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## **Kenya Diaspora Remittances: A Sleeping Pill or Development Catalyst?**

What do the Remitters do to Foster Sustainable Development?



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Master in Community Development and Social Innovation

VID, Stavanger

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Cover image: *Preparing baobab fruits for value addition at Beulah Gardens in Kenya.*

(Photo: John Mutahi, Cisty Media)

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## **Dedication**

*Dedicated to Soraya, Myles and Vilhelm*

# Abstract

This thesis is concerned with the concepts of community development and in particular the perception of diaspora to development in their home country through their remittances.

The research focuses specifically on Kenyan diaspora and their motivation and perception to remit money and other resources, and what the remitters do to foster sustainable development. The informants in this research are all drawn from Kenyans working in abroad who support their families, friends or communities and their home country through remittances of money, skills, and knowledge transfer.

This study also seeks to understand the presupposition on sustainable development values remittances have on people's lives and communities, as well as the constraints and challenges facing diaspora engagements in their home country.

In the study, remittances are analysed through the perspective of the remitter on whether they can be leveraged for fostering sustainable community development or function like foreign aid.

Foreign aid has been long criticized for fostering dependency and laxity; making the recipients less innovative in finding solutions to address their challenges. The study takes into consideration whether diaspora has had a mindset shift by shifting from fostering 'dead aid' (Moyo, 2010) and embracing ventures that are empowering and sustainable.

The two groups of informants in this study both display the interest for engaging with organisations that deal with Kenyans in abroad which are offering investment opportunities that resonate with their remitting motivations.

The results suggest that diaspora Kenyans recognise the potential impact their remittances have on their communities and country's development. However, the absence of organised structures in the Kenya, trust and transparency limits them to sending remittances for consumption more than towards investments. This highlights the importance of engaging diaspora in dialogue initiated from their home country. It would also contribute towards mainstreaming policies that facilitate the flow of remittances, skills and knowledge transfer towards socio economic development of Kenya.

Key words: diaspora, remittances, development, mindset, skills, trade, mobilisation, trust, transparency, aid.

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## List of Abbreviations and Acronyms

<b>ABCD</b>	Asset Based Community Development
<b>ACP</b>	Organisation of African, Caribbean, and Pacific states (OEACP)
<b>AU</b>	African Union
<b>AWE</b>	African Women in Europe
<b>COVID-19</b>	Infectious disease caused by the new coronavirus SARS-CoV-2
<b>Diaspora</b>	A scattered population whose origin lies in a separate geographic locale.
<b>Digni</b>	The umbrella organisation for long term development work of twenty Norwegian mission organisations and churches.
<b>DUT</b>	Diaspora University Town
<b>GDP</b>	Gross Domestic Product
<b>GIZ</b>	Deutsche Gesellschaft für Internationale Zusammenarbeit
<b>Global North</b>	Global North represent the economically developed societies of Europe, North America, Australia, Israel, South Africa, amongst others.
<b>Global South</b>	Global South represents the economically backward countries of Africa, India, China, Brazil, Mexico amongst others.
<b>IFAD</b>	International Fund for Agricultural Development
<b>IMF</b>	International Monetary Fund
<b>IMR</b>	International Migration Review
<b>IOM</b>	International Organization for Migration
<b>Kshs</b>	Kenyan shilling(s)
<b>LDC</b>	Least Developed Countries
<b>MPI</b>	Migration Policy Institute
<b>NGO</b>	Non-Governmental Organization
<b>OECD</b>	Organisation for Economic Co-operation and Development

<b>PRIME Africa</b>	Platform for Remittances, Investments and Migrants' Entrepreneurship in Africa. PRIME Africa aims to reduce the costs of remittances from the EU to Africa and enhance financial inclusion.
<b>PRIO</b>	Peace Research Institute Oslo
<b>RemitSCOPE Africa</b>	RemitSCOPE Africa is a component of the PRIME Africa project – a 4-year project funded by the European Commission and managed by the Financing Facility for Remittances (FFR) within the UN International Fund for Agricultural Development (IFAD).
<b>SACCO</b>	Savings and Credit Co-Operative
<b>Sahel</b>	Semi-arid region of Africa separating the Sahara Desert to the north and tropical savannas to the south.
<b>SDG</b>	Sustainable Development Goals (by the United Nations)
<b>SEED-SCALE</b>	Community change process model presenting how change emerges from inside groups of people.
<b>SME</b>	Small and Medium-sized Enterprises
<b>SWAC</b>	Sahel and West Africa Club (hosted by the OECD)
<b>Tante Emma Laden</b>	A small community groceries and necessities store. In German culture, a woman who might be a family friend or neighbour that you are close to and trust would be called "Tante" (aunt) as a sign of respect.
<b>Teams</b>	Video conferencing and webinar system (Office 365)
<b>UBUNTU</b>	African principle meaning 'I am because you are'.
<b>UN</b>	United Nations
<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>USD</b>	United States Dollar
<b>VAT</b>	Value Added Tax
<b>WIDU</b>	Together with the African diaspora in Europe, the online platform WIDU.africa provides funding and coaching to small businesses in participating African countries.
<b>ZOOM</b>	Video conferencing and webinar system

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# CHAPTER ONE

## Introduction

Recently there has been a growing interest on remittance emanating from remitters home countries like Kenya on how remittances can be leveraged for development, especially in the wake of the COVID-19 pandemic. I want to put a spanner in the works by researching on whether remittances foster sustainable development, or they reinforce dependency and laxity - and what the remitters do to foster sustainable development.

**My motivation** in choosing this thesis topic and research area comes from my desire to see Kenya and (Africa at large) prosper. I want to see poverty eradicated. In my view poverty is the root cause of so many unpleasant situations around the world, for example dangerous travel migration manoeuvres. I am a migrant who came to Europe in search of greener pastures. I was 22 years old when I left my motherland for Europe. Often, I see reports of migrants via media trying to get to Europe in search of greener pastures; some are around the same age I was when I left my country Kenya 27 years ago.

### **Overview of global migration**

“Migration is not a new phenomenon in human experience – human beings have always migrated in search of water, food, security, better conditions of life, or to escape natural disasters and wars – the world has never seen the large scale of mass migration that exists today” (Adogame, 2019, p. 2).

Gunhild Odden give this definition of migration «If we define international migration as geographical mobility across national borders, a migrant can consequently be defined as an individual who has left his or her home country to settle in another country ... The above definition is relatively simple ... The UN High Commissioner for Refugees, UNHCR, believes, for example, that «refugees are not migrants». UNHCR's main argument is that refugees have different needs (international protection) than migrants” (Odden, 2017, pp. 22-23).

Many a times, I have watched with empathy, understanding and horror when I see African youth taking risky trips to the Global North often in search of greener pastures and escaping poverty, war, and disease. Wake up bells ring whenever I see newspaper or television news of boats spilling youthful lives into the Mediterranean, and other waters. I read the sensational headlines which quickly vanish into oblivion until the next spill.

In addition, I am concerned about some western media coverage that seem to depict the African continent as a place of misery, with never ending needs and a big population kept alive by sympathy and aid. This picture is reinforced by some NGOs who plaster pictures of African children in vulnerable situations for their campaigns. Watching this over the years I promised myself to participate in restoring the dignity of our African children, youth, and our African continent through finding solutions and creating opportunities that help communities prosper.

### **My orientation and passion for this research**

I am of Christian faith and my worldview is shaped and inspired by Jesus Christ's directive to take care of each other. In religious lingua this is diakonia. Jørn Lemvik, the general secretary of Digni, states: "Diakonia is something God wants because He loves all of His creation equally, and He wants all of us to live dignified lives. He calls us to serve Him through serving our fellow humans, unconditionally" (Dietrich, 2016, p. foreword).

For me diakonia also resonates with the African principle of UBUNTU – 'I am because you are'. A reminder that it is my duty to assist my fellow human beings to thrive as I thrive. This makes me believe that solutions for African problems like poverty will be innovated by people of African descent. They know the realities of their continent well enough to curate social innovations addressing local challenges.

I am not optimistic that issues of poverty and inequality in Africa will be eradicated by NGOs or other development stakeholders. I am critical and question the effectiveness of current development funding models in succeeding to free Africa from poverty when most of their interventions are curated in distant board rooms and implemented in top-down development arrangements. Otherwise, the astronomical figures funding NGOs for community development and related projects would have already significantly reduced poverty. But contrary, two trillion dollars have been invested since World War II towards health services, poverty alleviation, education, food, security, and environmental initiatives

around the world. Yet 20% of the world still lives on 1.50 dollars a day and the environment within which all live declines dramatically (Tylor, 2012).

In addition, the models like micro-credit being promoted in Africa and meant to foster financial development for the poor are also not really archiving much towards poverty alleviation as compared to other areas where poverty alleviation has significantly reduced (Misati, 2019).

I believe that solutions for unleashing the prosperity of Africa will come from within Africa and in a bottom-up approach. My hypothesis is that African diaspora has the potential to play a key role in turning around Africa for the better if they can be recognised and involved in discussions and decision-making alongside other development stakeholders. The sheer amounts of the remittances, background knowledge of their motherlands and exposure, combined with skills and knowledge they have acquired from developed nations, are assets they can use for development of their motherlands. I am cognizant of debates surrounding migration, transnationalism and remittances and the number of scholarly articles that explore remittances from various perspectives. Horst states: “remittances have received unprecedented attention over the past decade and scholars have interpreted remittance flows from a range of vantage points....1) as an ingredient of terrorism and crime 2) as a contribution to development; 3) as an obstacle to integration (Horst, 2014, p. 414).

## **My Experience as a Diaspora Remitting towards Job Creation and Entrepreneurship Ventures in Rural Kenya.**

**The passion** to research on diaspora remittances in the development context is stirred by work I am involved with through the organisation ManGo Development. Allow me to present some of my experiences, as they led me to my research question. ManGo Development is an organisation I co-founded with my husband. Our organisation primarily engages with people in rural communities, empowering them through giving equity in various areas so that they can come to a level ground where they can increase their chances of employment or succeed in their entrepreneurial ventures. We do this through skills training, talent development and empowering SMEs through making them tech savvy and towards formalizing their small enterprises and making them bankable. Together with the community we have curated and adapted social innovations that are impactful as they

capitalise on human energies more than funding. However, we find that funds are an important part for scaling up development projects to reach more people and achieve maximum impact. During my community development work, I have seen how hard it is to access funding especially for social innovations since they are often ‘outside the box’ ideas that do not conform to traditional criteria. “Community development occupies a contested space between top down and bottom up, which attracts many competing agendas. Assimilated, as it has been, into policy development, it has become diluted and distracted, and has lost its way (Pitchford with Henderson, 2008). This is due, in large part, to the divide between theory and practice that results in ‘actionless thought’ and thoughtless action” (Ledwith, 2011, p. 3).

This is why I look at diaspora as a possible non-conventional funder of community development. ManGo Development has been active in Kenya for the last six years. In the early days of our organisation, I took a need-based approach in helping my community. It was what I thought they needed, and I executed in an exogeneous approach. Not only did I struggle getting extra funding, but it also meant I had to spend a lot of my time looking for the money from possible well-wishers. It wore me out. I had my own life to live also and my ambitions which I had to put aside to all the work involved. This was a new and challenging ground for me. I was a businesswoman since the age of 23. I knew I had entrepreneurial knowledge that could help the people in doing business, so they do not depend on aid.

After my bachelor’s degree in ‘Nyskaping’ I overhauled our programs in Kenya and shifted from a needs-based approach of helping the community to an asset-based approach that sees the strengths in the community and works in partnership. I learnt the importance of inviting the community to dialogue and listening to their views and suggestions about empowerment towards solutions for their challenges. We changed our ManGo Development slogan to ‘we are at the grassroot we listen’. In the projects we fund today, we have been able to empower more people than before using limited funds. At the same time, I have had time to integrate in my host country, study and work – and above all, time for my family.

### **Diaspora funded empowerment example.**

Recently I was informed of a young mother who was in need as they had lost all their goats to lions in one night. Goats are a vital source of income and pride in the region where this

lady lives. She needed help as her young family existence was threatened. Parallely, I had another woman from the same region asking for assistance for their women's group. The pandemic had made it harder for them to get the casual jobs that previously sustained them. In addition, they had given up farming on their semi-arid land due to unreliable rains and the human wildlife conflict. Constant invasion of elephants had destroyed their crops and monkeys often ate their maize, if any remained.

I knew the region and the challenges, and it did not take me long to engage them in reflecting about what they already had available that could be useful. They said they had nothing but dry land and sand. I pointed out that they had plenty of baobab trees growing in their farms. They looked at me wondering what exactly could be done with baobab. They used it primarily for their meals. To them it was not of economic value. To date we have worked out a plan where they collect the baobab from their farms. The lady who lost the goats processes the baobab together with another one making baobab powder. Yet another one adds value to it to make candy using a recipe she learned as a young girl. Some of the things we needed to consider were that some of the women are young mothers with infants and there is no day-care for children in this region. So, the work we created allowed the young mothers the flexibility to bring their children to work.

The baobab project has given at least 10 women a new economic perspective along its value chain. The baobab activity takes place at Beulah Gardens which is a land we helped to reclaim from my parents. This is land that had lay desolate for 30 years where we have built traditional inspired huts that are rented out to tourists interested in a cultural immersion. The value chain is completed by a young mother living in the city who is doing the marketing. The digital and tech tools make the connections across spaces possible. We have given a few families hope in this place where human wildlife conflict has caused so much pain and poverty, and where the main economic activity is primarily charcoal burning.





*Figure 1: Young women showcasing baobab products at Beulah Gardens, Kenya.*

“The latest research suggests that the effects of the current crisis will almost certainly be felt in most countries through 2030. Under these conditions, the goal of bringing the global absolute poverty rate to less than 3 percent by 2030, which was already at risk before the crisis, is now beyond reach without swift, significant, and substantial policy action. History shows that urgent and collective action can help us tackle this crisis.” (World Bank, 2021).

I hope to find out if Kenya diaspora are interested in leveraging their remittances for Kenya’s development agenda and how they think that can be done. I believe that the poverty status quo cannot be outsourced, it needs to be challenged. Overall, I believe that Africa needs development partners that have the background knowledge and understands realities on the ground. Also partners that can afford tailor made interventions for better development impact especially where poverty and inequality is highest. Statistics show that “In 2018, four out of five people below the international poverty line lived in rural areas” (World Bank, 2021). There is also mounting evidence of growing inequality across and within countries (Bendaña, 2007).

Which development model or partner is best suited to spur development at the micro level in Global South, or who/what needs an overhaul or mindset shift when looking at Africa’s development? These are some of the questions that have led me to explore Kenya diaspora perspective on remittances and home country development, bearing in mind that development aid and other debt relief initiatives have been said to “undermine the

sovereignty of people to determine their own path to development” (Bendaña, 2007). This has led to this thesis and research question: **Kenyan Diaspora Remittances: A Sleeping Pill or a Development Catalyst? What do the Remitters do to Foster Sustainable Development?**

# Research Objective

The objective of this study is to find out whether remittances are a sleeping pill as some view it, or a development catalyst as some wish it? And what remitters do to foster sustainable development. To achieve this objective, I have addressed the following issues from the remitter's perspective:

## **1. Get the remitters perception on development, their motivation, and the potential impact of their remittances on the socio-economic development of their country of origin.**

This objective looks at the reasons influencing the remitters decisions in remitting. What factors influence their choices? This is important as it will give an insight on what engages the diaspora regarding their remittances. This can aid in informing future policy plans both in their host country where they are referred to as migrants and in their home countries where they are diaspora.

## **2. Identify whether the COVID-19 pandemic has caused an awakening that has made diaspora remit more to their home country to support their economies in this hard time, especially in Africa where remittances have reached a record high when they were expected to fall dramatically.**

This is important as it helps understand whether this is short term reaction or a shift of mindset.

## **3. Which challenges, and setbacks do diaspora encounter with regards to their remittances and residing abroad?**

It is important to identify the concerns of the diaspora and the challenges and setbacks they encounter as remitters, and the impact these challenges have on them and on where they remit. How do they counter these challenges? Are they able to overcome them? This is important as it will identify the factors that may hinder leveraging and maximising on diaspora remittances.

**4. To discern whether diaspora identify and perceive their roles as active development partners in their home countries, or if this is a conflict of interest with regards to their participation in building their host countries.**

This is important as it is one of the main purposes of this research to find out whether diasporas are a potential development partner in their communities.

**5. To get the diaspora opinion on how their remittances can be best leveraged to have an impact and influence on the socio-economic development of their home country at a larger scale.**

This objective sums up the main purpose of conducting my research. It is worth noting that due to the high volumes of the remittances collectively there are discussions emanating from diaspora home countries that sound like a plan on directing what diaspora remittances should be used for, yet this are private voluntary funds that are traditionally remitted to private people, so they can only be utilised as dictated by diaspora remitters.

## Structure of the Thesis

**Chapter one** has the introduction, (theme, context problem, research question and objective).

**Chapter two** is a literature review and development models on the subject under study with recent discussions on remittances in development agendas. Here is also a discussion and debates relating to the impact of diaspora remittances and their role in fuelling development.

The focus is on development through remittances and the comparison to development aid and other existing development funding geared towards poverty alleviation, especially in the Global South. The theoretical framework supporting the study is also presented in this chapter.

**Chapter three** has an outline of the research methods used and the justification for the choice of the techniques implemented, limitations, and ethical concerns of the study and trustworthiness.

**Chapter four** presents the data analysis and findings and presents the potential impact of diaspora remittances for socio-economic development is a summary of the findings. Also

included are the recommendations that can serve towards shaping policy and opportunities for future studies and a concluding statement.

**Chapter five** has the conclusion, references, and appendices.

# CHAPTER TWO

## Literature Review and Theoretical Framework

I research on remittances in relation to community development which is my main field of study. In the discussions I use theories and concepts that scholars use in community development. These are theories drawn from various disciplines.

### **Diaspora and development**

Jennifer Brinkerhoff, George Washington University in her paper on *Diaspora Development: What role for foreign aid?* – comments on the brain drain debate and indirect gains to the home economy with an alternative perspective that sees skilled migrants/diaspora as assets that can be mobilized with potential resource gains that include remittances as well as skills and knowledge (Brinkerhoff, 2007, p. 377). She suggests that a discussion of the economic impact of diasporas must begin with an overview of remittances but adds that economic remittances do not automatically contribute to national development. In this theory chapter I will introduce theories, development models and recent scholarly articles that give an overview of remittances, diaspora and development that I use later in my discussions.

### **Remittances and Development: Debates**

Research and recent discussions on diaspora and their remittances reflect a new optimism especially on leveraging remittances to enhance financial inclusion and promote financial development (Misati, 2019). According to a recent survey by PRIME Africa “Kenya is a net inbound remittance market, receiving just over USD 3 billion in 2020 ... Remittance’s account for nearly 3% of GDP and are a leading source of forex in the country” (RemitSCOPE, 2021, p. 5). These are huge remittances that have long overtaken development aid. According to MPI, there is evidence that the impact of diasporas on economic development has multiple dimensions, making itself felt in three areas: trade, investments, and transfer of skills and knowledge (Newland and Plaza, 2013). Remittances are believed to foster development as they seem to be more effective in income redistribution, poverty reduction and economic growth (de Haas, 2010). Horst et al. have

written on *Private Money, Public Scrutiny? Contrasting Perspectives on Remittances* citing how remittances have received unprecedented attention over the past decade. They explore remittance perspectives through an analysis of eight years of public debate in Norway and a review of academic literature (Horst, 2014, p. 514).

This remittance furore brings the diaspora to the limelight, because of their remitting power they are now a community of interest. There is “renewed hopes on transnationally oriented migrants and “Diasporas” as potential investors and actors of development.” (de Haas, 2010).

### **Diaspora remittances: Optimists**

Traditionally diaspora remittances go to family support and therefore more for consumption than on investment. However, there is evidence that the impact of diasporas on economic development has multiple dimensions, making itself felt in three areas: trade, investments, and transfer of skills and knowledge (Newland and Plaza, 2013).

Recently, there has been talks especially emanating from governments in the African continent on how these funds could be better structured, so they are leveraged for the continent’s sustainable development (Magocha, 2020). It is important to understand the motivation behind sending remittances.

In a working paper series for the United Nations University, Maty Konte has written on the effects of remittances on support for democracy in Africa: Are remittances a curse or a blessing? In her paper Konte cites recent arguments by scholars emphasizing that remittances enable households to provide public goods and services like health services and education if these items are publicly missing or poorly provided (Konte, 2015, pg. 4).

The African Union (AU) has also recognised Africa’s diaspora as the sixth region and echo the pan Africanist rhetoric in the search for African rebirth or renaissance. There is a call “to them to make their contribution to the regeneration of their mother continent” (Magocha, 2020).

“In the past few years there has been a remarkable renaissance in optimism and the overall interest in the issue of migration and development by policy makers and scholars. After decades of pessimism and concerns on brain drain, governments of migrant sending countries have put renewed hopes on transnationally oriented migrants and “Diasporas” as

potential investors and actors of development. Surging remittances, in particular, are often believed to be a more effective instrument for income redistribution, poverty reduction and economic growth than large, bureaucratic development programs or development aid” (de Haas, 2010).

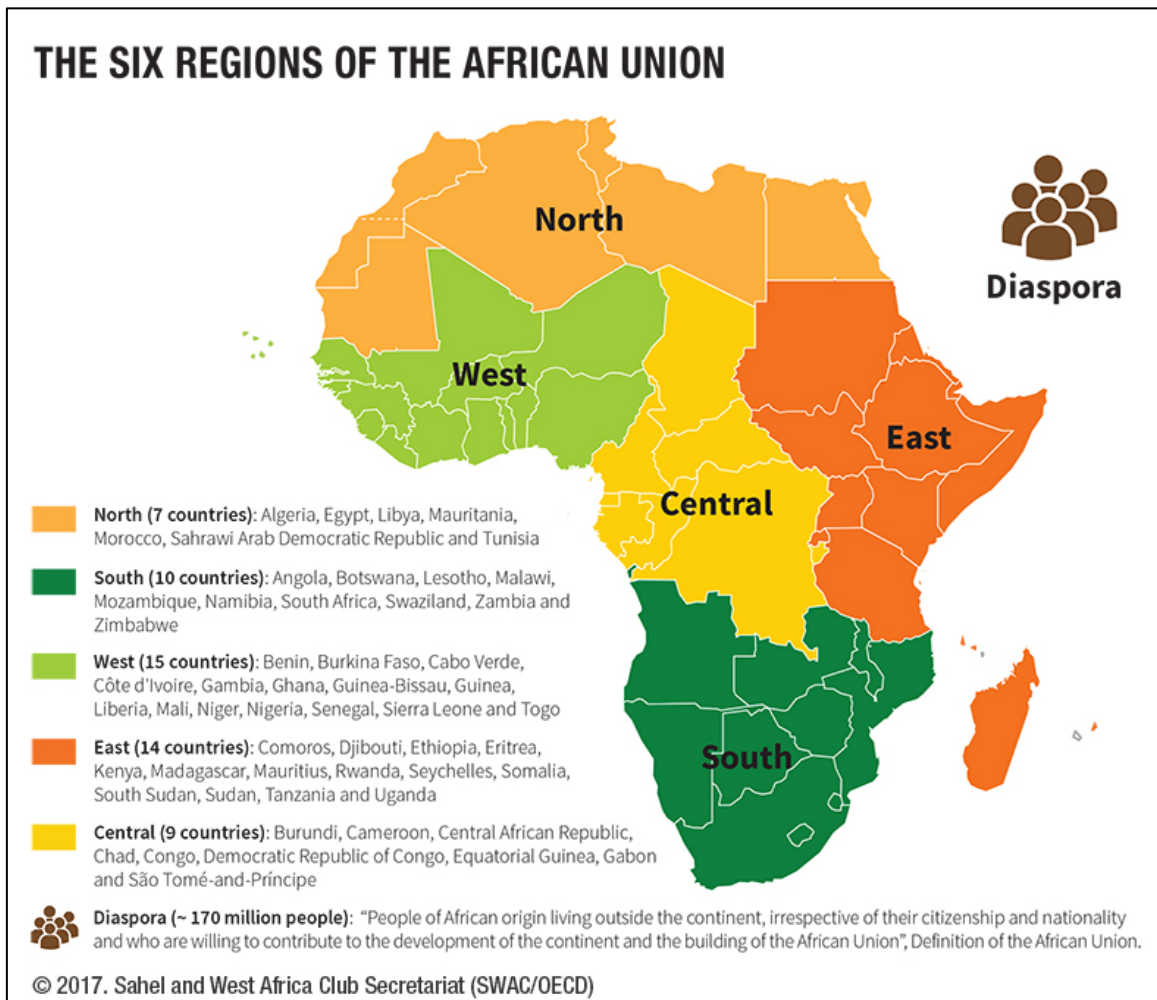


Figure 2: The 55 member states of the African Union are grouped into five geographic regions (North, South, West, East and Central). The diaspora was constituted as the sixth region in 2003. (SWAC/OECD, 2017)

Remittances have started being viewed from their potential to foster the development of Africa.

Bearing in mind remittances “are one of the least volatile sources of external finance and have proved to be more stable than private debt and portfolio equity flows. Even when compared to less volatile components of capital flows such as foreign direct investment and official aid flows, remittances have been found to fluctuate less over time” (Isaacs, 2017, p. 11)



Meanwhile, there is a need to look at the modes of development because funding in the form of development aid, foreign direct investments and remittances have flowed into developing nations in astronomical figures with little impact towards poverty alleviation (Taylor, 2012). Hypothetically speaking money cannot be the problem. Could it be in how has been administered so far? Problems meant to have been solved like poverty are still rampant and now made worse by the COVID-19 pandemic that started in 2019 has ravaged economies around the world and has had adverse impact on Global South where the economies are already fragile (World Bank, 2020).

What development strategies do the governments, development partnerships and funding organisations need to consider so as to close this inequality gap and successfully eradicate poverty?

In the past few years, the UN has given a blueprint with sustainable development goals (UN SDGs) and a time frame they need to be achieved by; 2030. There was already significant progress made in poverty reduction before the pandemic. According to World Bank “For almost 25 years, extreme poverty was steadily declining. Now, for the first time in a generation, the quest to end poverty has suffered its worst setback” (World Bank, 2021).

### **Diaspora Remittances: A curse**

There is a school of thought that suggests that remittances foster corruption. In a paper series by (Berdiev, 2013) on the effects of remittances on corruption and another one by (Abdih, 2012). They document those remittances encourage corruption and have provided evidence they deteriorate the quality of institutions, arguing that increase in the level of remittances are likely to foster non-investment by government in delivering public goods (Konte, 2015, p. 5). I shall expound more on this school of thought in the discussions chapter.

### **Remittance scripts**

Jørgen Carling developed Twelve Remittance Scripts obtained through a combined deductive and inductive process which he says “create structure by concentrating the variation to a set of culturally defined prototypes ... scripts are culturally defined conventions; they vary between contexts ... The labels that describe the scripts are a

combination of emic and etic terms” (Carling, 2014). I use two out of his twelve scripts. I use his remittance scripts for example:

**Help Script:** To elucidate to what cause the remitter prefers to give to. How the remitter chooses what need to respond to when asked for help. There is great need in Africa and as already mentioned remittances help towards services like health and education if these items are publicly missing or poorly provided. I look at this script in relation to how diaspora remitters decide on what do they fund.

## **Development models and approaches linked with the concept of sustainability.**

The African union has also recognized the role of diaspora calling them to contribute to their continent. (Magocha, 2020) This is a clarion call to diaspora community to participate in development, and a call to consideration as to why in some socio-economic development especially in rural Africa poverty prevails and yet there has been various funding for development for many years. While I did not find a specific development theory or approach that I could use for analysis vis-à-vis remittances, I found a combination that I use.

## **Social Capital Theory**

According to Robert Putnam social capital refers to “the connections among individuals (social networks) and the norms of reciprocity and trustworthiness that arise from them” (Phillips and Pittman, 2014, p. 76).

In this study I am looking at remittances from the point of social practice and the people behind the remittances rather than from the economic rationale. I use the Social Capital theory to elucidate the relationships, connections and reciprocity between remitters, recipients and their remittances and the impact of trust on these relationships which potentially influence the volume of remittance given and how it can affect development. “social capital persists if trust prevails in relations. Trust itself is generated in networks of civic engagement and via norms of reciprocity constituting two additional kinds of social capital” (Häuberer, 2011, p. 54). Community development is about building the capacity for social and economic change.

“The whole notion of social capital is centred on social relationships and its major elements include social networks, civic engagement, norms of reciprocity, and generalised trust. Broadly speaking, it is defined as a collective asset in the form of shared norms, values, beliefs, trust, networks, social relations, and institutions that facilitate cooperation and collective action for mutual benefits” (Bhandari, 2009).

Research shows that social capital can impact on development which includes poverty alleviation. “Based on our results, we can suggest the promotion of social capital as a factor to increase the welfare of households and probably reduce poverty in Senegal ... Therefore, the general conclusion of the study can well fit the context of the majority of sub-Saharan African countries. In fact, African countries are culturally based on the little consideration of personal wealth, the reciprocal trust, and a concern for honour and face saving and face giving (Littrell, 2011). African governments need to consider social capital in the formulation of public policies. (Diawara, 2013).

## Development Models and Approaches

We need to look at development models that are sustainable and work if diaspora remittances have the potential to be leveraged in a way that boosts development of their home country and impacts significantly on poverty eradication. I have looked at theories and models for sustainable development and adopted a modified framework of Asset-Based Community Development and SEED SCALE for this study, as the focus was on factors most relevant to remitters perspectives and their relationship to development.

### **Asset-Based Community Development (ABCD)**

Asset-Based Community Development (ABCD) is a type of community development based on the work of Professors Jody Kretzmann and John McKnight at the ABCD Institute of DePaul University, Chicago. The ABCD Institute states "... a large and growing movement that considers local assets as the primary building blocks of sustainable community development. Building on the skills of local residents, the power of local associations, and the supportive functions of local institutions, asset-based community development draws upon existing community strengths to build stronger, more sustainable communities for the future" (ABCD, 2021). An approach that has also been used by the

church community in Madagascar in partnership with Norway through their USE YOUR TALENT approach (Haus, 2017).

Diaspora organisations have created partnerships with local communities at the grass roots to foster development. Where they contribute with various forms of capital. The five capitals for development are human capital, financial capital, natural capital, social capital, and physical capital. Five major assets that influence development especially the rural are identified and analysed in relation to diaspora remittances.

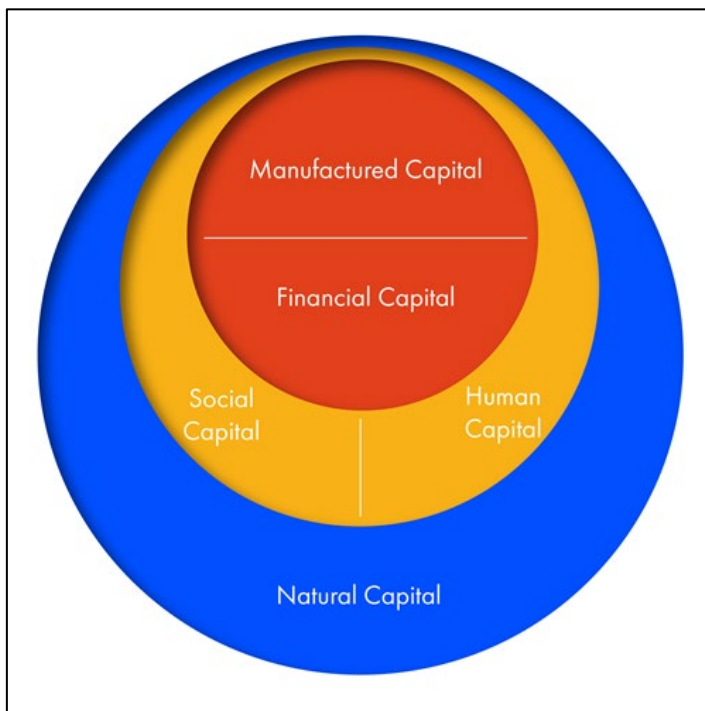


Figure 3: The Five Capitals Model. Source: Forum for the Future

### **SEED SCALE - Principle Based Approach**

In analysing the aspect of community development, I include a principal-based approach of SEED-SCALE, where communities implement solutions fitted to them whereby radically different solutions emerge. “The seed scale approach has determined that the following principles, when assessed according to criteria of equitable, sustainable, holistic, interdependent, and iteratively maturing action, are consistently able to foment more effective and lasting change” (Taylor, 2012, p. 21).

“SEED-SCALE offers a process by which almost any community can direct change underway within it. SEED-SCALE is comprehensive — it offers an approach and usable

tools—but it is more than an approach and tools. It is a system of thought distinctive in presenting how change emerges from inside groups of people” (SEED SCALE, 2021).

I use this to show the strengths in both diaspora and the grassroots communities instead of looking at development from the angle of what they both lack. This is an important approach towards Africa’s sustainable development as sometimes Africa is looked at as a place of deficiency and most approaches in community development is often about trying to fix what is missing.

## **Mobilisation**

I use a Dag Jørund Lønning model for mobilisation that fosters dialog-based development for discussing mobilisation and dialogue in the context of government engagement with diaspora to leverage on their participation in development informed by diaspora ideas, perspectives, and challenges. (Lønning, 2011). This model brings out the theory of the creative commons ‘*Kreative allmeningar*’ which emphasises the involvement of the grassroots in mobilizing for development.

Successful mobilisation of the diaspora community to participate in sustainable community development through strategic utilisation of their remittances will be tapping into the power of collective efficacy of a group of like-minded individuals towards a dynamic cause. Albert Bandura describes collective efficacy as “a groups belief in its capabilities to organise and execute courses of action required to reach a specific goal is understood to be an important organisational property because the steps of social institutions depends in part on communal ability and willingness to solve problems” (Bandura, 1997).

This chapter has reviewed relevant literature relating to the research topic and the theoretical framework within which Kenya diaspora remittances and development can be analysed – linked to the concept of sustainability. Are the remittances a sleeping pill or a development catalyst? What do remitters do to foster sustainable development?

# CHAPTER THREE

## Methods

### **Introduction**

In this research I am investigating the diaspora community with the purpose of creating knowledge that can be used to impact on community development and bring about transformative change. I have identified the diaspora as the ‘space’ where I am carrying out my research, with Kenyans being the respondents to my sample questions. This is not a specific geographical location where I can study the surroundings as I carry out the interviews. This is a space anywhere in the world where a Kenyan is living outside Kenya. Originally, I had planned to visit specific diaspora led projects in Kenya and Uganda and meet some of my informants physically and interview them for some weeks as an ethnographer. “Ethnographic research is a methodology of qualitative research which usually involves the researcher participating in people’s daily lives for an extended period of time, listening to them, observing them and asking questions through informal and formal interviews” (Hammersley and Atkinson, 2019, p. 1-3).

I had to drop the idea due to the COVID-19 pandemic and had all my interactions virtual. I chose my thesis topic based on what I saw as a gap in research concerning remittances in development from a remitter’s perspective. Listening to a lot of discussions and perusing research papers, I found very good and recent research papers acknowledging the growing rise in remittances. Most studies I found were on migrants and remittances and others which I have highlighted in chapter 2 under the heading ‘Research and Recent Discussions on Diaspora and their Remittances’. However, going through the research I found little on the perspective of the diaspora (the remitter) and what they give their remittances for in relation to development discourse, and much less on Kenya in that regard. This led me to generate an online questionnaire to be filled out by my target group and this became my source of primary data. I also had a separate set of interviews online with organisations, institutions, and Kenyan leaders in abroad who obtained standardised survey questions alongside one-to-one online interviews with them and with 2 respondents from my

individual survey. This method provided triggers to the topic, and I felt my respondents spoke from the heart while expressing their views on remittance and development discourse sometimes raising contested topics. All the interviews were fully transcribed and a data analysis of the transcripts to identify emerging themes. I analysed this as my secondary data. Adapting the virtual approach forced me to reformulate my topic and a few questions as some of the questions I had developed initially that I would have used in a physical interview were not suitable for my online interviews and not open to investigation in that selected setting (Hammersley and Atkinson, 2019).

## **Selecting Informants**

I opted for qualitative research methods which are often employed to answer the whys and how is of human actions. “Qualitative research provides a fundamental contribution to social inquiry that seeks to understand the meaning of human actions” (Bradbury-Jones, 2017, p. 627).

My approach in this qualitative inquiry is within the field of applied research. I look at addressing the quagmire of finding funding for social innovative endeavours at a micro level. My intentions are to contribute to the solution of that problem by analysing preferences and motivations of Kenyan diaspora remitters and their perception of their remittances in fostering development. Hypothetically they could be an answer to the quagmire I have mentioned above. In this case diaspora is a group of interest with the potential to address particular issues of sustainable development. It is therefore important to evaluate my findings on grounded theory.

Grounded theory is a qualitative research method that uses a systematic set of procedures to develop an inductively derived theory about a phenomenon (Strauss and Corbin, 1990, p. 24).

I interviewed Kenyans living abroad with regards to their remittances and development perspectives in their motherland. For the data sample I specifically picked those who have lived abroad for over 10 years and are in formal employment or run their own companies or businesses. This category I felt would most likely be the ones who are already settled and established and well acquainted with the systems and probably have a stable source of income. They would most likely have a fixed amount budgeted that is remitted back to their motherland. Chances are also that this category of informants would also most likely

have invested in their country in one way or another or were considering investing. This criterion sampling was because I believe their input would help me answer my research questions best. These are among the sampling decisions I made in an attempt to archive soundness as required in research. Interviewing the select organisations helped me extract information that complimented the individual responses. This was vital to me as most of the organisation represent large numbers of Kenyans in their countries. The semi structured interviews guide proved very flexible.

As my primary sources I obtained responses from about 14 Kenyan individuals specifically from USA, Germany, Middle East, Sweden, Botswana, and UK. Kenyans in the USA, UK and Germany are among the countries whose diaspora remittance flows are leading in Kenya. In this sample group the respondents answered semi structured questions through a questionnaire on Google Forms. I also did in-depth ZOOM interviews with at least 8 key people. These where are my secondary sources from Kenyan organizations and 1 from an international organisation which engages Kenyans in their projects for Africa. I have also complimented my study with online research and articles and books relating to previous studies done on remittances and community development.

## **Breakdown of Informants**

### **Online responses using Google Forms questionnaire. Set 1 primary data:**

	Kenyans abroad that filled Google Forms questionnaire or printed and sent by mail		
1	Male	United States	Replied in Google Forms
2	Female	Germany	Replied in Google Forms
3	Female	Germany	Replied in Google Forms
4	Female	Sweden	Replied in Google Forms
5	Female	Botswana	Replied in Google Forms
6	Female	United States	Replied in Google Forms
7	Female	United States	Replied in Google Forms
8	Female	Germany	Replied in Google Forms
9	Female	United Kingdom	Replied in Google Forms
10	Male	United Kingdom	Replied in Google Forms
11	Male	United States	Replied in Google Forms



12	Male	United States	Replied in Google Forms
13	Female	United Kingdom	Replied questionnaire via email
14	Female	Middle east	Responded via ZOOM - questionnaire and follow up interview
15	Female	Netherlands	Responded via ZOOM - questionnaire and follow up interview
16	Male	Netherlands	Responded via ZOOM - questionnaire and follow up interview

**Interview summary, organisations Set 2 Secondary data:**

<b>Company</b>	<b>Respondent</b>	<b>Organisations and diaspora projects involving Kenyans</b>
GIZ –WIDU Project - Germany	representative	Online interview
DUT - USA	representative	Online interview
African Women in Europe	representative	Online interview
Mindflix Media - Netherlands	representative	Online interview
Wingu La Pwani - Sweden	representative	Online interview

There are always potential people to be interviewed. My strategic ways of selecting informants were a mixture of recommendations from friends who knew Kenyans in countries they lived in like in the USA, who fitted my sample requirements. Others were those rookies like me who are surprised by what goes on and note that things are taken for granted and want to change the world. Another category was drawn from informants who are more than willing to participate due to their background in participating passionately in matters that involve Kenya (Hammersley and Atkinson, 2019).

In developing the central categories I recorded most of the online interviews electronically with the explicit permission of my interviewees. For those who did not want me to record electronically, I made notes during the interview. I gave the option of my informants to set up the ZOOM or Teams meetings and some sent me the recorded clips as they preferred that. Thankfully, I received all the recordings within a short time. In the case of observing patterns of social interaction, I made my own reflections and some analytic notes. For example, some of my informants were extremely enthusiastic and really had a passion

when speaking on development matters. Sometimes it was sadness I could see when wondering whether there is hope.

During the process of data collection to transcription, promising analytical ideas often arise. It was important to record them as written notes called analytic memos. In them, ideas are discussed, research strategies sketched out, etc. These ideas are useful when analysing data later. As they accumulate, they will constitute preliminary analysis, providing the researcher with guidance through their data. The construction of analytic notes and memos constitutes, internal dialogue or thinking aloud, that is the essence of reflexive ethnography. In my fieldwork journal I recorded a continuous narrative about the conduct of the research, documenting my involvement and feelings of personal comfort, anxiety, surprise, shock, or revulsion which are of analytic significance. Such feelings are vital. Therefore, I have as far as possible, explicated them in written form. I have reflected on and analysed private responses and transformed them into potential public knowledge. My field journal has proven handy in this transformation (Hammersley and Atkinson, 2019, p. 163-164).

## **Field Relations**

I began collecting my empirical data in March 2021, having identified my informants in February 2021. I made a timeframe for the whole process covering the interviews and questionnaires. Originally, I had hoped to start collecting data in early February. However, I did not start with the interviews until March when I received my consent from the NSD.

In all I received 14 responses from my online questionnaires and 5 organisations via ZOOM interviews which I had permission to record. For one Teams interview I had to make notes during the interview since my respondent preferred not recording. The methods used for the data collection entailed conducting interviews and document analysis of replies to a questionnaire I developed online using Google Forms and sent to specific individuals that I chose as mentioned above. The 5 interviews were formally arranged virtual meetings (Hammersley and Atkinson, 2019).

My live interviews online went smoothly. My respondents and I communicated beforehand on the mode of interview we would use, and they were quite flexible. I also gave them the option to host me and organise the online link so they could control the recording.

Where electronic recording was not wished I took notes as we spoke. My preference was audio recording since it enabled me to capture all the verbal conversations and engage fully on what my informant was saying without the hassle of having constantly to take down notes. For most of my respondents I was allowed to make audio and video recording. This was a useful way to facilitate a detailed analysis (Hammersley and Atkinson, 2019, p. 152-160).

ZOOM and Teams interviews with all my informants were at ease and the interviews took each about 1.5 hours which moved fast as this was a theme my respondents were enthusiastic about. I was also satisfied with the online questionnaires responses which were sent back in good time and had lengthy answers which showed me the enthusiasm with which the questions were answered.

## **Transcription**

In my research, the kind of transcription I have used is suitable for the phenomena I am researching and for enquiry purposes. Most of the recordings for the ZOOM meetings I transcribed fully. However, for one of them, I could not record as my respondent did not allow. So, I made written notes during this interview. I am treating the audio and video recording as documents which I am indexing and summarizing. For my last interviews which I had in late March and early April, I transcribed only what seemed essential – to save time.

I have worked with the categories that are central to my research and those that help me understand the participants attitudes and actions. I examined each item of coded data belonging to a category, noting the similarities and differences from other data that I have similarly categorized. My aim in doing so was to clarify the meaning of the categories and to explore relations amongst them. In the process I understood internal structures and mutual relationships much better. What emerged in the early stages of coding was a loose collection of sensitizing concepts which gave a general sense of reference and guidelines in approaching empirical instances (Hammersley and Atkinson, 2019. p. 177-178).

## **The Interview Processes**

The advantage I had with interviewing people online is that there were no delays as we were all meeting in the comfort of our homes. Every interview was unique in its own way.

All the interviews but one spared me the agony of network failure. Only one interview where my laptop suddenly started jamming in the middle of the interview and caused a few minutes delay. My respondents were very patient and graciously gave me the 5 minutes that had been wasted by accepting the extra minutes we had to take to finish the interview.

For my online questionnaires it was straight forward as I received the responses in Google Forms which was easy to navigate and to extract the data. It makes charts if I needed without having the extra work of inputting the data. However, I had the work of coding and indexing the data.

The online interviews offered my interviewees the ability to focus and save a lot of time which I needed for transcription. The online interview offered me the flexibility in asking questions that came up during the conversation. At the interview beginning I was a bit nervous since I felt I was a bit inexperienced and thought whether I would manage the time, whether the interviewee would answer my questions satisfactorily.

## **Observation**

It was remarkably interesting to be in different locations and homes around the world using digital tools. Being in different homes (virtually), led to discussions outside the interview like complimenting each other on a patio, portrait on the wall etc. Sometimes it was about the beautiful whether in different parts of the world. It is worth noting our Kenya hospitality even online was taking place. All the interviews ended with a welcome to visit physically and have some tea, as we all kept wishing we had met physically if not for the circumstances. This little in-between hospitality talks were quite important as they helped me and my interviews to relax and also delve deeper into the questions more personally. I got the feeling that this made both my respondents and I at ease and more candid in our discussions which released complimentary information that would not have come out if we stuck religiously to the script.

## **Reliability and Validity**

I made all efforts to ensure that my data is valid and dependable by documenting all the steps of my research in a transparent way so as to ensure trustworthiness. I also ensured the credibility of the sources, accuracy, and exactitude. My primary data was triangulated by incorporating the interviews from Kenyan organisations which represent a big number of

Kenyan diaspora in their host countries. I also counterchecked with other research related to the phenomena under investigation and theories. I was pleased to find close similarities both in my primary and secondary data. I have also checked with online discussions on diaspora and followed closely remittance debates and it has helped me see that my interpretations are quite in line. My supervisor has also been instrumental as he has questioned me intensely which has made me scrutinise my data with utmost rigour as I went on analysing it. I am sure that the responses were not influenced by my outlook on development. However, that does not mean that my interpretation of the empirical data has not been influenced subconsciously as I am an insider both as a Kenyan diaspora and in the development space as a community development practitioner.

## **Ethical Issues**

Before embarking on data collection, I got clearance for conducting the research. In Norway, the clearance is sought at: The Norwegian National Research Ethics Committees. They give general guidelines for research ethics but also caution that this cannot replace subject-specific guidelines. Any intended qualitative research should receive the appropriate formal research ethics clearance from regulatory bodies who make this a standard requirement which can be suspended in exceptional cases (Hammersley and Atkinson, 2019, p. 216). In the field of research, there are national laws and regulations as well as applicable international conventions and agreements, and researchers and research institutions must abide by these.

As a researcher I am expected to be a person of integrity complying with recognized norms and behave responsibly, openly, and honestly towards those I interview, their colleagues and the public. Researchers rely on being frequently allowed for further research on same settings. They should act with integrity and strive to keep access for future research and researchers open. The researcher is responsible for the trustworthiness of his or her own research. Fabrication, falsification, plagiarism, and similar serious violations of good academic practice may render them untrustworthy (The Norwegian National Research Ethics Committees, 2014).

I would like to maintain good relations and leave my informants with a good experience so that they may be gladly accessible in future to other researchers – as well to me again. “Research that is found objectionable by those studied and or by gatekeepers, or by the

public more generally may result in access being refused for the researcher or other researchers in the future“ (Hammersley and Atkinson, 2019, p. 224).

It is my responsibility to ensure that when publicising information revealed in private it shall not result in harming those whose private lives and actions have been exposed.

I reassured my informants, and it is also my obligation to ensure that any adverse consequences are within the limits of acceptability. I have a legal obligation to avoid punishable offences. I informed all my participant about limitations of the duty of confidentiality and agreed with them that I shall share with them the information from their organisation that I plan to include in my thesis that mentions their organisations name explicitly (Hammersley and Atkinson, 2019, p. 224). Following these formalities ensures that access to the participants is ethically sound and protects their psychological, physical, and/or professional welfare.

I gave all my respondents both those answering questionnaire or virtual online meetings comprehensive and accurate information about the study they are being involved in and the option to withdraw at any time and to recall the consent should they wish so.

I promised them they would receive my research results as this should be beneficial to the research participants and society. I purpose to be open regarding the findings and the results accessibility. This is democratic and shows reciprocity to the participants and helps avoid being misunderstood as an exploitative ethnographer. It is important that as a researcher I adhere to the guidelines and ethics that distinguish a serious researcher by upholding, Collegiality, respect, and compliance to good practice for data ownership, sharing authorship, publication, peer review and cooperation which are important between researchers (The Norwegian National Research Ethics Committees, 2014).

# CHAPTER FOUR

## Study Area

As explained in chapter three, I selected two categories of interviewees and respondents for my research. For 20 individual Kenyans abroad, I sent a set of questions that they had to fill out on a Google Forms questionnaire or answer via ZOOM interview. 12 filled out the Google Forms, 4 answered via ZOOM interviews and one sent the answers via email, 5 did not respond. Another set was from individuals heading organisations that have to do with African diaspora which were from five different countries that engage with Kenyans abroad. Respondents who participated were from the USA, UK, Germany, Middle East, Botswana, Netherlands, and Sweden. This chapter presents findings and analysis from the study. Through analysing the responses, I found commonalities in the overall perspective of remitters about what they remit to, what they desire to remit to and why they remit, and their bigger aspirations with their remittances. This I will present under a category of the five objectives presented under the headline research objectives on page 19.

# Data Findings and Analysis

## Kenyan Diaspora Individual Responses

### **1. Get the remitters perception on development, their motivation, and the potential impact of their remittances on the socio-economic development of their country of origin.**

My objective was to look at the issues from diaspora perspective try and understand the reasons influencing their remitting; what factors influence their choices.

#### **Motivated by Benevolence (altruism)**

##### **I thought about all the good brains back home.**

The data sample shows Kenyans give out of benevolence. Although many are well established in their host countries where they also invest, they would like to empower people in their home country out of kindness. Some conclude that remittances/money transfer is motivated by altruism, that it is an act performed by caring for others.” (Odden, 2018). They see the potential in empowering the community especially youth through education, and therefore remit individually or partner with others to do the same for a bigger impact.

“I thought about all the good brains back home and felt it was good to try empowering the less fortunate, helping the youth with education. For my investments I prefer investing in my host country.” (Male respondent USA)

“Our organisation wants to give better chances to youth, in the villages because opportunities need to be set for youth.” (Informant, Sweden, Wingu la Pwani, youth run Kenyan based organisation)



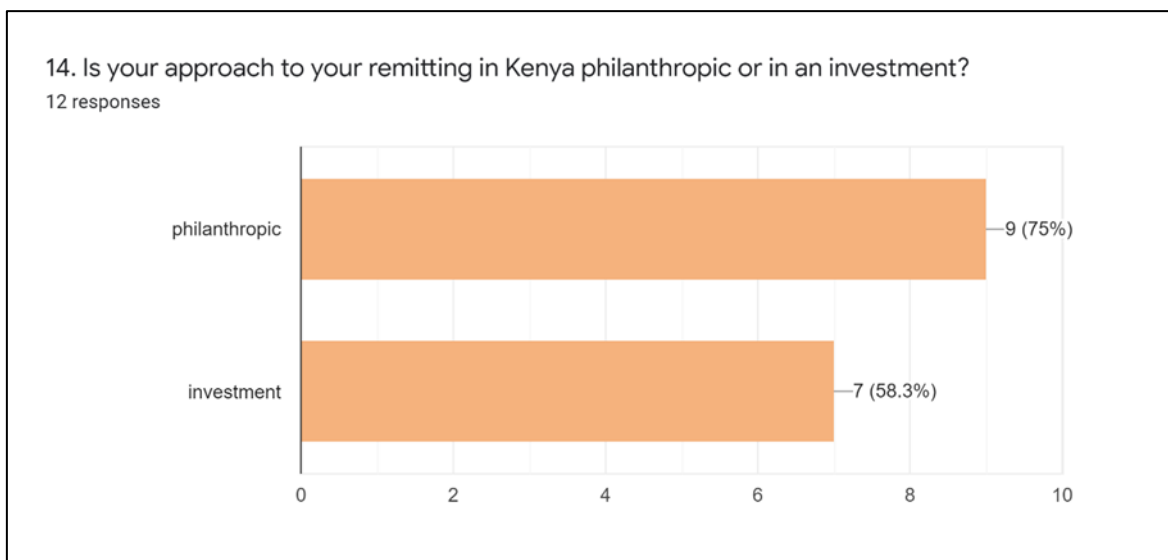


Figure 4: Graph from the online questionnaire respondents

Kenya diasporas see themselves as investors in the country and baring the potential to impact the youth positively as a respondent put it:

“To see someone, I know grow where I have helped with my investment will make me proud to be part of it. Investing in education and providing skills, investing on young people who have no jobs to become entrepreneurs, self-reliant, creating not only part-time jobs but full-time jobs with perspective.” (Female respondent Germany)

Remittances to their country in the sample are overwhelmingly driven by a strong connection to their homeland.

“What attracts me to invest there is that it is my motherland.” (Female respondent Germany)

“Kenya remains my home, while I do not reside there, it is near and dear to my heart. The people there deserve to live greater lives. I do not really consider myself a development partner. I believe my remittances play an important role however not to the extent I would like.” (Female respondent USA)

### **I had a chance to get education so now I am paying back.**

According to the data samples diaspora Kenyans want to invest in change. Their preference is in areas which address educational matters and youth unemployment. These are areas they remit to towards a better future of their country.

“My interests are in providing education and skills development that target self-reliance through macro enterprises that will grow to create jobs and mentor others.”

(Female respondent Botswana)

Kenya diaspora is in touch with the realities on the ground and think of solutions, both immediate action but with long term impact and outcomes.

“I support two young men through a children’s home, because they are giving the children a home and education, a chance for better life. That is why I give yearly. I

had a chance to get education so now I am paying back.” (Female respondent Germany)

“The best way for the diaspora is to pull resources together and start large developments like a university or a hospital or an industry which will create jobs for communities. Something that will help them long term other than giving them little donations here and there.” (Female respondent USA)

## Potential Impact

### **Empowering to think out of the box.**

Some factors that cause diaspora to remit are in the quest to empower, through to remedying some disfunctions in the systems which they are familiar with in their home country. This they do by bridging the gap through knowledge sharing, skills transfer and creating opportunities, especially for education. Kenya diaspora is contemplative about how what they give to can be made more impactful and put into more sustainable use for the benefit of the recipients.

“Getting educated – I regard this as the Key, but if you have the key and the padlock that is supposed to be opened by the key does not synchronise, then the key is dysfunctional.....unless they are empowered- to really think beyond the box.”

(Female respondent Middle east)

Diaspora Kenyans see the need to foster educating their recipients with knowledge that is matched to their ventures like business for the purpose of ensuring better chances of success.

“While sending funds for philanthropy was fulfilling, I felt like there was no end in sight. Remittances for investment helps the folks I aim to assist to help themselves in the longer run. They need business administration, knowledge, financial literacy, understanding of the market and grow their businesses on the ground.” (Female respondent USA)

### **Knowledge transfer and new approaches.**

Apart from giving monetary support for the areas they want to support; most Kenyan remitters give mentorship and knowledge transfer.

“I support providing education and skills development targeting self-reliance through micro enterprises that will grow to create jobs and mentor others.” (Female respondent Botswana)

Opinion of family members and technology are also factors that Kenyan diaspora remitters consider when remitting. Kenya diasporas see opportunity in giving back to their motherland by utilising the digital space. A young remitter from Europe who has invested in Kenya through her parents and also gives to charity, shares knowledge from her exposure and experience abroad to Kenya digitally:

“My giving back is influenced by my mother. Kenya is a country with a lot of potential because many fields are not ‘taken’ yet, so you have many opportunities to grow. You can operate from anywhere and change the world from your computer and other digital spaces.” (Female respondent Germany)

Kenya diaspora are cognizant of the many opportunities in Kenya and prefer to support their recipients to tap into them and embrace new approaches.

“There are many opportunities but, as my husband would say it all starts with a mindset shift and an education that allows a new way of thinking and a new approach.” (Female respondent USA)

Overwhelmingly, a majority of the respondents in the sample are interested in the future and in investing in the youth in areas that directly impact them now and in the future. This also is closely reflected on their preference to invest in education whether paying school fees or participating in building institutions or products that promise sustainable solutions to youth unemployment in the long term. They contribute towards this overwhelmingly as charity.

### **Support for businesses and enterprises.**

Based on the data sample diaspora Kenyans wish to support businesses or investment ventures of their families or whom they remit to in order to help them be independent and not rely fully on remittances from them. Odden states that “pengeoverføringer som motivert av både altruisme og egeninteresse, at de derfor må analyseres som et sammensatt fenomen der ulike interesser er innvevd i hverandre” (Odden, 2018, p. 197). (money transfer/remittance motivated by both altruism and self-interest, and that they therefore must be analysed as a complex phenomenon where different interests are intertwined.)

“An investment in the long run helps many more people and a better solution than aid which is used up immediately and then one is called upon to send more aid.”  
(Female respondent Germany)

### **Creating jobs for young people.**

In addition to education, they engage in ventures that go towards job creation especially for the benefit of the youth and community empowerment.

“The main reason is because the project I am involved in is involved in job creation and empowering the community through education, small businesses, and enterprises; hence eradicating poverty from the community.” (Female respondent USA)

They seek opportunities to give through projects that address needs they are familiar with in their communities.

“I want to see the opportunities for young people to have a purpose in life. When I see how much young people are living hopeless lives, how much they feel wasted, how much they feel let down, how much they turn to things they did not want to out of desperation.”

**2. Identify whether the COVID-19 pandemic has caused an awakening that has made diaspora remit more to their home country to support their economies in this hard time, especially in Africa where remittances have reached a record high when they were expected to fall dramatically.**

### **Increased remittances**

A big number of the respondents increased their remittances to Kenya to cushion their families and community from the bad economic times of the pandemic.

“I have increased my remittances due the pandemic and invested. Investment is the best way forward, as we know NGOs have been trying to do a lot, but they have failed.” (Female respondent Germany)

### **Positive attitude and long-term goals with digitization.**

Not only are Kenyan diaspora remitting more to cushion their families/communities. At the same time, they have long term investment plans in their country beyond the pandemic. They are also seeing the potential through digitisation to deal with matters like transparency that have been a setback to them investing.

“But during this pandemic people have come to a realisation that there is a lot that can now be done using the systems. So, this digital awakening is bringing some sense of trust, in a way because now for example, I can just use my phone to do a search for my piece of land back home. With the systems coming up and people being able to get information really quick, that level of transparency is now becoming more clearer.” (Female respondent Netherlands)

Kenyan remitters are also starting to shift from giving aid to creating jobs meaning that they have long term development perspectives in mind and not just reacting to the effects of the pandemic out of sympathy and their empathy.

“I have increased my remittance during the pandemic and invested in Kenya. My main inspiration is creating jobs for community. This has motivated me to shift from aid remittance to investment. The investment I am involved in we have come together to pull resources for job creation, and we are involved in Education in a rural area.” (Female respondent USA)

### **3. Which challenges and setbacks do diaspora encounter with regards to their remittances and residing abroad?**

Some of the main challenges emerging in the data sample analysed are:

### **Transparency is especially important to me.**

As said above, empathy and love for motherland makes diaspora donate their remittances – integrity concerns are some of the challenges they lament.

“The working moral in Kenya especially the government officials are miserable and unbearable and should change their attitudes and integrity. It is about bribes from child till the top.” (Female Germany)

Trust and transparency are issues impeding investment at the scale and impact they would like to archive. These issues hinder them from making large investments and confine them to philanthropic giving.

“We Kenyans are particularly good at pulling resources together. Transparency is especially important to me. For example, I helped to be part of raising funds for a needy cause. They updated and gave me feedback on my contribution and the lives I had helped change, based on this I give this organisation.” (Female respondent middle east)

“The challenges in endeavouring to invest are trustworthiness, lack of infrastructure, double taxation, lack of competencies on opportunity areas.” (Female respondent USA)

On challenges in the system a respondent says:

“I would like to have structured ways to offer support without the worry that funds will be stolen/need to pay bribes, etc.” (Male respondent USA)

### **Lack of government policy.**

Another challenge is lack of organisations that represent diaspora and government support on the grounds for diaspora matters.

“Challenges are no clear routes/ policy by government.” (Female respondent United Kingdom)

“Challenges are having reputable organisations representing diaspora on the ground.” (Male respondent USA)

### **Let them pay back.**

There is also the consensus in the data sample that mistrust has been created by some of those showing interests on diaspora are driven by selfish interests of wanting to lure the diaspora for their profit only – without putting much thought into what the diaspora are interested in.

“The mentality they have that this diaspora’s have money, let them pay back. Pay back for what? Kenyans are rude and they take, take, and take, and not give back that is the reality. They don’t care only the banks are now running after us to take part of the cake...I don’t see what is in it for the diasporan.” (Female respondent Germany)

### **Dependency impedes their power to invest.**

Kenyan diaspora remitters are sometimes hindered from investing because their resources go for meeting needs.

“Family needs divert funds to philanthropy rather than investment.” (Female respondent UK)

## **4. Do remitters see themselves as development partners? To discern whether diaspora identify and perceive their roles as active development partners in their home countries, or if this is a conflict of interest with regards to their participation in building their host countries.**

Kenya recognizes the key role diaspora plays in development. However, they have not taken it seriously because it is still untapped.

Going by the data sample, most are remitting for consumption through family support as already mentioned. Nevertheless, they know that the best way to build and develop the country is through investing which will create jobs and support micro enterprises. And a majority already consider themselves as development partners.

“Yes, I consider myself a development partner, before I joined this larger group, which is soon helping to build a university town, I used to send remittances for fees for education and medical needs, I still send this quite a bit but the pandemic has appended this a bit.” (Female respondent USA)

The analysis show they are even ready to invest beyond their own local communities and long for structures by government to facilitate their giving into causes they are passionate about. This is important as it is one of the main purposes of this research to find out whether diasporas are a potential development partner.

“If they are considering the amount of money we have given, the power of the shilling right now, it is just in the hands of the diaspora. They would have come up with ways, incentives, platforms. These platforms should be directed by the government, government steered platforms that I can access as diaspora, clear cut where I know the government wants the best for me, they could get anything from us, otherwise I don’t see their usefulness for us.” (Female respondent middle east)

### **Investing in other countries - Pan Africanism.**

Based on the data sample, Kenyan remitters, although contemplative towards investing in their country due to trust and transparency issues as highlighted already, they embrace Pan Africanism and would consider investing in other African countries.

“I would consider investing in another country apart from Kenya. Kenya recognizes the key role diaspora plays in development. However, they have not taken it seriously because it is still untapped. I believe in an Africa together without so many boundaries.” (Female respondent USA)

They would also consider giving support for the betterment of the continent.

“I will invest in another country if it involves the youth. I want to give better chances to youth. In the village because opportunities need to be set for youth.” (Female respondent Sweden)

## **5. The diaspora opinion on how their remittances can be best leveraged to have an impact and influence on the socio-economic development of their home country at a larger scale.**

According to the data analysed Kenya diaspora have the potential to impact on their socio-economic development especially in the rural areas which are marginalised. Proposals they made were on their funds being best leveraged in the agriculture sector.



### **We can build a horticulture industry.**

Kenyan diaspora are interested in remitting to projects that empower rural communities, in embracing lucrative farming to empower rural communities to go from subsistence farming to commercial.

“A niece of mine and colleagues, we got together, and I invested last year in the village close to two million Kenya shillings and dug some boreholes. Now they can start farming vegetables all year round. I am going to start driving that to the farmers. We are hoping we can build a horticulture industry around this so that we can actually produce them so they can go further than just being consumers. The project is ongoing. We have about 4 locations.” (Male respondent USA)

They also look at the possibility of pulling funds that would fund mechanisation to boost the value addition of agricultural goods.

“If Kenyans and diaspora would come together as a group and we pull resources together, we can buy big machines for example. Kenya has coffee and tea which can be processed there. We are buying these machines because we have the means, and we are bringing these machines to Kenya. We are labelling, we are processing. We could do a lot; we have the capacity.” (Female respondent Middle East)

### **Food security is paramount.**

“I think we should first be able to feed ourselves then we can export. We have to come together to accumulate capital and invest with products from the country, growing plants till factory production. Whatever product we have to add value.” (Female respondent Germany)

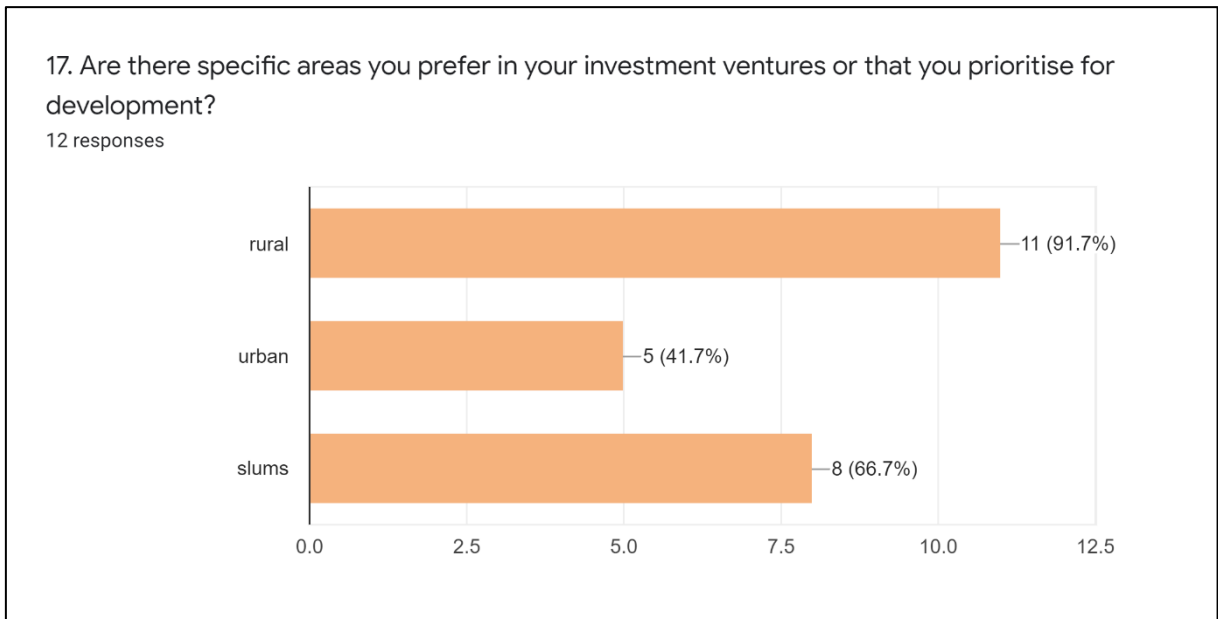


Figure 5: Graph from the online questionnaire respondents

11 out of 12 of the respondents that responded through Google Forms were interested in participating in rural empowerment. The same was for data analysed from live interviews. Overwhelmingly agribusiness and rural development in general was highly preferred as a choice area for participation in bringing solutions for socio-economic development and in empowering the agricultural sector.

“I believe diaspora must create employment opportunities by creating businesses that are geared to solve community problems. In the mindset not to give a man a fish, the diaspora has to endeavour to develop new skills within their respective communities. My remittances play an important role however not to the extent I would like.” (Female respondent USA)

**Creating businesses that are geared towards solving community problems.**

Kenyans in the diaspora are duty oriented and participate actively in developing their host countries both in the paid work they do, and in giving voluntary hours to causes in their host countries they are passionate about. Parallely, according to the data sample, they perceive their roles as active development partners in their home county and see it as their duty to participate in building their nation.

“Can we actually have projects that are impactful, they are sustainable, create wealth for people in Kenya and also create wealth for people in diaspora.” (Male respondent USA)

There is a lot that can now be done using the digital systems. Or – this digital awakening is bringing some sense of trust.

**If we pull together, we can buy big machinery.**

They desire to do more towards development in a better manner.

A respondent sees huge potential in leveraging diaspora finances collectively:

“The investment I am involved in we have come together to pull resources to invest with the aim of job creation. The project is involved in education in a rural area. The project is holistic and covers health, housing, and small business enterprises.” (Female respondent USA)

“This little money that we are giving is in total is a lot of money. If Kenya diaspora could come together as a group and come up with something viable, like the diaspora putting up a billion for an industry, it is going to employ a lot of young people and I will have better returns.” (Female respondent Middle East)

Clearly, diaspora keep up with the happenings in their homeland. They are solution oriented and see the huge potential in leveraging diaspora remittances intelligently for development of their country.

“If we pull together, we can buy big machinery. I follow up how diasporas remit, and I told myself if these 264 billion shillings was pulled together, how many jobs could it potentially create? There are opportunities, the young people are there, we only need to see the willingness of government, the willingness to make Kenya an investible country.” (Female respondent middle east)

The Kenyan remitter has clear thoughts and plans on specific causes they would want to pull their funds together for. In as much as they want to see a return on investments in the long run, the empathy drives them to seek opportunities that will equally uplift areas that are marginalised.

“We are not going to come there with the bested interest of essentially repatriating profits, we want our money to stay there so it can be for development, that is why

we are investing, and that is why we take money from here and send it there.”

(Male respondent USA)

“The best way for we diaspora to contribute towards development is through investing in projects that help create employment, my husband and I are investing in affordable housing. My sister and I jointly support a family and educate the children, Education is important – I feel fortunate to have had a good education and would like to support children who are not as fortunate as I was.” (Female respondent United Kingdom)

## Kenyan Diaspora Organisations Responses

The findings above are complimented by responses from diaspora organisations that I interviewed via ZOOM and Teams. Diaspora organisations are in the forefront for curating products that seek to bring solutions to issues highlighted by diaspora concerning their remittances preferences to enable them to invest in causes they are passionate about. They also address challenges that impend them remitting for investments. The concept of social entrepreneurship strongly resonates with the respondents. As presented in the findings, Kenyan diaspora participate or seek to participate in ventures that offer them to invest collectively.

### **Diaspora curated models supporting education and health.**

In an online interview with an informant from Diaspora University Town (DUT) they shared about a project curated by diaspora Kenyans in the USA that seeks to address matters of community development that are supported through diaspora funding. The project is in an incredibly challenging area in Kenya. A semi-arid land where the community has depended on well-wishers for decades to help them with food. Challenges in that semi-arid area range from severe droughts, human wildlife conflicts and water challenges, among others. The people in that region were previously viewed as extremely poor and highly dependent on relief food and government help. When they entered into a partnership with DUT, Kenyans in abroad have come together and invest in this project that not only has the potential of changing the economy of that area but also the country’s economy immensely. In this project, Kenya diaspora has borrowed from successful concepts in their host countries. Their curriculum is project-based learning where they challenge the students to solve problems, whether they are community related, health

problems or engineering problems, or whatever. The aspect of education, health and jobs creation that DUT is addressing, resonates with what was highlighted by individual informants, what they prioritise when giving help and when considering future investments. The DUT model resonates with what a respondent from the Middle East said about the system of education. She would like to see changing from being like a *‘dysfunctional key that does not synchronise with the padlock’* to one that empowers young people towards solution orientation.

What is seen in the individual respondent’s analysis and DUT, confirms that diaspora Kenyans are interested in investing their funds in bridging the gap in education and health by offering when they have a vehicle of investment that resonates with their development preferences. According to the representative I interviewed and according to the DUT website, the project has attracted diaspora funding and is in the early phases of implementation on the ground in a rural area in Kenya.

“The project that we are now working on is a whole complex system that involves a university and medical hospital system. We believe when we are done over the next five years, we will have about 500 small to medium size enterprises that will do all kinds of technology development and serve the people. We want a sustainable system. Right now, I think we are probably at around 450 people that have committed to essentially each developing a unit of a town houses.” (DUT informant)

This project supports the data analysed from individual respondents that Kenyan diaspora are inclined to invest their remittances to projects with social impact.

### **Diaspora curated models addressing transparency and trust issues.**

A major challenge that Kenyans mentioned that hampers them from investing their money in lucrative entrepreneurial activities as they would like to, is the issue of trust and transparency. This has led some diaspora organisations to look into ways to bridge this gap and help fellow Kenyan diaspora to invest in their country. Mindflick Media Africa (MMA) ‘a data hub for entrepreneurs and investors’ is based in the Netherlands and provides the intelligence on Africa to allow people to make sound decisions when they are doing business. Mindflick recognises the challenges Kenya diaspora (among others) face and are helping interested entrepreneurs navigate the hurdles. They are addressing this through harnessing the digital power and offering intelligent support to minimise risks.

“That is a big bridge that Mindflix Media is coming to build, one hoping to *build and enable trust, to create a trust system or a trust mechanism* where we expose the local entrepreneurs and businesspeople to processes and procedures that *improve on transparency*, because that is one of the biggest challenges that we have.”

(Informant Mindflix Media Africa)

Mindflix Media Africa is addressing a very vital issue, as respondents in the data analysed singled out trust and transparency issues in Kenya to be one of the biggest challenges that impedes their will to invest in the country at large scales. As stated earlier, diaspora Kenyans are solution oriented and long to see change. For their love of the motherland together with organisations like MMA they are curating tools to bridge the gaps especially through utilizing digital tools.

### **Kenya diaspora: Pulling funds for change, a promise for a better tomorrow.**

According to the data sample Kenyan diaspora are interested in pulling their funds together for their long-term future plans and at the same time support their recipients sustainably through fostering business funding. Kenya diasporas are looking for ways of participating in the development of their home country through empowering programs that also show them what is in it for them. This is reflected in the kinds of products they are curating for themselves that are connected to their motherland through saving in SACCOs. These are saving cooperatives registered in Kenya and diaspora also have the possibility of pulling funds among themselves through specially registered diaspora SACCOs. According to statistics there are about 14 Kenya diaspora SACCOs worldwide. In an interview I had with a representative from one of them, the organisation decided to pull together funds to support development in Kenya in a sustainable way that also ensures that they generate income for their future.

“We had the idea of actually coming together and do something not only just for our affairs but for mercy, support somebody else in the continent or in our home country in a better way that is constructive. ....as you know we send a lot of money back at home, and we do not benefit as diaspora in any way. And it is always giving money, but now we can see where the money is going, and we can earn also from the money and support ourselves and our continent as we support entrepreneurs.”

(Informant Diaspora SACCO Europe)

# Discussion

According to the data presented, Kenyan diaspora remitters are particularly interested in education of their youth. That is a priority segment they give their help to. According to Carling remittance scripts, “the help script places great importance of the sender’s perception of recipient’s needs, which in turn, often depends on the recipients own accounts ... the exercise of agency can be deceptive, as when non-migrants present fictive or excessive needs” (Carling 2014, p. 240). Carling help script resonates with what a respondent said they just take and take and ask for more.

The respondents show willingness to participate in supporting and contributing their knowledge towards making education better. This is an area they hope they can impact if there is cooperation with the Kenyan government. Irrespective of the challenges they have mentioned, they are finding ways through their diaspora organisations of overcoming the barriers towards investing in impactful projects that benefit Kenya. They have empowerment in mind, and do not mind investing in ventures that have an impact on the socio-economic development. This data shows their preference for educative and entrepreneurial investment in ventures with social impact, that elevate the lives of the people especially in the rural. This is important with as rural areas are where a big percentage of the world’s poorest live.

Respondents in this data sample have highlighted lack of them being involved officially and have lamented the governments laxity in organising structures that can support their remittance preferences. Daniela Bolzani in her research on determinants of entrepreneurial choices and decision-making processes draws from the means end theory to show the importance of remittance channels and motivation to remit as strictly interconnected and those personal values can guide immigrant remittance behaviours (Bolzani, 2017, p. 4). In effect lack of cooperation or proper coordination between the government and diaspora potentially makes diaspora Kenyans continue using their remittances just for meeting their family’s needs and yet they could channel them in a way that empowers communities especially in the rural where challenges are highest at the same time where diaspora is willing to invest as expressed by majority of the respondents and reflected in the feedback from Kenyan organisations.

Findings in this data reflects that Kenyan Diaspora believe in the power to pull together funds for bigger development projects if they can have the goodwill and recognition by their government and development stakeholders. Their preference to giving towards education is a clear indication that they want to invest in the future. The wellbeing of their recipients predominates their interest in investing for their own gain. In the scripts of Carling this is captured “Migrants can reduce future needs to remit by helping to create livelihoods for the recipients. Even if the likelihood of a real impact on the migrant's purse seems remote, this form of investment remittances has appeal because of its moral virtue: Migrants sow a seed. Remittances for education fall into this category, lodged between remittances for risky business ventures that might come to nothing and remittances for immediate consumption that do not alleviate tomorrow's needs. Not surprisingly, education expenditures feature prominently among the uses that prospective recipient know will appeal to senders (Tazanu, 2012)” (Carling, 2014).

Some of the diaspora organisations like mind flix media say are pair up diaspora with potential partners for trade at the grassroot. They engage both parties through dialog and digital tools to help them gain understanding of each and especially as a means of building trust and transparency.

Successful mobilisation of the diaspora community to participate in sustainable community development through strategic utilisation of their remittances will be tapping into the power of collective efficacy of a group of like-minded individuals towards a dynamic cause. Albert Bandura describes collective efficacy as “a groups belief in its capabilities to organise and execute courses of action required to reach a specific goal is understood to be an important organisational property because the steps of social institutions depends in part on communal ability and willingness to solve problems” (Bandura, 1997).

## Why are Remittances Sometimes Sleeping Pills?

### **Remittances may foster laxity in government.**

When there are no proper structures that foster diaspora partnership with home country and diaspora remittances continue to go towards services that are meant to be rendered or enhanced by government. it can foster pilferage of government funds that come from taxpayers and international doner funds because rogue politicians and officers may hide behind impacts resulting from diaspora projects and theoretically this can give more



leeway for misappropriating or squandering of the public money by corrupt officials. Remittances can act as a sleeping pill with laxative effects” remittances may increase the incentive of recipients to switch from labour to leisure” (Konte, 2015, p. 5).

In a paper series by (Berdiev, 2013) on the effects of remittances on corruption and another one by (Abdih, 2012). They document those remittances encourage corruption and have provided evidence that remittances deteriorate the quality of institutions, arguing that increase in the level of remittances are likely to foster non-investment by government in delivering public goods (Konte, 2015, p. 5) especially to politicians or government officials who are mandated and funded to serve by improving and uplifting the wellbeing of the community. If remitters pay for their recipients to get good education probably in private schools, and receive treatment in private health facilities, and pay for upkeep, then in the long run, only those in the community with jobs, thriving businesses and those with remitting families will live well. This is in effect fostering inequality because the rest will be left behind. So, in effect these remittances can be an impediment towards promoting “peaceful and inclusive societies for sustainable development, provide access and justice for all and build effective, accountable and inclusive institutions at all levels” (UN SDG 16).

### **Remittances may foster laxity to the recipients.**

According to an IOM report, remittance to ACP countries are predominantly low value remittances sent daily for expense and consumption purposes (Isaacs, 2017, p. 18). This means that they address matters like hunger, food security, etc. And, although it is important to address things like hunger, health and school fees or educational matters instantly as diaspora does through their remittances, this ad hoc approach can overshadow addressing the root causes and fixing disfunctions in social structures. According to the functionalist theory “when one part of the system is dysfunctional it affects all the other parts and create social problems promoting social change” (Akujobi, 2017, pp 491-526).

Based on the data sample these remittances are sometimes a sleeping pill, recipients can be disempowered because of the dependency. “Studies have also found that at micro level remittances may increase dependency and undermine motivations to work in the remittance-receiving country, curtailing the local workforce as well as placing ongoing demand on the remittance sender, reducing their living standards in the send country” (Isaacs, 2017, p. 37). Dependency can be detrimental to both the remitter and the

recipient; it reflects a lack innovation towards solutions from the recipients at the grassroots level. And it can wear out the remitter and cause a strain in the relationship as a remitter gives because maybe they must since it is family but at time are reduced to donors. Carling names positioning in his scripts on remittances and says “Even when remittances continue being sent, however, they can weaken relationships in two ways. First, remittances create distance when the monetary transactions are perceived to crowd out the emotional content of relationships. The blackmail script is a case in point, since migrants are likely to feel that they are reduced to remittance makers in the eyes of their relatives. Requests for help can have a similar effect, casting migrants primarily as donors” (Carling, 2014).

### **Trust and transparency issues may cause diaspora to hold back investing.**

Trust and transparency are issues which were highlighted by respondents as the key things which would make them prefer to invest in other countries like their host countries or in African countries where they feel they can trust the systems. This suggests that differences in trust levels have an impact on remittances. “The effect of trust on remittances can be achieved through the quality of institutions because the link between remittances and the quality of institutions is demonstrated in economic literature” (Kasmaoui 2020).

Trust is a major component of social capital. It is “the expectation that arises within a community from regular, honest and cooperative behaviour based on commonly shared norms, on the part of other members of that community” (Fukuyama, 1995, p. 36). Failure for government to address trust and transparency issues may render diaspora remittances to be put elsewhere while they could have been invested in Kenya. Trust issues were raised concerning private sector about integrity, bribes (corruption) including children (respondent p. 44). Also, there was mention of finding a diaspora organisation one can trust. Trust and transparency cut across all levels in the data sample empathy is a major reason diaspora remit towards philanthropy, trust and transparency are the major reasons they withhold from investing or scaling up their investments. In a journal for business and economics it states “empathy and trust complement each other as a premise for effective understanding, communication, and relationships. Empathy is the ability of sensing another person’s feelings and needs. Trust is a major key in building a better relationship between two parties or more” (Afezah and Rahman, 2016, pg. 2025). Trust is one of the most important components of social capital and according to Putnam it depends on relationships between people and a network of reciprocal social relationships. «Trust is the

lubricant of civic life (Putnam, Goss 2001: 21-22; Putnam 2000: 20- 21; 1993a: 13). The higher the level of mutual trust in a community, the higher the probability of cooperation will be. Cooperation itself fosters trust” (Häuberer, 2011, p. 54).

The data analysis shows that remittances are influenced by relationships in home country, and the higher the transparency the more likelihood there is for increasing remittance as a respondent said – she gave to a cause and since they were transparent with regards to the funds received, she would remit to them again. “Remittances can be affected by trust” (Kasmaoui, 2020, p. 2).

## Remittances as a Development Catalyst

Having looked at the different kinds of remittance preferences and their impact, and based on the data I have analysed, it is easy to see that whether remittances are sent to families for consumption, school fees, or into other consumptive uses in the long run the country benefits. Remittances strengthen the educational sector, therefore rising the literacy levels and as such empowering communities towards a better future and poverty alleviation, especially in the rural areas.

### **Investing economically productive activities -eradicating poverty**

According to the rational theory If and how diaspora remittances can be factored in or structured for development is something to be considered at three levels, micro, meso and macro. Diaspora Kenyans remittances are effective at all levels. As reflected in the findings overwhelmingly Kenya diaspora remittances are sent primarily for support at micro levels and contribute towards meeting basic needs “While development planners would naturally like to view remittances as programmable resources, the fact remains that most household remit-trances constitute family transfers” (Brinkerhoff, 2008, p. 7).

They also foster financial inclusion and wealth creation.” There is evidence that the impact of diasporas on economic development has multiple dimensions, felt in three areas: trade, investments, and transfer of skills and knowledge (Newland and Plaza, 2013).

Despite numerous challenges and bad experiences, bad governance, and corruption, diaspora work against all odds to not only help their people in an ameliorative way but are willing to invest in the future and in key areas that can boost the development of their country, like manufacturing, agriculture, affordable housing, entrepreneurship, and

education, among others. This are some of the 4 pillars in Kenya's development agenda i.e., security, affordable healthcare, affordable housing and manufacturing (Kenya, Big Four Development Pillars) which means that diaspora remittances supporting affordable housing as a respondent said they are doing in Kenya, manufacturing and agriculture as suggested by respondents about pulling funds collectively. This shows that the remittances are impacting at meso and macro levels. As shown in the remitting objectives the diaspora is motivated to remit primarily by benevolence, empathy, and love to see their country develop They have remitting power that is devoid of conditionalities and therefore are more inclined to make tangible impact on poverty alleviation among other positive development impacts.

In effect their choice of remitting also seems to make them players in redistribution of wealth. Other studies have also shown this. (de Haas, 2010). «Diaspora knowledge transfer is often embedded in broader networks of resource exchange ... sometimes these networks—inclusive of diaspora associations, professional networks, and other development actors—can lead to important economic investments and development in particular sectors; in other instances these networks and partnerships may evolve to encompass national development objectives, including national planning” (Brinkerhoff, 2008, p. 11).

Respondents showed their preferences for investing their remittances in rural areas. This is a Key focus area for diaspora as Rural communities have suffered from Globalization, which “in essence, is about power - “the lack of power of rural regions to control their own futures, and about the increasing subjection of rural regions, networks and processes of power that are produced, reproduced and executed on a global scale” (Woods, 2013, pg. 33).

According to the data sample Kenyan diaspora consider engaging in economically productive activities in their country firstly because they want to see their people and communities prosper, secondly, they are looking for sustainable of helping their people that don't foster dependency. This is for the good of their recipients and for their own good. That is why they seem to embrace models that foster investments in social entrepreneurships like the DUT and SACCO approach. They would like the involvement of their government to remove obstacles and change attitudes towards Diaspora and seriously deal with corruption. They seek to participate in national dialogue and contribute

to important matters that impact on their country's future. They want to invest and to be heard.

### **Can diaspora remittances be factored in development: Myth or reality?**

Remittances analysed from respondent's perspective can impact on public services which normally are supposed to be met by government, for example health, education, affordable housing. These are services recipients purchase using remittances. Whether they remit individually or collectively, or remit collectively to a huge project, their remittances impact on governance. "Even when remittances are not taxed directly, their presence expands the base for other taxes (e.g., the VAT), thereby making it less costly for government to appropriate resources for its own purposes" (Abdih, 2012, p. 5).

Diaspora Kenyan remittances have potential to impact positively towards development. Respondents in this research talked about job creation in their home country. This is ention know how dire the job situation is and they are emphatic. The DUT project that promises to create 20000 jobs already has Kenyan diaspora funding on it. "Diaspora members mobilize, in part, to express their identities, and these identities can be reinforced through activity on behalf of the home-land. Some may be motivated by a sense of obligation or guilt, as they seek to reconcile their preference for the adopted homeland with their allegiance to a suffering homeland" (Brinkerhof 2008 p. 5).

Respondents expressed their potential to mobilize collectively towards projects that make huge impacts and DUT with their model shows they are embracing the idea when given a vehicle they can trust. These ordinary Kenyans acting at micro levels reinforces that diaspora remittances towards investment. In a recent research that studied the empirical relationship between trust and remittances. They state that migrants send fewer of formal remittances when the rate of interpersonal trust in the country of origin is high. They explore whether differences in trust levels in developing countries have impact on remittances. They cite several other studies that have found the effect of trust on remittances could be transmitted through several channels like inequality and human capital (Kasmaoui, 2020)

### **One size fits all policies do not work.**

Diaspora involvement towards solutions in their countries comes in handy. The respondents and diaspora organisation in my research know exactly what assets are in their country, what deficiencies, governance structures, and their potential to impact on

development. They have a plan on how all this can be combined for the better for their country. This is contrary to models and policies for international funding for developing countries often designed in donor countries and have continuously missed the mark as they are made without due regard to realities in each country. Nobel prize winner Joseph E. Stiglitz in connection to IMF states: “one size fits all policies don’t work – and one must be especially careful in applying the same policies and rules to both developed and developing countries: developing countries are different from developed countries. They are poorer, they need to close the resource and knowledge gap that separates them from more advanced countries” (Stiglitz, 2018). But just like the pandemic has disrupted our activities and forced us to embrace a new normal, it is also time to reflect on models of funding for developing countries. These models need an overhaul and disruption too so they can start being impactful.

Nevertheless, expecting development models and funding policies to change soon and to consider needs at the grassroot in developing countries, does not look like something that will happen as quickly otherwise it could have already happened.

Bearing this in mind it is good to go for the low hanging fruits, in this case the diaspora remittances. Their remittances have the potential to support SDG 1 in poverty eradication among other SDGs too. Diaspora Kenyans know the situations well and are empathic and already helping their families. In the handbook for measuring poverty, it states: “Clearly, one cannot help poor people without knowing who they are” (Haughton and Khandker, 2009, p. 3).

There are already suitable researched development approaches and models that have been used by the development fraternity to spur impactful development. Examples are SEED SCALE in Nepal (Moreno, 2018), Use Your Talents in Madagascar (Use Your Talents, 2017), and dialog-based development, a concept by Lønning in Norway (Lønning, 2014) just to name a few that I will expound on later.

Below I will highlight some of the tried and tested development approaches that support the models that diaspora remitters are embracing and curating as vehicles of development.

## Development Models and Approaches

Benefits of remittances clearly outweigh their encumbrance. Speculations and wishful thinking emanating from discussions engineered in Kenya concerning how best to attract diaspora to invest in their country, will need to emanate more from diaspora Kenyans as from those on the ground. The approaches being embraced are anchored in well-developed sustainable community development concepts and theories.

### **Dialog Based Development**

Mindflick Media Africa is embracing bridging the trust gap through fostering dialog that addresses pertinent issues raised by diaspora like issues of trust and they are together finding solutions. Diaspora Kenyans should be involved in current discussions revolving around their remittances by engaging them in dialog on how to best leverage diaspora finances for development. Only they can take the decision where and what they remit towards. Dialogue Based Development is a concept developed by professor dr. philos Dag Jørund Lønning of the Høgskulen for grøn utvikling (HGUt), Norway. The concept is a practical manual for local participation and mobilisation across sectors for value creation through dialogue. Development is achieved as a common project where ownership, responsibility, and actions have a common anchorage in the dialogue (Lønning, 2014).

Just as Mindflick is engaging diaspora, listening to their challenges and creating services that are helping bridge the gap and foster entrepreneurship ventures by the diaspora, Diaspora express their desire in the findings to engage government towards participating in solutions towards various things like job creation, education and agriculture. The International Labour Organisation (ILO) understands how crucial dialog is especially in this perilous time. They underscore “the need for better social dialogue among workers, the private sector and Governments in order to maximize the development impact of responses to the crisis” (UNCTAD, 2020, p. 27).

DUT’s project involving diaspora aims at creating 20,000 good jobs according to their response, and UNCTAD states that the pandemic has hit the most vulnerable and contributed to the high poverty related impact on the crisis particularly in Africa and LDCs and they say lack of social protection and labour programs in these economies make it a challenge to cushion the impact on this vulnerable groups. (UNCTAD, 2020).

Kenyan organisations abroad are a key ally in this discussion as they are in touch with diaspora and understand the challenges. On the ground in Kenya talks centre more on leveraging the diaspora remittances. However, initiators on the ground follow an exogenic approach that is more like ‘what Kenya would like diaspora remittances to be used for’ this is an approach that is dead on arrival. Interpreting the respondent’s feedback as a whole they want to be at the discussion table because it is their money. An endogenous approach will yield more. A better approach is acknowledging the impact of remittances and engaging the remitter to understand how they would like their remittances to be leveraged for development. This approach also addresses a critical matter raised by respondents which is that of transparency and trust. According to Dag Jørund dialog-based development approach and dialogue increases trust between participants and trust is a social capital, and crucial for creativity and innovation in a region (Lønning, 2014). “Tillit er sosial kapital, og avgjerande for kreativitet og nyskaping i ein region. Dialog aukar tilliten mellom deltakarane” (Lønning, 2014, p. 164). *(Trust is social capital, and crucial for creativity and innovation in a region. Dialogue increases trust amongst participants.)*

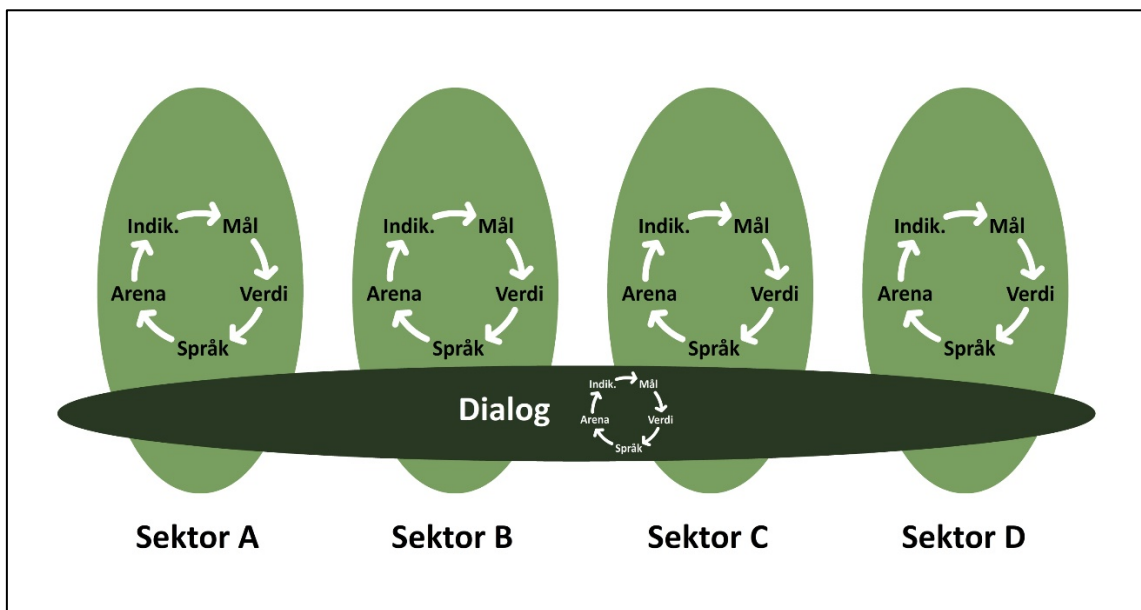


Figure 6: Sectorised structures with dialogue. Source: Lønning (2014:135)

### The SEED SCALE Approach - Utilising the Diaspora Human Energies

The Kenya diaspora community is comprised of individuals scattered around the globe but united by their Kenyan identity and empathy for their motherland. Taylor et al states



“Society is comprised of what human beings do, and what SEED SCALE does is to strengthen this reality of the ways communities work, opening wider doors already unlocked” (Taylor, 2012, p. 5). As seen in the analysis irrespective of their different locations they share a passion in supporting their families and communities through their remittances and are keen on building relationships with government and other development stakeholders towards finding ways to make their giving more impactful and sustainable. Taylor states “Communities are not professional delivery systems; they are people going about their daily ways of life. The future lies in changing behaviours and relationships that re already around as, taking actions that are available to all, and utilising the human energy” (Taylor, 2012, p. 5).

As seen in the discussions DUT has embraced opening wider doors by bringing diaspora community to partner with a local rural community development project that has seen the potential in the community which is participating with what they have and that is land and diaspora is participating with finances.

Taylor says that looking at communities as a “place of deficiencies; it promotes despair rather than hope, and reveals, not an adapting system, but one becoming self-entangled” (Taylor, 2012, p. 99).

## **Asset Based Community Development**

The Five Capitals Model (Figure 2) comprises of manufactured capital, financial capital, social capital, human capital, and natural capital. This are all is crucial when looking at asset-based community development. Kenyan diaspora by virtue of their remittances both financial and knowledge bring on board to development at least a minimum of three out of five essential capitals namely social capital by virtue of their connections and networks in their communities as human capital that they foster and build through knowledge transfer\*brain gain’ and financial capital through their monetary remittances. The rest of the capitals manufactured capital can be built through their remittances if not available and the Natural capital is often readily available but lying dormant due to lack of knowledge or finances on how to utilise it for development. This is reflected in the DUT project where they have brought diasporas on board to partner with a rural community which has land (natural capital) but no finances to develop it for their community’s development. This partnership now has the potential to create jobs among other goals. According to their website DUT project aims are “20,000 jobs will be created progressively. Persons will get

Jobs based on their: Education, Skills Training. 3,000 persons have filled Jobs Expression of Interest” (DUT, Website).

### **Use your talent approach an ABCD model in the check context.**

As Taylor state above it is a wrong approach to look at communities as a place of deficiencies. It is more effective and hopeful to look at the strengths. Diaspora strengths and talents combined with strengths on the ground can be easily channelled in development that creates impact. The use your talent Knowledge development project has been successful in Madagascar and is now a movement that asks a key question that originates from the Bible: What can we do with what we have here and now? (Haus, 2017, p. 12). Diaspora has skills, networks, Knowledge and networks. In Kenya, a big percentage of the population is religious, also those who have migrated. Models that are faith based resonate well with them. The DUT model is one that has been anchored on biblical principles as informed by my informant.

DUT has managed to show at least Kenyans 450 diaspora Kenyans what they have and how they can use it to bring transformational change. At the same time, they have shown a rural community that their land which way laying idle is what they have. This is important that both come with something as it gives both ownership and this is a crucial thing for the success of any project as Haus states on ownership “A very central point is: Development starts when men and women get together and organise, and through that breakout of the helplessness that is very often the crucial part of poverty. They create for themselves the possibility to have an impact. In this way, this approach is an answer to one of the main challenges within development, namely Ownership” (Haus, 2017, p. 21).

### **Partnership between diaspora, international organisation, government and grassroots; German project WIDU.**

An example of an ongoing partnership between diaspora and the German government for fostering development at an international level is through GIZ (macro level) who have facilitated a digital project called WIDU. This is a partnership with African diaspora in Germany and other select European countries towards socio economic development at grassroots (micro level) in Africa. I use it to demonstrate some development concepts. The model is inspired by ‘Tante Emma Laden’ which were haberdashery shops operated by people who were familiar. This solution-oriented innovative approach is a disruption to the familiar way of doing development by global north in global south. It incorporates diaspora

for the benefit of development “you’ve got to disrupt or be disrupted... (it’s about moving) the sources of innovation... from being something you do on the fringe to something you have to do mainline” (Uhl-Bein and Arena, 2018)

This project began with dialogue between African diaspora in Germany and their host Germany, it shows the outcomes of embracing dialog and practicing democracy by giving migrants voice, towards finding ways of supporting development of their continent “It is safe to assume that community development occurs within the context of democracy that is deliberative and participatory. Public talk is not simply talk; it is essential for democratic participation. It is about thinking through public policy choices” (Phillips and Pittman, 2014, p. 105). Lønning model of dialog-based development underscore that dialogue increases trust amongst participants and that trust is social capital, and crucial for creativity and innovation in a region. (Ref theories and models in chapter 2).



*Figure 7: Grocer's shop (Tante Emma Laden) about 1900. Source: Wikipedia, Creative Commons Public Domain*

The WIDU model that has become immensely popular with Africa diaspora from 9 African countries including Kenya and facilitated and funded by a growing number of European countries reflects a very good integration of Africans in Germany and participating countries by recognising them as partners in development and harnessing their knowledge of their motherland to inform development inputs.

”Diaspora knows individuals at the grassroots that they would like to support. This model is not crowd funding as it is direct support and allows for evaluation” (GIZ/WIDU informant).

Reflecting on the approach by GIZ/WIDU this partnership is at a macro level and micro level. GIZ an organisation with over 23,000 various projects worldwide and with over 11,000 personnel. Generally, institutions have mechanisms for implementing that are impossible to engage at individual levels. This gap has been bridged by diaspora.

Communities with robust democratic networks can be viewed as *communicatively integrated* (Friedland, 2001). This type of integration involves the communicative activities that link individuals, networks, and institutions into a community of place or interest” (Phillips and Pittman, 2014, p.105).

WIDU/GIZ development approach that recognises the strength and potential in the diaspora towards supporting the development of Africa is a concept also elucidated in SEED SCALE which is about utilising the human energy to offer a process for each community to develop its own services and enhance its efficacy and control. The approach uses resources all communities have and builds from actions that they have already started (Tylor, 2012).

The WIDU project integrates an asset-based mode of community development where available assets in a community are identified and used for development and then the deficiencies are supplemented. The five capitals are sourced from 1. Diaspora- social capital, financial capital, human capital 2. Recipients- Natural, manufactured (there business assets) and human capital (business ideas) 3. German government- Financial capital (grants) and skills development (human capital). This approach is endogenous as it is initiated bottoms up. It is an approach that is empowering and gives ownership which normally is not the case with development approaches that are exogeneous in nature, hatched in distant boardrooms and implemented for the people by their leaders in a hegemony without due regard to specific areas. It is also integrating and empowering for the diaspora who are participating, as they are able to partake in the creation of community capital by developing a distinctive community culture and making the impact of community activities visible (Almandoz, 2017).

## Summary

In summary, respondents in this research both individuals and as diaspora organisations think critically about the future and wellbeing of their motherland. The data shows that they are also lateral thinkers who take strategic actions towards championing for development of their motherland through giving equity to the less privileged with sustainability in mind. They are inclined to social entrepreneurship and are keen on supporting businesses at the grassroot level and more especially in rural areas. They also are inclined towards youth empowerment. They are keen on seeing how their pulling their funds together can leverage their remittances to create impact in their areas of interest. The data sample reflects a Kenya Diaspora that are resourceful and have exposure. Engaging them directly and listening to them will ensure that hurdles that hinder them from investing to their full potential in their homeland are addressed amicably. It is worth noting that it is not about increasing their money remitted only but benefiting from the skills and knowledge they are capable of remitting which is termed as ‘brain gain’.

Dialog with diaspora is imperative instead of assuming and deciding what diaspora should remit to. Discussions should centre on how to reach diaspora effectively. A research in the UK undertaken by Bond which has a membership of 440 organisations working in international development had as a conclusion that “There is an underlying feeling that diaspora communities and their contributions have largely been ignored, or side-lined, in the development sector. The skills knowledge, contacts, and general keenness of diasporas to contribute has not been harnessed to its full potential” (Bond, 2015, p. 22)

Smooth mechanisms should be made that support diaspora participation in rural development and facilitating them to invest in programs that create jobs for the youth and support education and skills transfer as this are some of the major areas they are concerned about. Going by the data sample, Kenya diaspora remittances play a major role in poverty eradication. Yet, it is clear that poverty will not be eradicated through diaspora remittances and investments alone, but will go a long way with goodwill from government, international partners right policies and for the long-term success integrating other elements that support poverty eradication decisively

As already addressed in the analysis, many are looking at investing in micro business to facilitate their recipients out of dependency. This is also aimed at elevating them to a better

life out of poverty. Diaspora Kenyans, especially those in Global North, live and work in countries where they are involved in democratic processes of decision making as opposed to processes where they are decided for. So, to leverage their remittances they need to be on board in the dialogs.

Africa already suffers because of the big inequality gap so how much more in this pandemic. Diaspora responses and suggestions show support for the sustainable development goals and the frameworks they implement in what they are doing are development models and ideas that have been proven to be successful.

## My Recommendations

**Reflecting** on the various factors that influence social-economic development at a global, national and community level, some places like in sub-Saharan Africa will bear the brant of the pandemic, especially rural areas and possibly women. There are economic packages that have been rolled out to cushion SMEs that have suffered during the pandemic. However, these are businesses that are formal.

Many in the rural and especially women run operations are informal, so they miss out vital help because they or not bankable or do not have a credit history. Their businesses are often to provide for the daily needs. No money to bank. Only 37% of women entrepreneurs have formal businesses with bank accounts, and yet 50% of the poor especially in rural areas are women. This means that even when there are small business grants given, the rural women most of the time have no chance as they often do not have access to financial institutions. In retrospect, the inequality gap is increasing rather than decreasing. "This limited access to formal financial services in ACP countries is a significant barrier for those wishing to save their remittances, as well as a barrier to development more broadly" (Isaacs, 2017, p. 18). I believe, conquering this perilous time and rebuilding the economies back better, especially at the grassroots of the most vulnerable countries, calls for radical innovations and restructuring at the micro, meso and macro levels.

Based on my findings, diaspora community presents itself as a suitable partner that can be useful for development at all the three levels, not only because of their monetary remittance but also exposure new skills, knowledge diverse cultures aspects the contribute towards innovation and the ability to examine problems from multiple points of view "A team that encompasses a variety of diverse characteristics individually, which comes

together collectively, can spark creativity and innovation, and may have a greater capacity to tackle more complex problems and produce better solutions. They outperform homogenous workplaces as they draw on a greater pool of ideas and because their interaction will produce better solutions» (Diversity and Innovation, p. 9).

Unfortunately, even at the meso levels and country levels there are challenges, because apart from IMF and the World Bank, development loans are either being pocketed by authoritarian political leaders or enriching local businesses and Global North corporations that serve them exorbitant sums and are misused in half backed projects. In addition, the austerity measures by international bodies are disempowering when they lead to job losses as a way to cut public spending “The enforced cuts in public spending have an impact on social programs, education, environment, and greater poverty for the vast majority” (Steger, 2013).

Regardless of how remittances are analysed, the key person is the remitter, and a deep understanding of their perspective towards development can give insight towards formulating guidelines and policies on how to mainstream diaspora in development so as to leverage their remittances in sustainable development of their home country “The practice of a more just society starts in the personal everyday experiences that shape people’s lives. It builds on grassroots community activism, developing projects that are based on sustainable living, local economies, and human values, but reaches out in alliance to change the root causes that give rise to structural discrimination” (Ledwith, 2011, p. 3).

Looking at what we could do in the baobab project with very limited resources and then imagining the volumes of diaspora remittances especially to Kenya, I believe if leveraged can contribute towards sustainable development in many communities.

I advocate for diaspora social innovations and to structure their funds to support sustainable development there must be a check and balance so that existing official organs to address the bigger problem at Macro levels does not sleep on their job. In endeavouring to empower the local women in business I am in effect applying structural functionalism to community development practice. I noticed dysfunctions in the community and did not find appropriate organisations that were supporting micro-enterprises (Phillips and Pittman, 2014), so that the women in our project could be empowered to generate income to sustain their livelihoods in the semi-arid human wildlife prone area. What I found were that existing organisation dwell on need-based approach and therefore give the community handouts and in some cases relief food. This will not meet local needs in the wrong run. I am striving to build community capacity and I am using my networks both locally and

internationally that can help the community's micro-entrepreneurs to flourish (Phillips and Pittman, 2014).

Capacity building for diaspora remitters should also be embraced, preferably done through diaspora organisations in educating diaspora on some of the good practices they can embrace like the advantages of sending money through formal channels. This will help gather better data on remittances which is still very scanty. It is also good for governments in terms of collateral. "The 2009 world bank – IMF debt sustainability framework is allowing recipient countries to carry higher levels of debt when the ratio of remittances is higher than 10 per cent of their domestic income and 20 percent exported goods and services. ... It is important however to note, that both these impacts require remittances to be sent through the formal channels" (Isaacs, 2017, p. 36).

## Policy Recommendations

We need policies that support diaspora engagement with development stakeholders as remittances are an integral part in development. Also there needs to be incentives to lure investments like those given to international investors, but tailor made to suit diaspora realities by creating ease of doing business in Kenya that supports diaspora ventures especially through digitisation of services that can be accessed worldwide. These are not privileges isolated from the national purposes as this would be counterproductive to national cohesion endeavours. "Policies that privilege the diaspora in isolation from larger national purposes are likely to generate resentment from the non-diaspora citizenry" (Newland and Plaza, 2013, p. 8).

Policies should also be realistic with regards to Community development interventions that diaspora want to undertake at grassroot levels, they should take into considerations realities on the ground and not premised on isomorphic mimicry. The success of poverty alleviation at the micro or grassroots levels highly depends on policy decisions and development funding from meso and macro levels.

As Stiglitz suggests at macro level on "macroeconomic policies, including low-rate interest rates, that help create jobs, have to be put in place" (Stiglitz, 2018, p. 153) so should policies be put in place at micro levels that facilitate creating jobs that will transition communities from shadow economies towards formal ones.



## Recommendations for Future Research

As governments in Africa, discuss rising remittances and seek ways to leverage them, parallely in the host countries these migrants remit not out of abundance but out of empathy and the desire to see their people and countries progressing.

It would be worth exploring how NGOs can leverage on diaspora knowledge on both their home country and experience in the working systems of their host countries. This partnership needs to be formalised. Diaspora has vital information and expertise that formal development organisations can benefit from.

The question is, can diaspora and international NGOs work together? Do they agree in their outlook on development matters especially in developing countries? Is there a consensus on the motives and priorities of NGOs and diasporas on development matters that they can walk together? If the whole development fraternity is serious about solutions like the poverty issue, that has been made worse by the COVID-19 pandemic and has adversely affected the economy, they will need to rethink new ways of empowerment and development.

Embracing and implementing the United Nations Sustainable Development Goals, calls for a time to explore social innovations, new models, new partnerships (SDG 17) and bring diaspora on board this is likely to increase positive interventions with impact as diaspora are already on course impacting their families and communities. Nobody should be left behind!

# CHAPTER FIVE

## Conclusion

Based on this research Kenyan diaspora remitters would like to channel remittances towards education, youth empowerment and their preferred place is rural areas. The desire for diaspora to invest in these areas as social entrepreneurs should be embraced by the government and facilitated. The main obstacle is transparent and trustworthy systems and partners on the ground. Generally rural areas are seldom interesting for capitalist entrepreneurs and that diaspora are considering investing their remittance to this area is like an open cheque towards rural empowerment and job creation Kenya and a stride towards eradicating poverty by 2030.

I believe my research has shown that Kenyan diaspora remittances are an underutilized development catalyst due to the lack of proper engagement by government with their diaspora. According to my data Kenyan diaspora are willing to channel remittances collectively towards initiatives that bring about social change but factors on the ground force them to continue remitting for consumption and less towards investments. Kenya diasporas prefer social entrepreneurship than capitalistic businesses. They give more for charity than investments for profit. Although their philanthropy remittances have an impact on social economic development it is not in a sustainable way.

I sought to get the remitters perspectives on what they remit for and their perception of development of their home country. I asked myself, can Kenyan migrants be a timely development partner to their home countries especially now as the COVID-19 crisis highlights the need for urgent action to cushion the pandemic's health and economic consequences? The World Bank calls for support for protection of vulnerable populations and setting the stage for a lasting recovery among others for developing countries, many of which face daunting vulnerabilities (World Bank, 2020).

I have attempted to find out from the remitters perspective if remittances are a 'sleeping pill' and not good for development or they are a development catalyst. I have tried to understand what problems are being solved by the trillions of charity funds raised for Africa in addition to the huge loans lent to Africa and the development aid/grants given to

Africa, in addition taxes collected from citizens by governments. And all this funding in the name of development. What actually is the targeted impact with the funds? I still have not understood, and I may not understand, yet one thing bothers me: Poverty is still prevalent, especially in the Global South. This begs the question: Are our current development and funding models suitable in addressing the most daunting tasks of the 21st century: Reducing global disparities in wealth and wellbeing and preservation of the planet? A number of studies suggest that that the gap between the rich and poor countries is widening at a fairly rapid pace (Steger, 2013, p. 42).

This disparities in wealth and wellbeing and the widening inequality gap and absolute poverty, especially in the so-called Global South is something that is worrisome.

Reflecting on the various factors that influence social-economic development at a global, national and community level, some places like in Sub-Saharan Africa, only 37% of women entrepreneurs have formal businesses with bank accounts, and yet 50% of the poor especially in rural areas are women. This means that even when there are small business grants given the rural woman has often no chance as the model used to disburse the funds does not favour the infrastructure of the marginalised, but rather still uses old ways to qualify business that qualify for grants. In retrospect, the inequality gap has more chances of increasing rather than decreasing. I believe, conquering this perilous time and rebuilding the economies especially at the grassroots of the most vulnerable countries, calls for radical innovations and restructuring at the micro, meso and macro levels. Based on my findings, diaspora community presents itself as a suitable partner that can be useful for development at all the three levels, not only because of their monetary remittance, brain gain, but also the diversity aspect that is key to innovation and the ability to examine problems from multiple points of view. Hennessey and Amabile suggest that “Diversity, when combined with an understanding of individual strengths and weaknesses and working relationships that are founded upon sensitivity and trust, enhances creativity and problem-solving capability” (Hennessey and Amabile, 1998).

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# Appendices

Appendix I: ZOOM/TEAMS online meetings with organisations abroad.  
Marked with Region

Appendix II: Interview Guide for Organisations ZOOM/TEAMS

Appendix III: Respondents Google Questionnaire marked With Gender and  
Region

Appendix IV: Questionnaire for Diaspora Kenyans

Appendix V: Individuals Combined Google Questionnaire and  
ZOOM/TEAMS interview

## Appendix I

**List of Respondents:** Organisations and programs abroad that involve Kenyans.

	Name	Region	Medium	Interview month (2021)	Duration
1	DUT	USA	ZOOM	March	1.5 hours
2	Diaspora SACCO	Europe	ZOOM	March	1.5 hours
3	Mindflix Media	Netherlands	ZOOM	April	1.5 hours
4	GIZ - WIDU	Germany	Teams	March	1.5 hours
5	WLP	Sweden	ZOOM	March	1.5 hours

## Appendix II

**Questions for Organisations and programs abroad that involve Kenyans.**

1. You have curated a program/economic model that you are incorporating the Kenya diaspora as a development partner in their countries, tell me about it and how it will benefit communities on the ground and what is in it for the diaspora and you as the initiator?
2. What has driven/inspired you to recognise diaspora as a future active development partner/stakeholder for Kenya outside the established culture of remitting as aid generally to their families or those they associate with?
3. What challenges have you encountered in your mode of engaging the diaspora in matters of their remittances according to your proposed structure/model?
4. What kind of organisation are you? How many members?
5. How much money do you estimate your targeted diaspora have the potential to raise through a model like yours?
6. Are there specific regions you target? a) rural b) urban c) slums d) general?
7. Are there specific areas of development you target diaspora to empower/ invest a) entrepreneurship ventures b) health sector c) education d) housing e) others – please specify.
8. Have you been involved in other ways to contribute to develop Kenya before? If you have, in what way?
9. Why have you changed your approach?

10. Is your model for diaspora investment and development in their home country designed by Kenyans or non-Kenyans?
11. Was the Kenyan diaspora involved in curating the model?
12. Is this an established model or a pilot?
13. Who are the stakeholders?
14. Are Kenyan diaspora embracing your model and participating?
15. Is this a temporary ameliorative project reacting to the consequences of the pandemic?
16. Have you achieved the impact you anticipated?
17. Do you envision a long-term engagement and partnership between your organisation and diaspora?
18. Is there specific SDG's your model is aligned to?
19. Are you facing challenges in implementing your model through the diaspora or in Kenya?
20. What are the challenges?
21. What should change that is beyond your influence that can make the program successful?

## Appendix III

### Online responses using Google Forms questionnaire

Kenyans abroad that filled out questionnaire direct in Google Forms or printed and sent by mail	
Male	United States
Female	Germany
Female	Germany
Female	Sweden
Female	Botswana
Female	United States
Female	United States
Female	Germany
Female	United Kingdom
Male	United Kingdom
Male	United States

## Appendix IV

### **Questionnaire for Diaspora Kenyans:**

This questionnaire is for Kenyans abroad. The survey is conducted by Rachel Mwakazi Skjaerpe as part of her master's thesis at VID Specialized University, Stavanger.

1. Which country are you based in?
2. What is your profession?
3. What is your family situation?
4. Are your remittances to Kenya under 2000 dollar or over 2000 dollars?
5. Do you have an association to a community in Kenya apart from your home community, where you are part of an ongoing activity?
6. Have you increased or decreased your remittances to Kenya due to the pandemic?
7. Are you remitting through a project where you are part of a bigger group pulling resources for an activity or investment?
8. What motivated you to associate with that community or activity?
9. What inspired you to choose that activity or investment you support with your remittances?
10. Is it important that the activities and investments you invest or give your remittances are in your village/communities or would you still remit if elsewhere?
11. What do you think is the best ways for people in diaspora to contribute towards development of their home communities especially towards job creation and poverty eradication?

Check all that apply.

- philanthropic

- investment

12. Do you consider yourself a development partner for Kenya because of your remittances?
13. What motivates or demotivates you as diaspora in your role as a development partner (aspiring) in Kenya?
14. Is your approach to your remitting in Kenya philanthropic or in an investment?
15. What has motivated the shift from aid remittances to investment what inspires you?
16. What are your challenges in this undertaking?
17. Are there specific areas you prefer in your investment ventures or that you prioritise for development?
18. Do you think your remittances play an important role towards Kenya's sustainable development and especially towards eradication of poverty by the year 2030?
19. What drives/attracts you to invest in Kenya?
20. What puts you off from investing in Kenya?
21. What opportunities do you see in developing your motherland, Kenya?
22. What challenges do you face in your endeavours of investing in Kenya while abroad?
23. Do you think playing an active role in your home country's development denies your host country resources from you that would have been useful for developing your host country?
24. Would you consider investing in another African country apart from Kenya?
25. Do you think Devolution has made it easier for you to invest in your community of choice in Kenya? How has devolution made it easier or harder?

26. Do you think Kenya takes the role of diaspora in the development of Kenya seriously considering how much they remit to the country?

27. Are you aware of a government policy or department that specifically addresses diaspora matters on the ground in Kenya.

## Appendix V

Appendix V: Individuals Combined Google Questionnaire and ZOOM/Teams interview

Questions used were same as Appendix III

Gender	Location
Female respondent	Middle East - 1.5 hours
Female respondent	Europe 1.5 hours