Transnational labour movement, ICT and globalization: turning Africa’s drain to gain

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ABSTRACT
This paper examines the role of ICT in the development of the global labour market and its role in the free flow of labour across borders. It was discovered that ICT has not only contributed to the phenomenon of brain drain but it has also created avenues for repatriations of the gains accruable to the drain. Globalization and the internet has also made it possible for brains to be tapped at home without being drained from the local labour market through the processes of outsourcing and off-shoring of productive efforts by trans and multi-national organizations. Using scenario network mapping (SNM), the study tries to define possible alternative futures for this opportunity. It was discovered that training and equipping the local labour force with ICT and globally relevant skills can assist developing nations in deriving maximum benefit from the burgeoning global labour market.

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Introduction
A market is conceived to be any gathering of suppliers and buyers of either services or tangible products operating in a definable environment and possibly under certain time and space constraints (Olaoye, 2008). To this end, there exist financial markets, stock markets and the labour markets among others. These markets existed both locally and internationally, but in most cases operating independently of one another, although they may be influenced by similar factors such as the prevailing political, economic, social and legal sub-systems of the environment in which they operate. All these forms of markets have however been impacted upon by the boom in Information and Communication Technology. From the home front to the work place, ICT has had a tremendous effect on the way we do things. It has made it possible for the worker’s services to be available and accessible at virtually any time and this has made him to be able to work flexibly. One out of every five managerial and professional workers in the United Kingdom, for instance, takes work home almost every day as a result of technological advancement which has enabled many workers to be continuously accessible (CIPD, 2007). It has also made the labour market more open and it became easier for extended utilization of ICT factors in relatively new ways. However where these changes has the most effect is in the expansion of interaction between and among people. This is evident in the increasing role that Information and Communication technology plays in accelerating economic growth and promoting development. For example, the diffusion of mobile telephones has made a huge difference for the mass of unemployed youth in every nook and cranny of Nigeria, providing relatively cheap and easy access to money making opportunities and creating new products targeted at new and emerging local markets. Likewise, greater internet access and more affordable computers are radically changing the way people access job opportunities in many countries, offering applicants several direct and almost instant means of applying for and searching for vacancies as they occur. The on-time virtual environment also facilitated cooperation and exchange among people. Due to the pervasive nature of ICT and the universality of its elements, this interaction between and among people has grown beyond national boundaries, supersedes ethnic and tribal barriers and languages to evolve into the concept of globalization. But then what is globalization? And how does the free flow of skills between nations influence the creation of a global labour market? How far was ICT involved in the transnational labour movement and the emergence of a global labour market?

Conceptual framework
Communication is said to be the mortar of societal interactions and bonds. Globalization is the extension of this idea to the international sphere. Its emergence as a new concept in global interaction could be ascribed to accidental occurrences of certain politically motivated events as well as the emergence of certain micro-factors and mega-trends that were to a large extent unforeseen or fore planned. These multivariate factors were the trends and triggers of globalization. The trends define the direction of global technological and economic achievement and aspirations as well as the direction of growing acceptance of democracy as a benchmark for political equity drawing from past experiences. The triggers on the other hand, are wildcards; unexpected events that were difficult or impossible to guess in advance. The rather sudden growth in the productive capacity of chips manufacturing firms for instance, is a major trigger defining the ubiquitousness of ICT factors such as computers and GSM handsets among others.

Trends and Triggers of the Global Labour Movement
Globalization is a process whereby national boarders cease to be an impediment to the movement of products and capital (Grant, 1996). It is the interlinking of national economies into an
interdependent global economy and the development of a shared set of global images (Nazombe, 1995). It is also the transformation of the global economy into one in which not only exchange but also production and finance are organized and articulated on a global scale. Gambari (1996) referred to it as “The inevitable wave of the economic future of the world……from which no nation, poor or rich, big or small, could realistically opt out of”. Globalization has been considered an instrument for progress, wealth creation, expansion of opportunities and providing a nurturing environment for entrepreneurship and the growth of trans-discipline enterprises created by the e – blitz such as e-business, e-commerce and webzine, webinar among others.

And by creating such an environment, globalization is considered a new historical reality which is not simply one that has been invented by neo-liberal ideology designed to persuade nationals of a country to surrender to foreign induced market forces but rather it is one which is inscribed and embedded in the processes of capitalist restructuring, innovation and competition, and enacted through the powerful medium of new information and communication technologies. It is hoped to eventually create access to much better opportunities for decent work, and promoting development with social justice in the context of open economies and open societies (Somavia, 2001)

However, due to a world wide history of opportunist colonialism where the resources of weaker nations are unfairly exploited by stronger ones, globalization is being accepted in certain quarters with distrust and caution. This distrust is being reinforced by the gross inequality in resource distribution and utilization across nations and the widening gap in the standard of living of people of the industrialized north and the developing south. The people of the less developed countries are plagued by the more basic economic and social challenges such as lack of basic infrastructure and amenities of life, high crime rate, abject poverty and disease, and other negative occurrences which bring about disruption of their lives. Globalization, to this group, is nothing more than a rehash of traditional capitalist ideology using emerging technologies as tools for renewed exploitation and oppression, of social and political maneuvers, and the invasion of privacy. They fear that the risks are too great and the benefits are too small and that in the long run, it would lead to further exacerbation of inequalities and insecurity (Somavia, 2001).

Several trends could be ascribed to the ascendancy of globalization as a phenomenon on the world stage. A cursory look at these trends would present them as precursors, one to the other, with a unilateral foundation in the post second world war agitation for self governance by former colonies of imperial western nations.

The overwhelming oppositions that met most of the post independence governments, purportedly hoisted on the weakening new nations by the former colonial masters, led to a gradual transition to various forms of liberal democratic structures in many of these ex-colonies. The word “gradual” as used above is indicative of the fact that it took some of these nations more than 30 years to finally have a semblance of governments based on certain elements of the democratic principle. The fetal turmoil experienced by these pseudo-democratic states in the throes of their transition to near full democracies characterized the last two decades of the last century. A major trigger in the edification of the drive towards a more liberal political system was the political implosion of the Soviet Union and its final capitulation in 1990. The evaporation of the Soviet caucus was rather sudden and to a large extent unexpected. It represented a significant wildcard in the foundation for the creation of a new world order.

The collapse of the eastern bloc left the so called free-world and their various agencies unchallenged and unhindered in prescribing and imposing political and economic conditionalities on the generally weak, non-democratic and aid seeking developing nations. This engendered the dominance of world affairs by a few powerful nations under the aegis of the United States; a situation that presents notable world bodies and organs of the United Nations such as the IMF and World Bank as tools of coercive and neo-colonial policies; which are derived from an agenda aimed at continuing the dominance and pauperization of the developing world while having unhindered access to its vast resources. The economic prescriptions of these organizations to large extent appear to be contrary to the interests of the developing countries.

The world metamorphosed into a village where a caucus of nations assumed, autocratically, the right to determine the fate of the world and by extension, the fate of the people within it. Adedeji (1996) averred pontifically that “In spite of the talk of the global village, there are two distinct worlds in that village − the industrialized world with 20% of global population but consuming 70% of its metals, 85% of its woods and 60% of its food and accounting for about 83% of its GDP, 81.2% of world trade, 94.6% of all commercial lending, about 81% of both domestic saving and investment and 94% of all research development”. This indicates that 80% of the world population depends on less than 50% of its resources while the remaining 20% consume the rest. It is therefore safe to agree with Ihonvbere (1996) that globalization seems to be consolidating and deepening extant poverty in African countries. It would however appear grossly unfair to totally attribute the failures of African and other developing nations to tap into the vast opportunities presented by globalization to the machinations of the developed world.

Many developing nations have continued to be plagued by a myriad of self-inflicted problems such as corruption and despotism, two hydra headed ailments of the third world that have proven to be impervious to time-limited antidotes such as the administration of text-book economic theories and practices. Their occurrence was not helped by the incessant military coup-de-tat and the constant inter-tribal cum inter-ethnic and religious conflicts, which, in many cases, were actively supported or even initiated by developed countries.

Where respective African governments might have failed to tap into these opportunities on governmental level, it would be inappropriate to assume that such benefits of globalization have been left untapped by the citizenry in its entirety. The reality is that but for the lack of the macro-economic mechanisms to stimulate a consensus of interest and action, ICT as a factor of globalization has presented interactive tools and opportunities to individuals beyond the usual control of the state. An obvious consequence of the pervasiveness of ICT was the hosting of a global, borderless platform, the Internet, which has made interactions possible beyond political and economic boundaries and a normal part of the emerging global lifestyle.

The Internet as a platform for transferability of labour and its accruals.

Blinder (2006) described the ICT revolution as an all-purpose revolution akin the third industrial revolution. It has
stimulated growth in generally all facets of economic interactions, not least of which is the transferability of labour skill and knowledge. Its transformatory role has change the notion of “market” from a time and space limited entity to a rather more pervasive concept through which exchanges in virtual and tangible commodities could be made.

To this extent, ICT has created a platform for ease of exchange of information and ideas between prospective employers and employees. The internet for instance presents qualified applicants with the opportunity for searching for jobs on a global scale just as it has also become quite easy for a firm to search for experts and professionals globally. Apart from this, ICT has also made it easy for people to move from their native country to another with little physical efforts. Educational institutions are also increasingly using the internet to source for prospective students from the developing countries, many of whom may not feel compelled to return to their native countries after acquiring the much sought-after skills and knowledge. This further accelerated both physical and virtual brain drain of prime manpower from the developing countries of Africa and Asia.

On the other hand, the internet has also enabled easier repatriation of earnings to home countries. It was in recognition of this fact that Brinkerhoff (2007) wrote in a study of the Diasporas, emigrants living in developed countries that IT has emerged as an essential enabler of Diaspora knowledge transfer and exchange.

The emergence of the global labour market

Several factors have been attributed to be the cause of the emergence of a global labour market within the last couple of decades. As has earlier been mentioned, the collapse of the Soviet Union and the subsequent “release” of its allies to fully participate in global economic transactions was identified as a leading cause. But looking at the emergence of the global labour market from a broader perspective, Akindele, Gidado and Olaopa (2002), averred that “…critical to our understanding of globalization is the dire need to use it as a synonym for liberalization and greater openness”. The resultant liberalization and “civilization” of formerly highly classified military technologies pushed up the surge in civilian technologies. For example, features of present day GSM technology have been “locked up” in the military realm (see Armada International, June / July 1994:69) from public view since the 1980s to forestall such technologies falling into enemies’ hands across the iron curtain. Technology-hoarding eventually became uneconomical once the presumed rivalry had evaporated. This led to a resurgence of market forces which have grown in stature and structure to cause a partial amalgamation and integration of national economies. The amalgamation is considered partial because of the fact that not all nations of the world, as of today, subscribe to the idea of democratic liberalism which makes universal assimilation of democratic principles the oil in the wheel of progress of global market interactions; enabling and making movement of market factors a lot easier, smoother and faster across borders. The true essence of this was well captured by Akindele et al (2002), surmising that “the implication of this is that both domestic and foreign liberalization are said to imply globalization, since the former brings domestic markets more in conformity with forces operating in markets abroad, and, the removal of administrative barriers to international movement of goods, services, labour and capital increases economic interaction among nations”.

Another major factor of the global labour market is the reforms implemented in India and China, the two most populous nations in the world. Together, both countries account for about one-third of the World’s 6.2 billion people. Demographically, the reforms were projected to unleash millions of skilled and semi-skilled workers on the labour market (UNDP, 2000). Due to these changes, global labour supply quadrupled between 1980 and 2005 with most of the increase taking place after 1990 (note: Soviet Union collapsed in 1990). East Asia contributed about half of the increase due to a marked rise in the working-age population and rising trade openness.

Brain drain: causes and effects

The situation of certain macroeconomic and sociopolitical factors engendered the flow of trained professionals from the developing countries to the developed ones. The state of local infrastructures for instance, which are non existent in certain cases, may be considered to be the number one factor leading to the brain drain. Restricted economic opportunities which may be as a result of political instability, racial and ethnic discrimination, corruption and internecine warfare leading to a further aggravation of poverty, unemployment and widespread diseases and death constitute some factors why trained professionals leave their native countries for another.

On the other hand the assurance of higher incomes, higher standard of living, balanced political outlook, availability of basic necessary infrastructure such as adequate housing, good road network, efficient transportation system, electricity and health care became irresistibly attractive (Meyer,2001; Astor et al, 2005). The lopsided rating of foreign currencies against the local ones does not help matters especially when such professionals consider the fact that a year earning in a foreign currency could convert to as much as one could earn in a life time at home. In their study of physicians from Colombia, India, Nigeria, Pakistan and Philippines, some of the highest net exporters of skills, Astor et al (2005) highlighted greater access to enhanced technology and a desire for increased income as reasons why the surveyed physicians migrated. The question at this point is; is there a return on investment on the human capital so lost to the developed economies?

Given the amalgamation and metamorphosis of national markets across the globe into a single and highly interactive global market, the participation of emigrants from developing countries could be viewed as a positive representation of the home country in the global economy. A global economy is an economy whose core activities work as a unit in real time on a planetary scale. Such core activities are also universally recognized as basic features and requirements for the sustenance of any local economy. For instance, capital markets are interconnected worldwide, so that savings and investment in all countries, even if most of them are not globally invested, depend for their performance on the evolution and behaviour of the global financial market. In the same light, highly skilled labour is also increasingly being globalized, with talents being sourced and hired around the world when companies, institutions and governments really need the talent, and provided they are ready to pay for it. The overwhelming proportion of jobs, and to a large extent, people, who constitute the labour force, are however not global but are local and regional. Nevertheless, their fate, their jobs and their living standards ultimately depend on the globalize sector of the national economy, or on the direct connection of their economic units to global networks of capital, production and trade. It is important to note at this point that
globalization does not eliminate the nation state, but fundamentally redefines its role and affects its operation, either positively or negatively.

The Glocalized Labour Market.

The continuing integration of labour markets around the world is largely due to political changes and economic reforms occurring in three major sectors of the world: china, India and the Eastern Europe. This was aided by the explosion in the development of technology coupled with the gradual but progressive removal of restriction on cross-border trade and movement of capital (Rybinski, 2006). It became possible for organizations to splinter production processes and locate such splinters in areas where optimum utility of resources could be achieved. Many goods and skills today are produced far away from their target consumer markets. Such production units are located in areas, most importantly, where relative labour cost is low. This segment of the labour market was referred to as the glocalized labour market (Olaoye, 2008).

The implication here is that while the labour force is being utilized locally, the target of the out come of its utility is global. Though the reason for adopting a glocalized process of production may not solely be the relative low cost of labour, it is never-the-less significantly influenced by it. Other macro-economic determinants such as availability of cheap raw materials, stable political and economic policies and availability of significant technical infrastructure may also be part of this consideration. This process of relocating workplaces in search of employees was aptly termed out-sourcing and off-shoring. According to Rybinski (op cit) out - sourcing means relocating orders, services, production, employment or, in a broader sense, a business process to another company (irrespective of its location), whereas off-shoring means relocating a business process abroad (irrespective of whether to another company or within the same enterprise). This is a growing phenomenon which many Asian (especially India) and South American countries (e.g. Colombia) are benefiting from. Available data has shown that sub-Saharan Africa is far behind in this regard (Langfield and Metaloni, 2006). Several empirical studies have demonstrated that out-sourcing and off-shoring entail increased competitiveness of enterprises, which raised their employment level abroad in subsidiary company’s and intensify their expansion on foreign markets, thus being forced to create work places, often much better paid and requiring higher qualifications (Rybinski, 2006). The growth of employment abroad is accompanied by the same at home (BEA working paper, WP2004-06). An analysis of the impact of off-shoring services to India between 2000 and 2003 on the U.S. labour market shows that, for example, jobs for programmers of low value added were lost in favour of India; however the total employment in the IT services industry grew rapidly (Baily and Lawrence, 2004). In all cases, it has been shown that Africa is still poorly prepared for the kind of competition demanded to be a premium out-sourcing and off-shoring destination. As late as 2006, it was still being derogatively considered a “very poor continent of an unfavourable climate and poorly qualified workforce” (Rybinski, 2006). This assertion may however have its basis in various studies on Africa and its economic performance in the past. Reports from such major world renowned organizations such as the International Labour Organization and the UNDP indicated that world trade and exports of goods and services have been on the increase since 1990, Africa’s share, however, have continued to be relatively marginal. For instance, the OECD reported that between 1990 and 1998, total world export of goods and services increased from $4.7 billion to 7.5 billion, while exports declined in the Least Developed Economies (LDE) of Africa. The LDEs accounted for only 0.47% of global exports in 1998 down from 0.6 in 1980 and 0.5% in 1990. On readiness to participate in the emerging ICT driven global economy, it was revealed that by 1998, while more than ¼ (25%) of US citizens were internet users, the average for Africa was 0.1 % (OECD, 2004).

But hope is not lost yet on the prospect of Africa being not only a major destination for outsourcing and off-shoring of jobs but also major competitor in future global labour market interactions. As pointed out by Rybinski (2006), demographic developments coupled with other globalization mechanisms which have led to the establishment of the global labour market will drive Asia and possibly some areas of Africa to become fierce competitors for Europe and the U.S. in the forth coming decades. The demographic advantages notwithstanding, Africa must look towards improving on its participation in the global labour market through improving its human capital via adequate and appropriate ICT training and usage.

The future

Drawing from the work of List, 2007 on scenario network mapping, this paper tries to bring forth a futures outlook of the prospects and challenges of the interaction of ICT, globalization and transnational labour movement and its implication for the developing countries of Africa. There is no doubt that globalization, like a double edged sword, has brought with it new opportunities for jobs and income as well as possible exposure to poverty, unemployment and insecurity. It is however the duty of Governments in the developing world to come up with realistic mechanisms for tackling globalization’s unpleasant aspects while tapping maximally from its abundant opportunities, especially in the global labour market.

It is based on this premise that this paper tries to bring forth a futures outlook of the prospects and challenges of the interaction of ICT, globalization and transnational labour movement and its implication for the developing countries of Africa using the scenario network mapping(SNM) technique (List, 2007). According to List (2007), an axiom of SNM is that nothing ever happens for a single reason, and that an event rarely has only a single outcome. By implication, an event is preceded by certain “conditions” necessary to midwife it and “outcomes” necessary to nurture it up to the next transitory stage (or event). The preceding necessary conditions before an event can occur were compared by Liddell Hart (1967) (as quoted in List, 2007), to the military concept that successful attack requires opportunity, capability, and motivation. The opportunity here is represented by globalization; capability by the preponderance of ICT skills and its adoption; while motivation can be compared to the political will and foresight for tapping optimally into the opportunity presented by the global labour market using ICT as well as the abundant labour resource available to many developing nations.

The goal of an SNM analysis of the interaction of ICT, globalization and transnational labour movement is to assist in understanding what the future of global labour shifts portends for the developing world. Giving the present state of demographic advantage enjoyed by the South and its role as the main supplier of the North’s industrial raw materials as well as substantial portion of its overall human resource needs, there is an urgent need to develop and harmonize programs and policies
aimed at maximizing these advantages for the growth of the region.

In SNM, the future has its roots in the past. The “present” represents the current event or trend while “the future” is the outcome or vision engendered by the trend. As stated at the beginning of this paper, the mega-trend of globalization was laid not in the 1980’s but long before the independence of most colonized territories. Therefore, the SNM for this study (figure 1) begins by looking at the antecedents of the pre-independence era such as the effects of the Second World War on the agitation for independence and colonial high handedness within this period justifying such agitation. The timelines move from left to right starting with the period immediately after the 1945. The mid-term covers the period between independence and the present while the third section of the continuum shows the visions and outcomes envisaged from the effects of activities in the mid-term. Due to the limitation of space, however, all the linkages and transitions could not be explained in this study. But for the purpose of clarification and understanding of the workings of SNM, two of these linkages are explained hereunder. In SNM, desired futures (visions, hopes, wishes etc) are treated as drivers of intentions (List, 2007). Therefore, in the following presentation the intention of expanding the manpower base through further education in ICT is driven by the vision of a global market economy such as that achieved by both India and China.

\[ \text{Figure 1: A scenario network map of the gains of transnational labour movement for a developing country (example: Nigeria)} \]

Table 1: Linkages for transition D in Figure 1 (Drain)

**Political reasons:**
- Practice of ethnic/tribal politics
- Killings of members of a particular ethnic group in the north
- Coup by a military group and Counter coup
- Civil war
- Mass exodus to ethnic enclaves and subsequent migration outside the country.

**Economic Reasons:**
- Inequality in the sharing of national wealth leading to poverty in certain regions
- Concentration of development projects in some regions
- Poorly developed national infrastructures
- Economic collapse due to civil war; all led to mass exodus of skilled manpower

Table 2: Linkages for transition R in Figure 1 (Major Direct Gain)

**R:** Earnings repatriated to families in native country
- Higher value of foreign currencies makes repatriation of funds attractive
- The poverty at home is alleviated with money transfer from abroad
- Cheap investment opportunities in the local economy
- Increase earnings from transfer improves family’s social status
- Repatriated funds boost local economy by increasing purchasing power of families with members in diaspora

Figure 1 shows the scenarios of paths of transition from the period prior to independence of the country in 1960 beginning from just after the world war in 1945. The scenes generated above should not be taken as outright forecast of the future; this is far from it. As pointed out by Molitor (2009), alternative scenarios can be likened to roadmaps for assisting the selection of better paths into the future. The story depicted by this layout of events can be further explained by giving background details of reasons behind them. For instance, several reasons have been adduced for the subsequent agitation for political self determination by the colonies immediately after the World War; one of these is the realization that the colonial over lords are as much human as their subjects. Post independence experience however showed that there is a lot of difference in the politico-economic maturity of the colonialists and the new breed home grown leaders. Ethnic affiliations and tribalism became a major point of conflict which further exacerbated the condition of the tottering economy which was yet to find its footing under the new leaders. Leadership visions were generally regional in scope and where they tend to have semblance of national benefits, they are roundly cornered solely for regional growth. This attitude of the leadership was not limited to economic interests alone but covers all gamut of national infrastructure and apparatus of state. By the late 1980s, emigration to developed economy from Nigeria has gotten to such a high level that the international airports around the country are always full of travelers going outside the country at all times of the day (transition D). Many concerted efforts were made by the government to halt this exodus including active media campaigns discouraging emigration. By the 1990s however, the retrieval effect of the mass brain drain began taken effect (transition Q). The importance of this remittance was economically exploited by financial institutions both within and outside the country through such money transfer facilities as moneygram and western union among others.

**Remittance transfer and Development**

One of the contributions of the Diasporas to their home country’s development is through sending remittance back home. Economic remittance is defined as transfers of money by foreign workers to their home countries. Brinkerhoff (2007), quoting world bank sources, estimated that over $70 billion was remitted in 2004, $125 billion in 2005, and $167 billion in 2006. By 2012, the remittance has hit $501 billion, which according to Rewane (2012) is almost equal to the Foreign Direct Investment (FDI) to emerging markets. This is expected to grow tremendously in the next couple of years with the adoption of cashless transaction and e-transfer on a large scale in the developing countries. In capturing this huge payback from brain...
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drain, China, for instance, has an active government organized remittance capture process.

According to Brinkerhoff (2007), it established two broad supportive contexts for utilizing Diasporas for knowledge transfer and exchange to aid development:

i. government policies that enable Diaspora economic opportunities, rewards and publicize Diaspora knowledge transfer/exchange projects

ii. A homeland society that welcomes Diasporas contributions, perceiving them as legitimate and valuable and does not criticize Diaspora members for not returning but confers prestige on participating Diaspora members.

In co-opting the Diasporas into China’s development, the Chinese “government maintains five central agencies that interface with overseas Chinese professionals, as well as several quasi-government agencies with funding to support knowledge exchange activities, representing the most formal and deliberate approach” (Brinkerhoff, 2007).

India on the other hand relies more on localizing the “internal emigrants” through the process of off-shoring and outsourcing locally available skills. The country has significantly strengthened her status as an ICT sub-contracting and off-shoring destination. This is an area considered to be not only vital to the sustenance of the global drive, but the very foundation upon which globalization itself is laid.

One African country exploiting this opportunity is Rwanda. By 2009, remittance from Rwandans abroad rose to $172.40 million; an increase of 23.2% over the previous year’s (Namata, 2010). The government also planned to establish the Rwandan Diaspora Mutual Fund (RDMF) to coordinate the transfer of fund and its use for the economic development of the country. One of such development target is the eradication of grass thatched houses in the country through the “Bye Bye Nyakatsi” project with the active participation of the Diaspora. This opportunity will also assist in training more Rwandans with globally relevant skills. A globally relevant skill provides in virtually all areas of economic endeavors.

The importance of remittance capture in Zambia’s Diaspora integration strategies.

Finally, government should consider the development and expansion of ICT infrastructures seriously. The huge amount remitted by emigrants in the last couple of years would have proved too daunting a task if there has not been the ICT backbone to make it possible. The use of such legally and widely accepted money transfer mechanism such as Western Union and Money Gram are only possible because of ICT. As new technologies are being pushed to the fore of the ever expanding ICT spectrum, African countries in general and Nigeria in particular should be in the forefront for their adoption and development.

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