having seen the relatedness of social capital to reason, can one hazard that western development was founded upon human rationalism? Would it be valid to say that the values – of social capital – that enabled the West to overtake the other parts of the world, thus becoming its developmental pacesetter were the functions of logically informed operations? One begs to defer here in that rationalism (to the extent it is defined by logic, and as shown above, is indeed founded upon logic) failed in Greece and Rome. If it did succeed in determining Western advancement as it (logic) was seriously assumed by rationalism, it would have been consistent in such operations up to the present times in which rationalism is still propagated. Greco-Roman rationalism failed, even in Rome, and gave room to esoteric practices and barbarism like the burning of Christians, and laid the foundation for the dictatorship of sense-perception via the suffocation of alternate modes of knowledge outside the sphere of sense-perception and calibration. As seen in the life of St. Augustine, logic could not stop him living irresponsibly (having a mistress and a child outside wedlock). It failed to stop prostitution (temple/ritual), drunkenness, wars, etc. in Europe. Thus, it may be said that ‘social capital’ came not from rationalism, but from outside it since logic, which founds rationalism excludes from itself, from the scheme of academic soundness certain things that define social capital such as trust, social-cooperation, and shared values that occur within the ambit of social life/organization where human beings function in their completeness as beings in touch with, and expressive of their emotions of love, sympathy and empathy, imaginative powers; it is the realm where the mad or mentally derailed are not necessarily eliminated but managed, and authority is recognized, even in the academic world where authoritative sources are expected and the female is being empowered. Social capital is popularized Christian values. These values, which include social co-operation, shared values, and trust, were injected into the socio-political sphere of Europe with the help of the monks; they were deployed in defining the nature of responsible government – a government that has an-all embracing outlook such that all the citizens were partakers of its operations.

Judaeao-Christian rationalism (outlook), which is a truly central and universal worldview, is being abandoned in the West for a particularistic outlook as found in esoteric and magic based systems – these systems have exclusive allegiance to her members while thinking little or nothing about non-initiates. It does seem that this abandonment of the all-encompassing outlook that defines the structures of Judaeao-Christian rationalism is responsible for the assorted woes bedevilling western societies today such as the reduction in the degree of patriotism (some westerners now ascribe to the vision of Al Qaeda, which seeks nothing but the destruction of western societies), increase in crime rate and corruption, rising fascination in magic and the occult, more cases of divorce, abortion, and the shrinking of the creative populace, i.e. the youths. Westerners have, formally, lost an outlook that is capable of unifying their members en

masse for transformation. The implication of this truth is that western societies are internally weakening at a rate faster than they may be realizing, and thus, predisposing themselves for implosion. When a nation fails to have a large population from which to recruit into its army, and has an increasingly unpatriotic youth, then her army will be affected by its being gradually filled up by foreigners and non-indigenes. History is full of accounts on the significance of a large population to growth. Like Adam Roberts noted above, a large population, notwithstanding that he was referring to migrant workers, means “a good supply of labor” and “an expanding workforce” that encourages investment and growth. In *The Rise of Christian Europe*, it is recorded that the increasing population of the 11th and 13th centuries was one of the strongest catalyst of innovations in the areas of agriculture, administrative sophistication, political, and economic expansion (Trevor-Roper, 1966, pp.113-124). The legalization of abortion and gay unions must necessarily undermine the population status of the countries with soft cultures; abortion and contraceptives inhibit population-increase by preventing and killing both actively and potentially potent populations and creative personalities, who spearhead development and growth. While contraceptives – the leading cancer-causing agent in the world today (“World Health Organization,” 2005, para. 1 & 2; Gilbert, 2010) – constitute a source of avoidable pressure on healthcare services, resources and personnel (Nelson, 2013; Preidt, 2013), the gay culture threatens the raising up of children properly; thus, it beclouds the possibility condition of positive advancement. It may be argued that gay persons can adopt children, but such adoptions contradicts gay unions in that such union necessarily prevents and rejects the raising up of young ones. Sub-Sahara Africa must engineer itself and avoid the obvious mistakes of developed nations.

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