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Diasporas and remittances: exploring the determinants of remittance behaviour of Rwandan diasporas in South Africa: a case study of Rwanda South Africa Alliance (RSAA)

Mbabazi Niyibizi, Jusine

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University of Witwatersrand
The Graduate School for Humanities and Social Sciences
Forced Migration Studies Programme

DIASPORAS AND REMITTANCES: EXPLORING THE DETERMINANTS OF REMITTANCE BEHAVIOUR OF RWANDAN DIASPORAS IN SOUTH AFRICA A CASE STUDY OF RWANDA SOUTH AFRICA ALLIANCE (RSAA)

MBABAZI NIYIBIZI Justine

A thesis submitted in partial fulfilment of the requirements of the Degree of Masters of Arts, Department of Forced Migration Studies, Graduate School for Humanities and Social Sciences of the University of Witwatersrand

Johannesburg May 2008

Declaration

I MBABAZI NIYIBIZI Justine declare that, the thesis entitled, "**Diasporas and Remittances: Exploring the Determinants of Remittance Behaviour of Rwandan Diasporas in South Africa: A Case Study of Rwanda South Africa Alliance (RSAA)",** is my original work. It has never been presented in any institution for academic awards.

……

MBABAZI NIYIBIZI Justine

May 2008

Dedication

To God the Almighty,

With love to the memory of my late, father NIYIBIZI John. He gave me the greatest gift a father can give a child, the desire to excel. He taught me to be strong at heart.

It is also for my family members whose love and support has equalled his, with all my love

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In no small measure I owe special thanks to my family members for their prayers, love and care that keeps me going. All my friends at the University of the Witwatersrand and Johannesburg are equally appreciated for always being there for me through out my stay in South Africa.

For all mentioned and not mentioned here, their contribution to this study is highly recognised, respected and appreciated.

Abstract

Migration and remittance studies have focused on the volume and impact of remittances in the migrant sending countries. The present study explores the determinants of the remittance behaviour of Rwandan diasporas in South Africa. This is a qualitative case study of the Rwandan diasporas in South Africa under the Rwanda South Africa Alliance (RSAA). The present study established that social linkages/networks are the primary motivational factors that shape the remittance behaviour of the Rwandan diasporas' in South Africa. More particularly, the study revealed that Rwandan diasporas remit mainly to first family and extended family members because there exist sustained social linkages and pre-established networks between the former and the latter.

With regard to intended use of remittances to Rwanda, it was found out that some of these remittances were destined to pay for school fees and medical bills for extended family kids and other family members like parents and sisters. The desire to remit was motivated by perceived obligation to help needy family members left home as a way to keep close to them and maintain participation in family affairs as a responsibility to share with loved ones. Primary data was collected through face-to-face interviews with fifteen Rwandan diasporas' members and the 2003 FMSP dataset was used to make a comparative analysis on migrants' transnational practices and the motivations of migrants' remittance behaviour in Johannesburg.

List of Abbreviations

APRM: Africa Peer Review Mechanism

CASE: Community Agency for Social Equity

DRC: Democratic Republic of Congo

FMSP: Forced Migration Studies Program

GoR: Government of Rwanda

GDP: Gross Domestic Product

HIPC**:** Heavily Indebted Poor Country

HTAs: Home Town Associations

IMF: International Monitory Fund

IOM: International Organisation for Migration

LDCs: Less Developing Countries

MIDA: Migration for Development in Africa

MINAFFET : Ministère des Affaires étrangères

NGOs: Non-Government Organisations

ODA: Official Development Aid

RSAA: Rwanda South Africa Alliance

RDGN: Rwanda Diasporas Global Network

SA: South Africa

TOKTEN: Transfer of Knowledge Though Expatriate Nationals

USA: United States of America

UNCTAD: United Nations Conference on Trade and Development

UNFPA: United Nations Population Fund

UNDP: United Nations Development Program

Table of Contents

Declaration ii

Dedication iii

Acknowledgments iv

Abstract v

List of Abbreviations vi

Table of Contents vii

List of Tables ix

1. CHAPTER ONE: Introduction 1

1.1 Background 1

1.1.1 Research question 4
1.1.2 Aim and objectives 4
1.1.3 Hypotheses 4
1.1.4 Rationale of the study 5
1.1.5 Definition of concepts 6
1.1.6 Overview of the research report 7

1.2 Literature Review 8

1.2.1 Introduction 8
1.2.2 Migration patterns and development 8
1.2.3 The diasporas and development in different parts of the world 10
1.2.4 An overview of the Rwandan diasporas' remittance behaviour 13
1.2.5 The discourse of remittances 16
1.2.6 Types of remittances 18
I. Individual to individual/ family 18
II. Individual to collectives 19
III. Collective to collective 20
1.2.7 Migrants' remittance behaviour and socio-economic impacts in the development Framework. 20

1.3 Conceptualizing motivation 23

1.3.1 Dimensions of motivation 25
1.3.2 Migrants' social motivations and determinants for remitting 25
1.3.3 Migrants' political motivations and determinants of remittances 27

2. CHAPTER TWO: Research Methodology 30

2.1.1 Research design 30
2.1.2 Why the Rwandan diasporas 32
2.1.3 Population of study 32
2.1.4 Data collection techniques 33
2.1.5 Data analysis 35
2.1.6 Limitations of the study 36
2.1.7 Ethical considerations 37

3. CHAPTER THREE: Data Presentation and Analysis 39

3.1 Background Information 40

3.2 Social and Economic Status in South Africa 41

3.2.1 Summary of reasons for migration to South Africa 41
3.2.2 Residence status and length of stay in South Africa 42
3.2.3 Livelihood strategies for diasporas in South Africa 45

3.3 An Overview of the Remittance Behaviour of Rwandan Diasporas in South Africa 47

3.3.1 Remittances and motivating factors for remitting to Rwanda 47
3.3.2 Intended use of remittances 51
3.3.3 Mechanisms and challenges encountered in remitting (Channels) 54
3.3.4 Business centre motivations 55

3.4 Discussion of the hypotheses 57

3.5 Concluding Remarks 59

4. CHAPTER FOUR 60

4.1 Summary of findings 60

4.2 Conclusions 61

4.3 Recommendations and future areas of research 62

5. BIBLIOGRAPHY 64

6. APPENDICES 70

List of Tables

Table 1. Social and economic impacts of remittances on development at various levels of the economy 22
Table 2. Residence status of migrants in relation to annual remittances 44
Table 3. Types of occupation 45
Table 4. Sending money vis a vis household members in origin country 50
Table 5. Money sent on average 53

1. CHAPTER ONE: Introduction

Introduction

This study is informed by the need to understand transnational practices of migrants in Johannesburg. It seeks to understand the motivating factors behind the remittance behaviour of the Rwandan diasporas in South Africa. It is common knowledge that Rwandans, like most foreigners feign not only for themselves, but also for their brethren back in their home countries. The study therefore seeks to understand what factors back home (social, economic, political)—mitigate in their remittance behaviour.

1.1 Background

Rwanda is among the underdeveloped states in Africa that have been mired by political crisises leading to waves of emigration. A landlocked country in the East Central Africa with a total area of 26338 sq. Km and a population density of 328 persons per Sq. Km. (UNCTAD, 2006:7). About 90% of the population live in the rural areas and are into subsistence agriculture, and contribute about 40% of Rwanda's GDP. In addition, the skill base is weak and was severely damaged by the 1994 genocide. Poverty is still largely concentrated in rural areas where at least 42% of the population is below 14 years of age. This population is dependent on government and require government support for their daily nutritive, educational, healthcare and other social amenities. Though these are envisioned in the Rwandan government's Vision 2020—development strategy, they still portend many challenges. These challenges ensue from the economic unpredictability, and nuanced development plan of the country.

As indicated by the African Peer Review Mechanism, (APRM, 2006) there are serious constraints to socio-economic development in post conflict Rwanda. While 95 000 of the population are, vulnerable orphans of the genocide;[1] 250 000 vulnerable widows, 20 000 maimed victims, 54.7% female-headed households of genocide survivors, 60% female genocide survivors and 13% of the population are genocide widows. The gravity of the challenges of socio-economic development identified by APRM and the narrow resources

[1] The figure of 95 000 does not represent all vulnerable orphans in Rwanda. The actual number of all orphans in Rwanda is 1 264 064 children (Census, August 2002).

of the country, pose a threat to the socio-economic development policy. Lack of foreign investment also contributes to the high levels of poverty, and unemployment in the country. Rwanda has continued to receive substantial aid and debt relief from the IMF-World Bank Heavily Indebted Poor Country (HIPC) initiative (World Bank, 2005-06).

Nonetheless, the post-genocide government in Rwanda has embraced an expansionary fiscal policy to reduce poverty and economic growth. The economic growth has exceeded 5% since 2001 mostly driven by cash crops for export like coffee and tea. Though there are many economic strategies set up by the post-genocide Rwandan government, the country is still highly dependent on foreign aid and the citizens are poor, (APRM, 2006: 89). Thus, diasporas' remittances are crucial and are sought to meet family and friends needs back home. Remittances do not only alleviate the social economic constraints of recipients on the one hand, but may also; improve on socio-economic growth when invested in productive business. In this context, it is important to underscore that, diasporic remittances are not only motivated by social factors but pure economic and political considerations.

Although in 1994 massive migratory movements of Rwandans into exile, orchestrated by the genocide struck Rwanda migration patterns, it is important to note that Rwandan migration pre-dates 1994. Migration in Rwanda is deeply rooted in the colonial period when a number of labour migrants left the country to work in the mines of Democratic Republic of Congo and the tea plantations in Uganda around the 1940s. The political revolution of 1959 and the independence of 1963 also gave birth to political exiles to neighbouring countries, whereas the economic regression of 1980 contributed another batch of economic migrants to the continent and the 1994 war and genocide climaxed the waves of migration. This validates Madmani's articulation that, "the Rwandan diasporas are a cultural identity who live outside Rwanda and are divided into three groups, nationals, migrants and refugees" (Madmani 2002: 494).

While the periods of movements of Rwandan migrants can be distinguished, the distinction between the political and economic migrants is not so clear.[2] According to Mamdani

[2] Labour migration to DRC and Uganda occurred in the 1940s; the 1959 revolution bred the first political refugees from Rwanda to neighbouring countries, which continued in 1962. The economic depression and multiparty politics of 1980 also contributed more Rwandan refugees on the continent and came to a climax in 1994 when the war and genocide left approximately 4 million Rwandans displaced in camps outside Rwanda.

(2002: 494), "the Banyarwanda Diaspora is today the largest and the most active of all diasporic networks in the African great lakes region.[3]According to the Rwanda South Africa Alliance, Rwandan diasporas residing in South Africa are estimated to be 300 persons who are registered with the Association. This figure however does not include undocumented Rwandan migrants in South Africa and students who are pursuing their studies.

The Government of the Republic of Rwanda recognizes the important role Rwandan citizens in the diaspora can play in the development of their motherland. While the concept of development is contentious, in the Rwandan context, "it refers to the development of services and the manufacturing sector, human resource development, private sector development and so forth" (GoR, 2002). These big themes tackle development holistically in Rwanda. In this study, it is predicted that, the willingness by the Rwandan diasporas to sustain families, invest back home and support families with financial remittances in times of need, motivated by social linkages inform the remittance behaviour of Rwandan diasporas in South Africa.

Little has been researched about the socio-economic factors that inspire Rwandan diasporas to participate in the transnational practice of remitting back home. Attention by scholars has been given to the political motivations among Rwandan diasporas that led to the massive return after the war and genocide of 1994. Pitsch contends that, "the desire to be home and patriotism saw a big number of Rwandans back home after the war and genocide of 1994" (Pitsch, 2003: 2). Pitsch focuses on the political motivations of the Rwandan diasporas that led to the return of a number of Rwandans, majority of whom were Tutsi and moderate Hutus who had been in exile for about thirty years due to political segregation and persecution by the first and second republican governments of Rwanda. This study explores the other motivational factors, in particular the issues that shape the remittance behaviour of the Rwandan diasporas in the era of post-conflict Rwanda.

[3] Owing to the complexities and scale of these historical population movements and a lack of statistics, it is difficult to obtain accurate figures on the current numbers of Rwandan nationals living outside Rwanda (Black et al 2004: 36). Some of those who fled Rwanda established links with their host countries. They were resettled or self-settled in both rural and urban places, integrating with host communities.

1.1.1 Research question

Empirical evidence today shows the formal reorganization of the Rwandan diasporas in their host countries under associations, (MIDA, 2006). This study seeks to find out the ways in which the social linkages shape the remittance behaviour of Rwandan diasporas in South Africa. Central to the study are the dynamics that entice the Rwandan diasporas in South Africa to remit back home. In this vein, the question: '*What factors determine the remittance behaviour of the Rwandan diasporas in South Africa to Rwanda?'* is key to the study.

1.1.2 Aim and objectives

The study aims to establish the extent to which social linkages in Rwanda influence the remittance behaviour of Rwandan diasporas in South Africa. Based on this major aim the study set the following specific objectives:

1) To find out what motivates the Rwandan diasporas in South Africa to remit to Rwanda
2) To establish the relationship between social linkages back home and the remittance behaviour of Rwandan diasporas in SA.
3) To investigate the importance of social linkages on Rwandan diasporas remittance behaviour

1.1.3 Hypotheses

This study hypothesises that, the Rwandan diasporas' social linkages in Rwanda motivate them to remit back home. The study seeks to prove that, social linkages/networks are the primary motivational factors that shape the remittance behaviour of the Rwandan diasporas' in South Africa (SA).

However, it is alternatively hypothesised that political, factors (political party sponsorship) and macro-economic considerations such as real estate investment in Rwanda significantly shape the remittance behaviour of Rwandan diasporas in SA. For purposes of this study, real estate investment means anything beyond household basic needs.

1.1.4 Rationale of the study

The present study is relevant for multiple reasons. Firstly, Black points to the fact that, "there are virtually no studies in Rwanda on the links between migration, poverty and livelihoods" (Black et al, 2004: 38). Investigating motivational factors behind Rwandan diasporic remittances, this study shades light on the relationship between Rwandan migration poverty and livelihoods but also, brings a substantial contribution to the understanding of factors that shape the remittance behaviour of Rwandan diasporas' in South Africa.

Secondly, although many studies have been conducted by different NGOs, like Transfer of knowledge from expatriate nationals (TOKTEN-Rwanda) on the role of the diasporas in development, most of these studies attributed the role of promoting diasporic transnational activities to the government of Rwanda (UNDP-TOKTEN, Rwanda, 2006). Therefore, this study becomes vital because it presents the Rwandan diasporic processes in its dualistic aspect that engages both the government and the diasporas' members. Moreover, previous studies laid emphasis on the volume of remittances and failed to interrogate factors contributing to remittance behaviour: a conceptual loophole, which this study covers. In so doing, this study explores factors that push diasporic communities remit to their countries of origin.

Finally, this study becomes particularly crucial in that, it contributes to the rare theories on motivation among migrant communities. Although motivation is a multifaceted concept, in this study it is tackled as an individual phenomenon whereby migrants act with the intent to achieve a certain goal. As noted by Mitchell, different people have different needs, expectations, values, attitudes, re-enforcement histories; motivations to remit by the diasporas are not a single factor fallacy, (Mitchell, 1982). There are various motivational factors attributed to the migrants' reasons for remitting for instance, demands from back home, and the transience attitude highlighted by Landau. (Landau 2003) Therefore, this study investigates the factors that influence the Rwandan diasporas remittance behaviour and the reasons why they remit. The study therefore fills the shortfall in literature, which speaks to the determinants of Rwandan diasporas' remittances and their impact on socio-economic development of household economies in the country.

The study provides substantial data that will, largely, guide decision-makers in the, formulation of appropriate policies and programmes regarding diasporas' remittance behaviour. This is because the study findings present the level of micro economy where the remittances are injected and how they inspire human capital development at household level.

1.1.5 Definition of concepts

Keywords: diasporas, Motivation (Social and political), Remittances, and Development

a) The term 'diaspora' is defined differently by migration scholars. The International Organization for Migration (IOM) defines the diasporas as transnational populations, living in a place but still related to their homelands, being both "here" and 'there" (IOM-workshop paper 2005: 2). According to Ionesu, "the term 'diasporas' refers to expatriate groups which in contrast to 'migrants', applies to expatriate populations abroad and generations born abroad to foreign parents who are or may be citizens of their countries of residence." (Ionescu, 2006:10)

b) Mitchell defines motivation as the degree to which an individual wants and chooses to engage in certain specified behaviours. (Mitchell, 1982) To young, all behaviours are triggered by something. (Young, 1947). In the present study, motivation is to be understood in the context of social relations of the Rwandan diasporas to their communities in the country of origin and whether their remittance behaviour remains shaped by the circumstances under which the diasporas are forced to support their families and friends in needy situations. On the other hand, political motivations in this study are defined as factors that influence remittances for political party activities in Rwanda and remittances directed for public investment at a macro-level of the economy as a response to the policy of the government of Rwanda to engage Rwandan diasporas in public investment in Rwanda.

c) As described by IOM, remittances entail monetary transfers that a migrant makes to the country of origin. The Merriam-Webster Dictionary of Law, (1996) refers to remittance as the act of transmitting money, bills or the like, especially to a distant place as in satisfaction of a demand or in discharge of an obligation. Remittances can also take the

form of consumer goods, capital goods, skills and technological knowledge.[4] It should be noted that this study does not explore all the types of remittances; neither does this study tackle all the development aspects in Rwanda.

d) Development as defined by the IOM is "sustainable economic growth, social advancement, human empowerment and equity" (IOM-workshop paper 2005: 2). In addition, Ionescu refers to development as "sustainable economic growth, poverty reduction, social advancement, human empowerment and socio-economic equity" (2006:23). SAGAR et al (1999) refers to human development as a process of enlarging people's choices. They assert that development is much more than the expansion of income and wealth.

1.1.6 Overview of the research report

This report is divided into four chapters. Following this introduction which has contextualised the study, by clearly mapping out the rationale; aims and objectives of the study, the research questions, hypotheses, key-terminologies' definitions, and relevant thematic literature to be discussed, hereunder, an overview on the understanding of motivational factors in relation to Rwandan diasporas' remittance behaviour is summarily underscored. Chapter two presents the methodology in detail and highlights the research design, the sampling method, the research instrument, the population of the study, data collection techniques, ethical considerations and the limitations of the study it also captures the case study and the qualitative techniques used in the study. Chapter three deals with data presentation and the analysis of the study findings. While Chapter four draws Conclusions and Recommendations for the study basing on the aim and objectives of the study and suggests areas for further study.

[4] Taylor and Fletcher (2003) The new Economics of Migration: A critical Review- Remittances and Development in Mexico, Rural Mexico Research Review Vol.2pg- 1-15

1.2 Literature Review

1.2.1 Introduction

This chapter discusses the literature on diasporas, remittances and motivation based on both the theories of diasporic communities and social development. The literature captures the diasporas' transnational practices in terms of financial remittances and what informs this desire to remit in various parts of the world. The chapter also endeavours to relate these theories in the context of Rwandan Diasporas' in South Africa *vis*-à-*vis* the motives behind their (Rwandan diasporas) remittances to the country of origin. The literature reviewed in this section highlights the major theoretical conceptions on the diasporas' motivation of remittances and development. The extensive literature puts the study in a global context drawing from different perspectives of diasporas' remittance behaviour.

While crediting the merit of current literature on remittance, yet most of this literature tends to concentrate more on the patterns of remittance and its impact on the development of both host and sending communities than on motivation to remit. Little is said about the motivational behaviour of the remitter or other socio-psychological motives behind remittance behaviour. In addition, a number of studies that attempt to explore the phenomenon of remittance have tended to rely upon extrinsic factors to explain the determinants of motivation to remit, leaving aside intrinsic factors thereof. The present study takes into account both approaches (intrinsic and extrinsic) as equally significant in shaping the remittance behaviour of individual migrants.

1.2.2 Migration patterns and development

The current literature on migration and development has increasingly focused on the diasporas' contributions to development of their countries of origin. The diasporas constitute a diverse community though their diversity has not received effective attention by governments of both the host and country of origin.[5] Documenting the diasporic patterns, Lowell points out various categories of diasporas namely: low skilled and high skilled, intellectual and scientific, business, second and third generations or more of those in the diaspora, (Lowell et.al 2004:4). While, this study recognises Lowell's categorisation

[5]These transnational communities – migrant communities, living abroad in different countries, maintain ties (economic, political, social, cultural and emotional) with their homeland and with other diasporic communities of the same origin (Lowell & Genova, 2004).

as valid for the Rwandans in the Diaspora, it does not capture the role played by these categories in influencing the remittance behaviour in their home countries, (Lowell et al, 2004). It is important to note that the participants of the present study demonstrate these characteristics observed, as elaborated above.

Nonetheless increased migration is one of the most visible and significant aspects of globalisation. As articulated by Tacoli, there are growing numbers of people who move within countries and across the borders looking for better employment opportunities and better lifestyles, (Tacoli et. al, 2001). The growing movements of people within and across borders however pointed out by Tacoli in the migration trends is too narrow because migration patterns constitute mixed flows of migrants as wars, conflict and political persecution and segregation in different parts of the world continue to breed another category of migrants known as refugees and asylum seekers. In the interest of the current study, however all these categories of people who are in South Africa and identify themselves as Rwandans form the Rwandan diasporas community.

From a critical perspective, migration is still considered problematic by governments and states largely, (Gosh, 2006). Moreover, diasporas can contribute to sustainable social development for households in poor areas, through remittances with the support of appropriate policies in both the host and country of origin. This is articulated by Lowell who has presented a valuable categorization of the diasporas' mechanisms to tackle development in their countries of origin, such as optimal brain strain, return migration, financial instruments, entrepreneurial investments, hometown associations, immigration and trade and professional diasporas' networks. Johnson for instance, looking at remittances and community development account that the diasporas' business linkages, the diasporas investment instruments and knowledge transfers can contribute to socio-economic development in the home country, (Johnson et al, 2004). This study does not render itself unique on issues of migration and development. For instance, some respondents in this case reported a motive of community development through remittances inspired by a sense of sponsoring their family members to develop income-generating projects.

In the same way, some scholars document the impact of the diasporas' inputs on poverty reduction and suggests that donors should strengthen development assistance by

facilitating transnationalism that may be an engine for development for less developed countries (LDCs) who are the main producers of immigrants, (Newland, 2004). With the above scholarly description of the diasporas, the diasporas may be a tangible resource and architects of development in their countries of origin, (Johnson et al 2004, Lowell et al, 2004 and Newland, 2004). However, this study anticipates that the level of development the diasporas can influence remains only at the micro-level of the economy in Rwanda in particular human capital development at household economies.

Though there is a growing literature on the diasporas' potentials to influence home development in their countries' of origin, it has been highlighted by proponents of emigration that there is no conclusive positive effects of emigration on local labour markets, (Bryun, 2006: 68). This study aims at analyzing what motivates the Rwandan diasporas to remit in the context pointed out by Ionescu that, diasporas are dynamic social, economic and political players in their home countries who act independently. So the Rwandan diasporas' remittance behaviour in this sense may not be inspired by the government of Rwanda to a large extent though the government has set up a diasporas' desk in the Ministry of Foreign affairs and Cooperation. It is remarkable to note that most of the remittances to Rwanda are done informally (Bryun, 2006), suggesting that remittances from the Rwandan diasporas are much of a private affair between the remitter and the recipient.

1.2.3 The diasporas and development in different parts of the world

With the emerging literature on migration and development as expressed by (McKinley,2006:1) that:

> Today migration cannot be seen categorically as an obstacle to development rather may be a strategy for its achievement. At the global level, evidence shows that migration has a net positive impact; however, its effect on development in individual countries and communities depends on the political, legal, social and economic environments in which migration takes place and on the characteristics, resources and behaviour of individual migrants.

In line with the above, approximately 125 million people in the world are said to migrate from one country to another every year for different reasons including socio-economic, political and security considerations.

Montoclos for instance notes that, contemporary migrants are often in touch with their homelands to which they remit money on a regular basis unlike the 'old' black diasporas who historically emerged out of slave trade, (Montoclos. 2005:43). In this context, diasporic communities have been focused on the migration and development literature because of their involvement in the transnational practice of remittances to countries of origin. This is because remittances tend to affect human capital development especially at the micro level of the economy. Lucas and Stark argue that, the most obvious motive for remitting is a kind of "self-contractual arrangement between migrant and family" where migrants and members of a household act collectively to maximize expected income and where migrants remit with the sole purpose of helping out with the household economy, (Lucas and Stark 1985: 902). This is consistent with most of the findings of this study which present a tendency of Rwandan diasporas remittance behaviour in SA as motivated by the perceived obligation to help out family household economies back home.

According to Montoclos, "diasporas can contribute to development and reconstruction in impoverished enclaves, Island micro-states, war- ravaged countries that are prone to exceptionally high emigration flows, and alleviate the sufferings of their fellow countrymen at home during humanitarian crises", (Montoclos, 2005:1). Furthermore, Montoclos for instance points out that, in Somalia—a failed State; the Somali diasporas provide a welfare system in the ongoing civil war for their relatives who have remained in Somalia since 1991. In the years of 1973-1984, the Malians living in France demonstrated their importance when they intervened in Mali during the draughts. In the same way, in Lesotho where a state of Famine was declared in 2002, it is argued that the food crisis had been caused by a decline in remittances. Thus in this perspective of diasporic remittances, as elaborated above it may be argued that diasporas are an asset for development though it is not predictable because diasporas' individual characteristics affect the remittance behaviour as noted by Menjivar, (Menjivar et. al, 1998).

However, the motives for remittance may not always contribute positively to the development process. For instance, some activities of the diasporas including remittances may pose a security concern in a situation where the remittances sent in the home countries are used to mobilize and sponsor negative forces and other criminal acts that undermine the development process. Moreover, the contribution of the diasporas to development in a country of origin may not be an obligation or a responsibility they owe the state and the

people they left behind because in most cases the decision to move is individual rather than collective. This is due to the fact that some Diaspora' members may not even remit because of various reasons including lack of resources or the channels to remit. Nonetheless, this study only focuses on the Rwandan diasporas' remittance behaviour that may be inspired by the socio-economic activities and human capital development in Rwanda at the household level.

Most comparative studies demonstrate that where diasporic communities are organised and dedicated to their motherland, they play vital roles such as strong advocacy. Influential communities include the Irish and Jewish communities in the United States. The American Israel Public Affairs Committee is a successful lobby group that passes more than one hundred Pro-Israel legislation-policies in America every year, (RDGN report, 2001:12). In a related development, Eritrea with a Diaspora of 750,000 contrasted to a population of three million inhabitants, has a situation in which the total remittances into the Eritrean economy amounts to US$400million a year However, the initiative for successful involvement of diasporas in development must come from within the diasporas themselves (CSES-paper, 2006: 22). In this respect, though migration affects people's original settlements to some extent, today it has changed positively to influence development in terms of the individual migrant, the host country and the country of origin, through brain gain and brain circulation of the diasporas.

The African society is built on a deep sense of village and community solidarity culturally. In this case, the presumption is that, activities of an individual African migrant are normally perceived to serve purposes viewed in the context of their larger family and community.

> The African migrants have traditionally contributed to the development of their home community through transfers of funds and more recently, through the creation of migrants' associations abroad. These associations collect and channel migrants' funds and use them to finance, wholly or in part, a variety of productive projects in their home communities. For example, Réseau des Associations de Développement de la Valée du Fleuve Sénégal, a network of associations that unites immigrants originally from Senegal, Mali and Mauritania and now settled in France. It has been financing the construction of mosques, schools, health centres and hydroelectric projects. The result is an important improvement in living standards in the home communities" (Ghosh, 2006:88).

The presumption that there exists a relationship between socio-economic development and Rwandan diasporic remittances is drawn on the fact that Rwanda is a post conflict country where a big portion of the population still lives below the poverty line with many orphaned and widowed by the 1994 war and genocide. Thus basing on (Ghosh, 2006) description of the African society, one can argue that Rwandans in the Diaspora in South Africa may be motivated traditionally by a sense of community solidarity to facilitate the vulnerable Rwandans at home who are victims of the past conflict through remittances. As result, the financial remittances sent to Rwanda are likely to be used to buy social welfare services and investment in human capital development and empowerment in terms of education and the running of small-scale businesses by families and/or individuals. From the socio-economic point of view, all these activities lead to social capital growth at household level, which is significant in the development indices of the country (Rwanda) at the micro-level of the economy. I therefore argue that though motivated by various factors, economically, diasporas can be a potential resource in influencing the socio-economic development of their countries of origin at household level through remittances.

1.2.4 An overview of the Rwandan diasporas' remittance behaviour

Introduction

Though there are many economic strategies set up by the post-genocide government in Rwanda, the country is still highly dependent on foreign aid. As previously highlighted in the background section, majority of the population live under adverse levels of poverty and the country is still experiencing low levels of foreign investment. In this regard, the remittance behaviour of Rwandan diasporas' in South Africa may be partly shaped by economic and social challenges mentioned above. In this context, this study interrogates the determinants of the remittance behaviour of the Rwandan South African Alliance (RSAA), a Rwandan diaspora Association based in Pretoria but which brings together most of the Rwanda diasporas members living in different parts of South Africa. RSAA as noted by Bruyn is one of the associations under Rwanda Diaspora Global Network (RDGN), which is actively involved in socio-economic development affairs and investment in Rwanda, (Bruyn 2006: 45).

The general trend of remittance flow to Rwanda takes both informal and formal channels. As noted by the Government of Rwanda GoR the country received US$1.194.000 million in official remittances through commercial banks and Western Union money Transfer Service in 2003. While in 2004 US$16.114.000 million and US$18.950.000 million in 2005 and the volume of official remittances amounted to US$25.800.000 million in 2006. Whereas in 2007 between January-September official remittances recorded in Rwanda were US$23.000.000. It should be noted that the figures for informal remittances were not established and are estimated to be higher than official remittances every year. The GoR pointed out that; informal remittances might be thrice the formal remittances totalling to round US$ 100million a year, (GoR 2007:12).

Informal remittances to Rwanda are predicted to be high because it is a channel preferred by most of the Rwandan diasporas, Bryun which was also affirmed by the respondents of this study. One of the major reasons attributed to the use of informal means include high bank charges in both the host and receiving country which are said to be very high and affect small amounts of money remitted for domestic consumption negatively as such discouraging the use of formal remittance channels. Critics also argue that informal channels are used by Rwandan diasporas in order to avoid government control on the use of remittances and on the other hand informal means are opted for by Rwandan diasporas because the biggest part of Rwanda is rural and inaccessible with no banks and as such personal carriers are used, (Bryun, 2006:45).

Thus, during the study the researcher identified that individual financial remittance to family members are by far the most common form of remittances sent to Rwanda. Other recipients of these remittances include friends and third parties. Furthermore, Rwandan migrants bring money to the country to construct houses or to invest in productive ventures as contemplated by Bryun, (Bryun, 2006:71). Here it should be noted that documentation of these investments for the Rwandan diasporas is almost unavailable thus making it hard for the efforts to measure the level of these investments and determine the actual strength of the social, economic and political motivations behind this remittance behaviour of Rwandan diasporas.

From a general perspective of the Rwandan diasporas world wide individual investments such as construction projects, educating and caring for families and relatives, trade and so

forth, has been made in the country. The RDGN report highlights some Rwandan diasporas activities and attributes them to mainly social reasons and they acknowledge the political stability in the country as a contributing factor to inflow of remittances to Rwanda, (RDGN Report 2005:37). Among the documented proceeds realised from the diasporas reported on the 28 of December, 2007 at the Rwandan diasporas conference in Kigali, where part data in view of this research was gathered, fifty four (54) housing estate in their completion phase in Kigali city and financial capital of US$37 million deposited in Rwanda Housing Bank by the diasporas. Other activities that were highlighted here were the establishment of stock markets by Rwandan diasporas in Rwanda and transfer of knowledge and technology where 54 Rwandans with the help of TOKTEN-Rwanda visited Rwanda in 2007, taught and served at universities, hospitals and other institutions in the country.

In line with the remittance behaviour of Rwandan diasporas described above, this presents a tendency of whereby, "those immigrants with political and economic ties in the home country tend to remit for development purposes," (Cortina and Garza 2004:29). This presents a scenario that politically motivated remittances may not only be used to jeopardise government activities in the home countries of diaporas but also are likely to support policies of the existing government. Therefore, a conclusion may be drawn that though the remittances to Rwanda are much characterised by social factors driven by altruistic and self-interest motives economic and political considerations may be part of the general tendency of the remittance behaviour of Rwandan diasporas.

The fact that studies on Rwandan diasporas are mere descriptive and tend to focus on the volume of remittances to the country as posited by Bryun, clarifies how problematic it may be to predict the determinants, and reasons for remitting to Rwanda. For instance to recipients, remittances are an important source of income that helps them to address their basic, health care and educational needs. He adds that with regard to the impact of informal remittances, no information is available about the influence of remittances for poor families living in rural areas in Rwanda. This is also true with this study as the respondents did not state whether they remitted to help their poor families in rural areas. Thus, the present study revealed that poverty is not unique with families in rural areas but rather a problem that cuts across in both rural and urban populations.

The following section explores the concept of remittance in relation to factors contributing to remittance behaviour of migrants. More particularly the section explains remittance through the lens of its multifaceted typology and discourse on remittance-based transnational practices of migrant communities.

1.2.5 The discourse of remittances

Migration researchers indicate that migrant remittances are an old issue in the discourse of migration. To Akiy, remittances are characterised by the sending of resources from one place to the other, (Akiy, 2005:10). Remittances take the form of monetary or cash transfers or goods in-kind, including consumer goods, capital goods, and skills and technological knowledge. Moreover, Gosh clarifies that, it has become a focus of heightened attention in recent years because of the sharply rising flows of remittances into developing countries, (Gosh, 2006). At the same time, remitting is not only an aspect of international migration but it also takes place in the context of internal migration.

In Africa, unrecorded flows of remittances appear to be exceptionally high in certain countries. In Sudan, informal remittances are estimated to account for 85 per cent of total remittance receipts. Also the recent International Monitory Fund (IMF) figures for official remittances in Uganda put the country in the top 20 countries worldwide in terms of the size of remittances proportional to the country's Gross Domestic Product (GDP). Thus in 2001, the figure was estimated at $483 million, without counting informal remittances. This represents some 8.5 per cent of GDP, or nearly $20 per capita per annum, a sum that is higher than total foreign exchange earnings from coffee exports in Uganda, (Black 2004: 29). Moreover, the flow of the remittances into the economy is said to have been facilitated by different mechanisms that are in place to transfer money.

Noteworthy, however, Black designates that there are more than 600.000 economically productive Rwandans living in the Diaspora, (Black 2004: 37). Black also adds that the Rwandan Ministry of Finance reported a figure of $40 million in official remittances for 2001 alone, and admits this is likely to be a significant underestimate. Apart from identifying the volume of official remittance flow to Rwanda, however, Black does not pay attention to the factors that motivate these remittances back home. Therefore, the current study being exploratory in nature that uses reported motive captures some of the

motivational considerations that shape the remittance behaviour of Rwandan diasporas in South Africa.

Migration scholars also view remittances as an important supplement of Official Development Aid (ODA) to poor countries. It should be noted that as ODA is negotiated between governments and donors, remittances remain entirely private transfers between the diasporic communities and their family members and friends. However, we may argue that despite the remittance contribution to the development process and growth of poor economies in developing countries, they cannot be a substitute for ODA. For instance, Ghosh insinuates that, the United Nations Millennium Declaration (2004) spoke to the effect that:

> In 2002, Ethiopia received US$ 1.3 billion in ODA as compared with US$ 33 million in remittances; Rwanda received US$ 356 million in ODA and US$ 7 million in remittances. For the United Republic of Tanzania, the data shows US$ 1.2 billion in ODA and US$ 7 million in remittances.

Although the ODA figures for the above-mentioned countries are higher than the remittance inflow figures, the remittances remain significant to micro development because they (remittances) are unconditional financial capital, which the beneficiary receives directly from the sender. Moreover, remittances are also vital in micro-economic development because they are directed to household development and sustenance.

In a bid to discuss the positive role played by remittances in the socio-economic development of migrant sending countries Taylor and Fletcher point out two models of migration and remittance: the migrants' syndrome approach and the new economics of labour, (Akiy 2005:11). The advocates for the migrants' syndrome approach argue that migration from which remittance flows is a drain on the labour and capital resources of migrant-sending countries. According to this perspective, per-capita incomes of migrant-sending countries can fall and poverty increase despite the remittances sent to improve the financial situations in case migrants come from very poor households. Drawing on the fact that migration from which remittance flow is a drain on capital resources of migrant sending countries, one may argue that the desire by individual migrants to improve their living standards and the conditions in the host country can affect the remittance behaviour of individual migrant negatively.

Unlike the migrants' syndrome approach, the new economics of labour migration approach is based on the assumption that migration from which remittances flow is a scheme to increase and attain capital for investment and it is a family institution based decision. Taylor posits that, "remittances or even the potential for remittances can loosen production and investment restrains, setting in motion development dynamic". (Taylor et al, 2001). It is however, observed in this approach that it takes into account positive effects of remittances on development directly, and puts down the most pronounced part of community or household human capital development whereas remittances have become evident in migration literature to be a livelihood strategy.

In addition, despite the fact that the two approaches discussed above exploit some dynamics of migration to explain remittance behaviour basing on the fact that migration under certain circumstances is a planned act, which is decided upon by the family, does not capture migrants who are a result of war and conflict. Thus, these two approaches cannot be confined to the Rwandan diasporas in South Africa under study because they come from a country with a long history of conflict.

1.2.6 Types of remittances

There are various types of remittances, which can be distinguished that is: international or intra-national, individual or collective, formal or informal, in-kind or in-cash or financial remittances, (Doorn, 2001). The use of remittances as documented by (Bryun et al, 2006) depends on the sender and recipient. For instance, some diasporas prefer to make use of their own money accumulated abroad by depositing it in a bank account in their country of origin. In this case, the diasporas remit money for purposes of consumption, business development and housing construction. Buying of land, saving money in bank accounts in the country of origin, and buying of bonds are also among the common practices by the diasporas, (Bryun et al, 2006: 8).

I. Individual to individual/ family

Writing on the utilization of remittances Bryun notes that, the most important remittance flow in most countries is between the diasporas and their families, relatives and friends in the country of origin, (Bryun et al, 2006). The most commonly identified use of these remittances is for satisfying basic needs and consumption. This is followed by specific

family events (like marriage, baptism and funeral), education, and health care. Although to some extent buying of land, house construction and business development are done, (Bryun et al.2006:9). Remittance flow from the diasporas to the family have been recognised to be a significant bond between the diasporas and their families as it strengthens the diasporas' sense of belonging. It has been also argued that diasporic remittances facilitate the integration of societies into the global context both economically and socially, (Orozco, 2001). In this context, one can argue that among the extrinsic motivations among the diasporic communities, family bonds play an important role in determining the remittance behaviour of the diasporas, (Akiy 2005).

However, it is important to note that, the recipient plays a bigger role in deciding how to utilise the remittances. Recipients, of the revenues from one of the family member, regard remittances as an additional source of income. The remittances are added to the total budget and this total budget is allocated to different purposes by the recipient (beneficiary) thus limiting the use of the remitted money to the senders (diasporas) priorities. As such in this category of remittances from the diasporas to family, realisation of the diasporas' self interests are likely to be tempered with.

II. Individual to collectives

Another type of remittances cited by scholars is when diasporas remit from individual to collectives (associations in the region of origin, such as churches, mosques, and so on). These are considered charitable donations by the diasporas (Bryun et al, 2006). Despite this category of remittances being charitable donations, this money is offered to these collectives because they are social institutions, which aim at improving their followers' welfare. Therefore, the diasporas expect to see their donations invested into the expansion institutional infrastructures and improving the lives of members of these religious groups. By the fact that the money remitted to these associations is invested into improving the social welfare of the vulnerable followers at household level and increasing infrastructure development directly impacts on the socio-economic development of household economies and enhances human capital development. As such although the reasons for remitting differ depending on the individual migrant's considerations, there is always a goal to achieve for the remitter. Thus, migrants who remit through collectives tend to be motivated by improving the general welfare of the associations they are affiliated to.

III. Collective to collective

Furthermore, there are remittances also from diasporic collectives to collectives in the countries of origin: migrant associations remit money to their partners in the region of origin to finance development projects. The most renowned examples are the Home Town Associations (HTAs) in Mexico and the USA (Bryun 2006). According to Akiy, such remittances are sent for the benefit of the entire community of the migrants who make up the groups (collectives) in their country of origin. She adds that, the resources remitted by hometown associations are meant for the benefit of the community through community development projects, promoting and supporting cultural festivities in the homelands and at times paying for school fees for student members in these town associations, (Akiy, 2005:18). This study is also interested in finding out whether members of the Rwandese South African Alliance (RSAA) resident in Johannesburg are engaged in this practice of collective remittances to Rwanda. It is interesting for this study to establish the common remittance practice that characterises the Rwandan diasporas.

IV. Migrant to government and government to private business

Finally, there are other two categories of remittances, which migrants engage in that is: "Migrant to government, which are mandatory remittances to the government of the country of origin. and also Government or private business to migrant in which there are regular transfers from former employers, pensions or governments in the country of destination (and of employment).These can be significant for migrant workers who have returned to their country of origin" (Bryun, 2006:10).

1.2.7 Migrants' remittance behaviour and socio-economic impacts in the development Framework.

Whereas there is a close relationship between remittances and development, the biggest challenge that lies ahead is the measurement of all remittance flows to individual receiving country's economy and the factors that motivate them. This is because remittances depend on individual migrant's motivational considerations and the channels used to remit for instance the willingness of governments of the sending countries and host governments to put up protective measures that can facilitate diasporas' formal remittance flow back home. In this case, it is worthy to note that motivation is in one way shaped by the environment,

therefore with remittances attracted by appropriated policies both local and national development has been reported by migration scholars in some countries of Africa. In line with Montoclo's postulation, the impact of remittances on the development of some African countries, is manifested on the individual state economies at different levels rather than holistic for instances in Mali in 1991, remittances funded 81% of the trade gap and contributed 17% of public aid to development, (Montoclos, 2005:113). In Lesotho, since the 1980s, remittances represented three times the average amount provided by official aid in the country. In the same way, Cape Verde received funds sent home by the diasporas that were four times the value of international aid that stood on US$ 325 per capita in 1990.

On the other hand, the discourse of the new economics of labour migration focuses on the mutually beneficial contractual arrangement within a household as a basis for remittances, (Taylor and Fletcher: 2003) Ghosh also, notes that, "altruistically motivated remittances are intended to compensate the recipients for economic misfortunes or bad times", (Chami et al., 2003). Although different aspects motivate remittance flow, studies on migration and remittances have shown that there are (remittances) significant social and economic impacts of remittances on society therefore it is worthy to claim social and economic reasons play a vital role among extrinsic motivational factors that shape migrants' remittance behaviour. Documenting the socio-economic impacts of remittances (Pendleton et al, 2006) indicates that the impact of remittances on society varies for instance from the household level, the community level, and so forth. From a motivational point of view, one can be argue that the various individual migrants' considerations to remit, determine the level of development that can be affected. The table below illustrates the different levels positively affected by remittances in the socio-economic development framework.

Table 1. Social and economic impacts of remittances on development at various levels of the economy

Level	Socio-economic impacts	Negative Effects
Household	➢ Income and consumption smoothing, ➢ Increased savings and asset accumulation(liquid and non-liquid assets) collateral for loans, and liquidity in times of crisis, ➢ Improved access to health services and better nutrition(potential for improved productivity) ➢ Access to better education for longer, reducing child labour, ➢ Increased social capital and ability to participate in social groups and activities, savings clubs, money rounds and reciprocal labour pools ➢ Improved access to information	➢ Dependence on remittances leaves households vulnerable to changes in migration circles ➢ High share of remittances spent on non productive investment and short term consumption gains, ➢ Differential access to the additional resources according to sex or age, ➢ adoption of innovations not suitable for the local environment,
Community	➢ Improved local physical infrastructure, ➢ Growth of local commodity markets, ➢ Development of local capital markets, availability of new services; banking, retail and trade, and travel construction, ➢ Changes to cultural practices like attitudes toward girl education, ➢ -Generation of employment opportunities, ➢ -Reduction of income inequality gap among households,	➢ Can increase inequality between households(those with access to remittances and those without), ➢ Distortions in local factor markets(labour and land) ➢ Transmission of negative cultural practices that reduce local quality of life,
National	➢ -Improved foreign currency inflows, in some countries up to 9% of GDP, ➢ -Employment creation as remittances are invested in productive sectors, ➢ -Increased human capital as migrants learn new skills and work practices	➢ Fluctuations in exchange rates, especially in countries with low GDP, ➢ Growth of parallel foreign exchange markets, ➢ Distortions in property markets, ➢ Withdrawal of state welfare programs due to remittances

Source: Secondary data (SAMP, 2006:12)

1.3 Conceptualizing motivation

Motivation constitutes needs, cognition, emotions, and external events. Proponents of motivation assert that it is a dynamic process where by motivational states continuously raise and fall.[6] As noted by Reeve, "motives conform to a recurring process of anticipation, activation, and action and feed back and out come", (Reeve, 1992: 15). This indicates that while remittances are a transnational practice among diasporic communities, it is not exclusively a mere practice but one that is determined by both internal and external factors.

In the perspective of motivation being a psychological process, this consequently affects diasporas remittance behaviour in a way that, they can anticipate, and act aiming at achieving a particular goal. In this case, the reasons attributed to remittance behaviour for migrants vary from place, individual characteristics and ability to remit. Documenting motivations of remittances, in the study on Filipino and Salvadorian immigrants in the United States, articulated that the decision to remit and the amount of money that immigrants send back home are affected by individual characteristics such as human capital (education, status of residence, labour market) and the immigrants personal investments in the host country, (Menjivar et al, 1998). The present study concurs with Menjivar's idea in that, the study findings portend the Rwandan diasporas in South Africa who are educated, and employed for salary tend to remit more often than those who are less skilled and engaged in informal jobs.

Literature on motivation emphasises individualised behaviour. Hubin postulates that "one has a reason to perform an act in some actual situation, because one would in some hypothetical circumstances, be motivated to do so", (Hubin: 1996). Framing motivation in the context of diasporas' remittance behaviour towards the country of origin, it is predicted that factors such social, economic and political considerations play a significant role in determining the inflow of remittances back home. As expressed by Menjivar "the decision to remit by immigrants does not take place in a social vacuum, it is bonded by social ties back home such as relations of trust and mutual obligations".[7]

[6] The study of motivation is the study of human needs and dynamic processes related to these needs, (Dec.1980: 3)

[7] The web of mutual expectations and obligations enables the members of families to command the very resources they need to achieve their common goals.

Though the current study recognises the role played by other motivational factors, it focuses mainly on the social factors that inspire the Rwandan diasporas to remit back home because this research explores the remittance behaviour of Rwandan diasporas on individual migrant's basis taking a dualistic approach of the intrinsic and extrinsic motivations of remittance inflow. However, the study remains focused on the social factors the present study captures founded on family that, Sandles describes as an institution that embodies an important form of social capital with the ability to command resources they need to achieve their common goals, (Sandles et al, 1996). It is important to note that the present study takes the family institution in the context of kinship to which an individual Rwandan diaspora consciously identifies with in Rwanda.

As stated earlier, little attention has been given to the reasons and motivations for remittance in the migrant and remittance literature thus this study investigates the various motivations and reasons for remitting and whether these reasons vary basing on the individual diasporic community and location. For instance, Glover notes that Mexican immigrants living in the USA remit out of the desire to develop their communities which they plan to retire to, one day. In addition, Gunstille for example points out that those migrants from Asia remit to better their economic status in the home countries, which they view as the place of ultimate residence. It is also argued that migrants from some places especially in conflict and post conflict and impoverished societies in different regions of the world remit because they feel obliged to sustain family members back home, (Glover 2003).

The reasons explained above for remitting by the diasporas suit in the context of the 'social development theory'. This is elaborated by Jacobs and Cleveland who point to the fact that, "in the course of social development, society is moved by a range of different psychological motives [amongst which are]; the quest for survival and self preservation; the urge to possess land; the search of social status and power; and the pursuit of wealth".

Drawing on the fact that Rwanda is a post conflict state therefore, the study findings can establish whether the Rwandan diasporas remittance behaviour in South Africa are characterised mainly by social, economic or political considerations.

1.3.1 Dimensions of motivation

To understand motivation scholars identified two types of motivation, which include intrinsic and extrinsic dimensions. With the two types of motivation, it is stipulated that any activity can be approached with either an intrinsic or an extrinsic motivational orientation as illustrated by Reeve. Intrinsic motivation is referred to by Deci and Ryan, as the innate propensity to engage one's interests and exercise one's capacities and in doing so seek out and master optimal challenges, (Deci & Ryan, 1985a). These, according to Deci and Ryan provide a natural motivational force that fosters learning, development and it can motivate behaviour without the existence of extrinsic rewards.[8]

Though intrinsic motivation is triggered by one's self to engage their environments, it does not capture obviously the external considerations that tend to determine the diasporas remittance behaviour. In this case, diasporas remit because they have a goal back home to achieve and there are factors in the host country such as the residential status that affect the remittance behaviour of migrant communities generally. However, in this study intrinsic motivation may be held valid from the perspective that it provides the psychological understanding of migrants' behaviour given that it directs innate propensity to engage one's interests.

On other hand, as mentioned above the second dimension of motivation is extrinsic, as described by Reeve. It is an environmentally created reason to initiate or persist in action. Extrinsic motivation is therefore, a means to an end, in which the means is the behaviour and the end is some attractive consequence. In this context, Rwandan diasporas in South Africa as declared by some respondents are engaged in the transnational practice of remitting back home like most migrants elsewhere on the globe as a behaviour and the achievements from remittances are appreciated by the diasporas.

1.3.2 Migrants' social motivations and determinants for remitting

Although it is articulated by migration scholars that all diasporic communities engage in remittance practices in some way, the reasons and motivations for remitting differ according to individual Diaspora communities. Menjivar in the study on Filipinos and

[8] Functionally, intrinsic motivation provides an innate motivational force to engage our environments and exert the effort necessary to exercise and develop skills and capabilities (Reeve, 1992:106).

Salvadorans living in the United States elucidates that both communities remit to their families highly, however Filipinos concentrate on bringing their family members to the US, whereas Salvadorans deliberately focus on supporting the families' welfare back home. Under these circumstances as substantiated by Jacobs and Cleveland, "the process of development even at the limited sphere of social development is not driven exclusively by material motives or confined to material achievements-the goals societies and individuals seek are determined by their needs and values. In the hierarchy of needs physical survival, security and comfort are primary". Therefore, the diasporas' remittances especially to post conflict countries like Rwanda may tend to serve the primary needs like paying school fees, health care, shelter and starting small business for the diasporas' families which have run short of livelihood strategies in terms of sustaining themselves rather than economic investments or support political activities. However, on the other hand, one can argue that diasporas given the motives for migration for individual diasporas' members from Rwanda personal remittances enlightened by such reasons are likely to influence the remittance behaviour of diasporas.

Furthermore, the motivations to remit among diasporic communities normally are driven among others by political, social and economic considerations. Laquerre, discussing the remittance behaviour of Haitians in the US, for example argues that political partiality amongst others motivates those (Haitians) so their remittances are meant to serve political party activities. However, as established in the present study on Rwandan diasporas' remittance behaviour in South Africa, the tendency to remit focuses on the socio-economic motivations rather than political motivations, (Laquerre ,1999).

The other motivational factors as earlier mentioned are the social and economic considerations. From the social perspective as articulated by Bruyn the migrant sends money home to assist those left behind driven by the perceived family obligations conceptually altruism. In this case, diasporas remit to sponsor social functions like marriage, dowry payment and the development of infrastructures like churches, mosques, and cultural centres. This has been true as from this research it emerged that the remittance behaviour of Rwandan diasporas in South Africa are characterised by this tendency (perceived family obligation) which aims at keeping close to their communities of origin.

Nonetheless, economic motivated remittances occur when a migrant invests in the country of origin. Gosh, elucidates that these are investments in self-interest and that remitting is inspired by the desire of the migrant to inherit remittance-based assets in home country or depending on the financial risks and rewards on saving and investments in home and host country, (Gosh, 2006:51). In a related development, organised labour migrants are obliged to remit because of the regulation on which their migration is founded. This is highlighted by, Akiy basing on migrants from Southern African countries namely Mozambique, Malawi, Swaziland and Botswana working under the Employment Bureau of Africa who are required to send at least 60 percent of their monthly salary back home. In this context, we can conclude that this is contractual motivation conceptually extrinsic. It is not informed by the voluntary will of the migrant to remit but rather the external conditional factors binding them at work.

1.3.3 Migrants' political motivations and determinants of remittances

Whereas the previous section explores the social motivations, as earlier mentioned the present study investigates remittance behaviour from a dualistic perspective. Focusing on the political motivations, Briquets and Lopez, point out that the notion that the determinants of remittances generated by diasporas flows, particularly from Communist-inspired systems, are different from those associated with labour migrations, (Briquets and Lopez 1997). The conceptual issues elaborated here are based on the Cuban-American experience. The decision for Cuban diasporas to leave Cuba, especially during the early 1980s, was largely shaped by political and social class motivations, although, as time went on, many diasporas of middle and lower class origin began to join the exodus as much in response to economic as to political dissatisfaction.

In addition, motivations for recent Cuban diasporas are equally complex and respond to different generational and historical experiences, including the deep economic crisis of the 1990s, but they also share commonalities including a desire for a regime change. Among some recent diasporas, but primarily for many of the pre-1990s diasporas, sending remittances to Cuba would simply allow the Castro government to remain in power for a while longer, even if by doing so they temporarily relieve the economic needs of impoverished relatives. Caught between these conflicting feelings, many Cuban Americans place family over politics" (Betancourt, 1996), because recent diasporas' familial bonds are strong. While they may reject government policies, they place the well-being of their

families first, claiming that U.S. punitive policies against Havana, including measures to limit remittance flows - often driven by pressures in Washington from the more anti-Castro segments of the Cuban-American community- do more harm to their families than to the Castro government (Betancourt, 1996). In this perspective, as elaborated by Betancourt it seems rather true to think that, though political motivations are essential in determining the remittance behaviour of migrants, social reasons informed by family needs out weigh the political and economic determinants of individual migrant remittances. This tends to justify the fact that remittances re an individual phenomenon and more of a private business between the individual diasporas and their families.

While the Indian diasporas is the largest in the world to-date after China, and has roots in every country in the globe, Prasad Sunil explains that, with the current economic reformation of India, there has been an effort by the Indian government to win the help of Indian diasporas to build the economic future of India, (Prasad Sunil, 2006:15). Notwithstanding, the fact that, global Indians are being noticed and recognised in every corner of the world for their success, there exists a gap between the Global Indian Society and the Indian government towards individual remittances, where the non-professional Indians remit to their families primarily. It is suffice to note that Indian diasporas are engaged in bridging this gap by bringing the global Indian diasporas under one banner and supporting various economic and social development initiatives to bring investment in India.

Unlike the Indian diasporas, remittances of diasporas from Chinese diasporas are organised and done according to professional backgrounds and the government tends to have a direct control in whatever is remitted back home, for instance remittances by the Chinese diasporas are taxed directly by the Chinese government (Tom, 2006). In contrast, the reasons for Cuban diasporas to remit money home are mainly shaped by social class motivations. This highlights a different perspective in comparison to other diasporas' communities around the world where remittances are done on an individual basis motivated by individual considerations in relation to social linkages shaped by family and community demands back home. Cases in point are the Salvadorans and Philippines resident in the US. This presents us with a case scenario to investigate the Rwandan diasporas where remittances seem to largely be done on individual basis purposely driven

by social reasons instigated by the unpredictable socio-economic conditions of their families in Rwanda.

In conclusion, most of the literature discussed above presents remittances as a transnational practice among diasporic communities, which serves as a social fact that keeps a close relationship between migrants and their communities of origin tight. However, the motivations to remit with regard to remittance behaviour take a multifaceted approach. It remains shaped by the individual migrant's reasons to remit. Remittance behaviour has been presented as an individual phenomenon explained in its dualistic approach of intrinsic and extrinsic motivations. It was also observed from the readings that remittances serve mainly social economic and political reasons though socio-economic factors tend to outweigh the political motivations for remitting. Moreover, from the views of various migration and development scholars discussed above it was found out that there is a close link between remittances and social and human development. The next chapter presents the methodological approach adopted by this study and the data collection techniques.

2. CHAPTER TWO: Research Methodology

Introduction

This section presents a detailed discussion of the scientific approaches to the study and the techniques that were employed in the data collection process. This study used a mixed approach to qualitative research: a case study and structured interviews. Other integral parts of this section were the presentation of the area of study, sources of data and research methods. Processes that were dealt with also included data analysis and interpretation. The limitations of the study were also highlighted.

2.1.1 Research design

The present study is a case study. A case study involves the detailed examination of a relatively few persons or items (Casley and Cury, 1981). Casley and Cury add that the case study is an intensive, detailed description and analysis of a single project in the context of its environment. A case study approach was chosen because it deals with a case as a whole in its entirety and is sensitive to the details of that particular study. Descombe points out that 'the case that forms the investigation is normally something that already exists', Descombe (2003: 31). This study used the Rwanda South Africa Alliance (RSAA) a body that brings together Rwandans living in different parts of South Africa. This association identifies with Rwanda Diaspora Global Network (RDGN) that is actively involved in sensitising Rwandans in the Diaspora through annual diasporas' conventions that take place in Rwanda to aimed at sensitising Rwandan diasporas living in different parts of the world to participate in the social, economic and political development of Rwanda..[9] Therefore, the participants are likely to offer useful information for an exploratory study such as this one on remittance behaviour of Rwandan diasporas in relation to social linkages in Rwanda.

In order to investigate the motivations of Rwandan diasporas' remittance behaviour in the city of Johannesburg a qualitative approach was adopted for this study using snowball sampling. This approach becomes particularly relevant to the present study because, as Gaskell points out, the qualitative approach helps to understand a range of opinions and

[9] Rwanda Global Network is an umbrella Association for all Rwanda diasporas association world wide and its member associations are actively involved in the socio-economic activities in Rwanda. The RDGN headquarters are based in Pretoria South Africa.

experiences of respondents, (Gaskell: 2000). Qualitative approach allowed the researcher to capture in-depth and detailed information, which informed this study (Patton, 1990). Another reason for the use of the qualitative approach was that this approach is known as the 'interpretative approach', which makes it a more appropriate method to understand human action and not explain human behaviours in terms of universal valid laws and generalizations (Mouton et al.1988).

The research further takes a quantitative approach to supplement the qualitative data. This is because some aspects of the research lend themselves to the use of statistics especially the data from the University of Witwatersrand's African Cities Project survey FMSP, 2003. Migration and the New African City was first carried out in 2003 and repeated in 2006 by the Wits Forced Migration Studies Program in collaboration with Tuffs University and the French Institute of South Africa. The Johannesburg sample included 845 respondents from Democratic Republic of Congo (24%); Mozambique (22.2%); Somalia 22.2%) and South Africa 23.5%). The areas of Johannesburg surveyed were Berea, Betrams, Bezeuidenhout valley, Fordsburg, Mayfair, Rosettenville and Yeoville. Methodologically the collection of data relied on open-ended or semi-structured interviews. These interviews were combined with other methods such as participant observation, archival research, and participatory rural appraisal techniques (Migration and the New African City.

The present study chose Rwandan diasporas who are members of RSAA resident and working in the city of Johannesburg for a number of reasons. First, the city of Johannesburg was preferred because in South Africa contemporary immigrants are concentrated in metropolitan areas where cultural pluralism and cosmopolitanism are part of their everyday lives (Yang, 2001). The cosmopolitan nature of migrants in Johannesburg as people in transit also influences the remittance behaviour of Rwandan diasporas.

Secondly, as elaborated by Gotz, Johannesburg is among the youngest cities in the world and typically a city of migrants, (Landau 2004:29) a focal point for much migratory inflows, (Hlobo, 2004:12). In addition, the easy access to information motivated the choice of Johannesburg.

2.1.2 Why the Rwandan diasporas

Firstly, I chose the Rwandan diasporas because of the diversified nature of migratory trends from Rwanda. The fact that Rwanda is a post-war and genocide stricken state has led us to predict that Rwandan migrants are more likely to be inclined to remit in order to respond to the socio-economic setbacks created by the war at family and/or individual level.

Secondly, the choice of Rwandan diasporas was determined by the fact that we speak the same language and this would facilitate the researcher conduct the interviews easily and give the respondents confidence to speak more fluently and freely as there would be no go between during the interviews. On the other hand, speaking the same language significantly contributed to the building of trust between the researcher and respondents. The increased trust could be evidenced through some respondents who used interviews as an opportunity to emotionally share their life stories and experiences beyond what was asked in the interview

Last but not the least, Rwandan diasporas were chosen by the researcher in the interest of future research. In this case, for instance, the researcher hopes to conduct a crosschecking survey with the recipients of remittances in Rwanda regarding the impact of remittances.

2.1.3 Population of study

The study considered the Rwandan diasporas population in SA because it is fourteen years since the 1994 genocide. This presumes that Rwandans in the Diaspora who migrated have been integrated in the host country and have acquired skills to be part of the productive human resource and employed both in formal and informal sectors of the economy in the host country. The alternative potentials for example from DR Congo, Somalia, Zimbabwe and so forth, were not considered because they seem not to provide a good case study since the causes of their flight are very recent and majority could be struggling with livelihood and survival in the host country.

Although gender, ethnicity and the background (rural-urban) of population of this study have not deeply investigated in the present study, from considered observation one may argue that RSAA seems to be an inclusive association in terms of gender and ethnicity,

including both Rwandans with rural and urban backgrounds. It is also important to note that there may be no significant rural-urban patterns among Rwandan diasporas because Rwanda is basically a rural country.

Sampling method

The study used snowball-sampling technique to select fifteen (15) members of RSAA resident in the city of Johannesburg. As noted by Neuman, snowball is a method for identifying and sampling the cases in a network, (Neuman 1997:207). Bernard refers to it as network, chain, referral, or reputation-sampling technique also describes it. (Bernard, 2000:113). The snowball technique was adopted because the population under study was scattered in different residential and townships in Johannesburg during the course of data collection namely- Braamfontein, Kingsway, Park town, Sandton, Rosebank, Yoeville, Kensington, East gate, Randburg, Berea, Newtown and Hill brow.

Sampling in these areas proceeded by way of identifying one respondent through whom a maximum of two respondents were then identified in a particular area. The last respondent in a given area sampled through snowball would then be asked to lead the researcher to any other Rwandan migrant they know in another area and the process was recurring. However, it is important to note that although the snowball technique was used deliberate efforts were made to select respondents from various places of the city of Johannesburg. Among the fifteen participants sampled for the study, thirteen were male and two female. Two of the participants were from Sandton, three were found in Kingsway and another two were identified in Braamfontein and in each of the remaining places mentioned above only one respondent was found.

2.1.4 Data collection techniques

The study used interview as the major data collection tool. Structured face-to-face in-depth open-ended interviews lasting over half an hour in length were employed to obtain data from fifteen (15) members of RSAA in Johannesburg. Strauss asserts that, “Open ended response questions permit the researcher to understand the world as seen by the respondents without predetermining their point of view through prior selection of questionnaire categories,” (Strauss et al 1990:76). Interviews were preferred because they

are believed to be an effective data collection tool in social sciences. This is validated by Selltiz when they point out that, "interviews are a more appropriate technique for revealing information about a complex, emotionally, laden subjects or for probing the sentiments that may under-lie an expressed opinion," (Selltiz et al 1965:236). Selltiz and Johoda) assert, "If we want to know how people feel; what they experience and what they remember, what their emotions and motives are and the reasons for acting as they do-why not ask them?"[10] The use of this technique for data collection was instigated by the main aim of this study about establishing what motivates the Rwandan diasporas in South Africa to remit to Rwanda.

Face to face, interviews were conducted using interview schedules and verbal questionnaires as recommended by Neumann, (Neuman, 1997:355). This gives the research a sensual/human feeling of the respondent. This technique also permits for further questioning in cases where further clarity is required. In fact, face-to-face interviews facilitated the research, and created a certain affinity between the researcher and the respondents in a way that the first interviewees who took part in the study-inculcated confidence in other participants, which facilitated the field, work exercise and made it possible for the researcher to obtain the necessary information for the study.

Although structured interviews were, the primary data collection tool from the population of the study as observed by that employing structured interviews one simply administers verbal questionnaires, (Marlow, 1993). The questionnaires administered for this study were made up of the following parts;

- Demographic profile: This section comprised questions regarding sex, age, marital status, dependants in South Africa and education.
- Social and Economic status: In this part questions about livelihood strategies, the length of stay in South Africa, reasons for migration were also raised. Other integral questions here focused on the place of birth.
- Remittance behaviour: Questions in this part centred on whether respondents remitted to Rwanda, motivational factors for remitting, reasons for remitting, channels for remitting and their perceptions about the use of the remitted money.

[10] Selltiz and Jahoda et al, 1965 Research Method in Social Science

- The open-ended questions were intended to gather detailed information on particular aspects of the study and to get a range of varied views from the respondents themselves.

Open-ended questions were preferred for this study because of their known advantages that would serve the demands of an exploratory study like this one. As recommended by Bryman, open-ended questions are useful in a qualitative study because they allow unusual responses to be derived and views that the researcher may not contemplate, (Bryman, 2004:79). In addition, through open-ended questions respondents can answer in their own terms rather than being forced to answer according to imposed response choices. Furthermore, as viewed by Bryman open-ended questions do not suggest certain kind of answers to respondents. It is through open-ended questions that both the respondents' levels of knowledge and understanding of issues can be tapped and the latter may explore the salience of issues. This type of questions is also useful for exploring new areas in which the researcher has limited knowledge. More particularly, the use of open-ended questions for this study facilitated the acquisition of a wide range of information that enabled the researcher to clearly understand the motivations and perceptions of Rwandan diasporas remittance behaviour in South Africa

2.1.5 Data analysis

This qualitative study follows a thematic analysis. Qualitative data analysis for this study involved the systematic process of coding, categorizing, and interpreting data to provide explanations of a single phenomenon as expounded by Macmillan, (Macmillan et al, 2006. In this process of coding and categorising the data the researcher engaged in reading and rereading transcripts of respondents' replies and formulated distinct themes in their replies. In this case, each theme was given a label and a definition of what the particular theme concerns. Thematic content analysis was preferred because it gives a deeper understanding of data. The following three broad themes were used to analyze data**:** remittances behaviour, motive for remittance and the intended use of the remitted money. The intended use of remittance was analysed further under the following themes: remittance for clothing, food, and rent, remittance for health care and school fees, remittance for investment in business and construction of shelter.

Interim analysis was made throughout the data collection process to keep track of changes in data collection strategies and evolving ideas.

The researcher did a comparative analysis of the findings of the Migration and the New African Cities Project, Johannesburg Report (FMSP, 2003) and primary data from interviews. The study focused on the trends identified by (FMSP, 2003) on migrants' transnational practices and the motivations of migrants' remittance behaviour.

2.1.6 Limitations of the study

This study was limited in space and scope. In terms of space, it was limited on the Rwandan diasporas based in Johannesburg South Africa, who belong to the Rwandan South Africa Alliance (RSAA). In scope, it is limited to the exploration of motivations behind the remittance behaviour of Rwandan diasporas in South Africa.

The sample size of the study population is small, with fifteen (15) participants only and is therefore not representative of all the Rwandan diasporic community in South Africa. However, this study remains important in that it provides in-depth information on what motivates the Rwandan diasporas to remit to Rwanda. Since this study uses a qualitative approach to research that is based on a case study and mixed methods, it provides good information and insights about the remittance behaviour of Rwandans living in Diaspora. However, the findings of this research may not be applicable to the understanding of remittance behaviour of all Rwandan diasporas in South Africa.

With regard to the (FMSP, 2003), data there are some methodological challenges that cannot go without mention. Firstly, this study is quantitative in nature dealing with relatively delicate qualitative personal matters; it slightly lacks the qualitative ingredients that would deepen the understanding but also the clarification of the causality under investigation. Secondly, the data underlies a true continuous normal distribution, its inherent categorical nature made the analysis miss the eventual critical individual accounts and their causal underpinnings.

Lastly, another limitation worth mentioning is that the FMSP project population sample only focused on the immigrants residing in the Central District of Johannesburg; it missed the side of the story of a number of intellectuals or professional immigrants from the

countries under consideration residing in the Johannesburg “richer” suburbs. In contrast, the current study captures a range of respondents from diverse socio-economic background residing in different places of Johannesburg city.

Despite the highlighted limitations in both the main data sources (primary and FMSP 2003) the fact that the researcher considered the two sources of data in the analysis, it significantly minimised the effects of the limitations described above on the findings of the study.

This is an exploratory study where variables cannot be predetermined for precise measurement; this study may not capture precisely the significance of variables like, gender, ethnicity religion and rural-urban patterns. More so, the study used reported motive from respondents for remittance as a measure of commitment to household economies.

Moreover, given the fact that this research is a case study in nature, it is hard for one to claim a general inference on the remittance behaviour of all Rwandan diasporic communities across the globe. This research in fact paves way for further research on the other Rwandan diasporas in South Africa and countries.

2.1.7 Ethical considerations

To ensure that respondents understand the purpose of the research and that their participation is voluntary, the researcher informed the participants of the nature of questions that were to be asked and the purpose of the interview (see consent form, appendix No. 1). The respondents had a choice to agree to go on with the interview or not to answer any question they are uncomfortable with, (Ellsberg, et al 2005).

Prior to the study, the researcher identified possible sources and referral areas where potential respondents stay or work from. Given the high crime rate in the Johannesburg Metropolitan City, permeating certain parts of the city for information was perverted. The researcher ensured that she minimizes possible risks to herself and other people she worked with. This was done by ensuring that interviews are conducted in places considered safe and the exercise finished early enough to avoid dangers associated with night

movements. No incident was recorded at the end of the interviews. Lastly, protecting confidentiality of the respondents was ensured through using pseudonyms.

3. CHAPTER THREE: Data Presentation and Analysis

Introduction

This chapter presents, interprets and analyses the findings of this study. The present study explores the determinants of the Rwandan diasporas remittance behaviour in South Africa. On the other hand it aims at establishing the extent to which social linkages influence remittance behaviour of Rwandan diasporas in South Africa. This study was informed by two competing hypothesises. On one hand, the Rwandan diasporas' social linkages in Rwanda motivate them to remit back home. In other words, it is argued that social linkages/networks are the primary motivational factors that shape the remittance behaviour of the Rwandan diasporas' in South Africa. Alternatively, it is argued that political factors (political party sponsorship) and macro-economic considerations such as real estate investment in Rwanda may also shape the remittance behaviour of Rwandan diasporas in SA.

Given the substance of the reviewed literature the researcher argued that remittance behaviour of the Rwandan diasporas in South Africa are mainly motivated by social factors. Thus this chapter presents the interpretation of the data and implications of the findings and explores the empirical evidence qualitatively with the objective of testing the hypothesis of the study. Tables are also classified under different themes to enable easy presentation and interpretation of data from the (FMSP,2003), project in order to examine the general tendencies of the remittance behaviour of other migrants resident in the city of Johannesburg.

This section begins by giving background information, then proceeds with social and economic status of respondents and finally discusses the remittance behaviour of the Rwandan diasporas.

3.1 Background Information

The data presented in this study was collected from fifteen (15) interviewees-thirteen male and two female all members of the Rwanda South Africa Alliance a coordinating body of Rwandan diasporas in South Africa which has its headquarters in Pretoria. Demographic information for respondents of this study was considered significant because it was presumed that such factors like age,marital status, duration of stay in host country may impact on the remittance behaviour of Rwandan diasporas, as a extrinsic motivational factors.

Among the respondents of this study eight were aged between twenty five and thirty five, another five aged thirty five to forty five, while two of them aged forty five to fifty five. As indicated by the count of respondents above, the Rwandan diasporas in South Africa are in the age of active labour force or what we may call the economically active age. It is argued that this age group is more likely to remit because they are able to work and get resources. Most of the respondents reported to be married and were staying together with their partners and children whereas a few of them were single and did not have dependants in Johannesburg.

Education is a vital element for a migrant to negotiate his livelihood within the host society. The present study investigated education of the respondents because education is a key resource in relation to accessing employment and other opportunities available in the host. Different levels of education were reported by respondents. Two of them hold a PhD and three a Masters degree in various disciplines while eight hold a first degree. Only two reported to have had informal training in other fields. It was also discovered that out of the fifteen respondents seven had undergone additional training in different professions. The fact that most of Rwandans in South Africa are highly educated is not exceptional. Several empirical studies, such as (Akiy:2004 and CASE:2003), revealed that DRC migrants based in South Africa were highly educated.

On other hand, this educational trend seems to follow (Lowell'2004:4), categorisation of the diasporas into three mainstream groups, that is high skilled, intellectual and business class In addition, it is possible that the skills from additional training that Rwandan diasporas have facilitate them to forge out livelihood strategies where they earn wages

from temporaly jobs because at least all the interviewees tended to be engaged in some type of work. However, the fact that respondents were characterised by intellectual skills and business orientation does not contest the presence of some other low skilled Rwandans in South Africa.

Finally, the study investigated the respondents' place of birth because it was predicted that people tend to relate to places where they grew up. This information is relevant to examine the strength of social linkages of the Rwandan diasporas in South Africa in relation to their country of origin. Out of fifteen respondents ten were born in Rwanda. None was born in South Africa, though five reported to have been born in East African countries like Democratic Republic Congo, Uganda and Burundi. The most significant issue that this study revealed is that all the respondents came to South Africa from Rwanda including those who were born in other countries. Nonetheless most of the respondents having been born in Rwanda also seems to suggest that they still have families and friends in Rwanda and this condition (having family in Rwanda) can be associated with other social factors that shape the remittance behaviour of the Rwandans in South Africa. As earler explained in the methods section background characteristics regarding gender, ethnicity and rural – urban trends were not investigated by the researcher though from considered observation I may argue that this was a mixed population with regard to these variables.

3.2 Social and Economic Status in South Africa

While the previous section presents the background information about the population of the study, the present section discusses the dynamics surrounding the social and economic status of Rwandan diasporas in South Africa in relation to their remittance behaviour.

3.2.1 Summary of reasons for migration to South Africa

As presented in the literature chapter people migrate for different reasons. One of the aspects investigated in this study was the reasons why the Rwandan diasporas migrated to South Africa. The underlying reason that respondents continued to point out was looking for better paying jobs. This trend is validated by (Tacoli et al, 2001) as they attribute the growing numbers of people who move within countries and across the borders to be looking for better employment opportunities and better lifestyles. More than half of the respondents interviewed pointed out working reasons,"I worked in Rwanda as a journalist,

coming here was opening up my carrier and looking for better green pastures," (interviewee 5). Another respondent stated that "I came to study in Pretoria first and later came back to work with a Child Rights Organisation as a legal advisor," (interviewee 7). As indicated in this study some respondents came to South Africa to seek refuge as explained by one respondent ,"I was running away from the civil conflict in 1995 and I came as a war refugee,"(interviewee 3). This is not is not an exceptional reason because Rwanda is a post war and genocide stricken country.

Another reason given by a relatively few respondents refers to educational purposes. As accounted by a few of the interviewees who said that their primary reason for coming to South Africa first was to study though they later continued to work here (Johannesburg). In addition, there are other reasons that were highlighted by respondents for instance as stated by one: "I came by accident, I was going to Australia but I stopped in Cape town for further studies and ended up here in Johannesburg",(interviewee 13), and respondent 15 said that he came accompanying a South African spouse" (interviewee 15). Though the reasons for migration from Rwanda differ as observed from the views of the respondents, it is important to note that these Rwandans have built a social network (RSAA) for coordination amongest themselves in South Africa. This is not exceptional to Rwandans in South africa, it has been established by migration studies that migrants living in Johannesburg like else where on the globe are grouped into different migrant associations including churches for instance (Nzayabino, 2005) elaborates the role of refugee churches as social and emotional factory. This appears to be one of the strategies for them to integrate within South African community and a mechanism to keep their identity and to maintain social connectedness with their home country. In this context it can be presumed that intrinsic motivational factors such as the desire to contain their identity and the will to strenghten social connectedness back home informs the remittance behaviour of Rwandan diasporas in South africa.

3.2.2 Residence status and length of stay in South Africa

In order to establish whether the residence status and the length of stay of migrants in South Africa has an a role inspiring the remittance behaviour of Rwandan diasporas resident in South Africa were asked to mention the type of Visa they held. According to the information obtained from the participants of this study very few revealed that they had

gained full South African Citizenship and hold South African passports while among them some said that they had South African ID book. Most of the respondents however declared that they had a temporary status based on work permits. From among the interviewees, it was found out that some respondents were using spousal visas as they were still pursuing permanent residence. On the other hand among the interviewees, some declined to disclose their residence status which had not been actually anticipated by researcher.

Although most of the interviewees declared to be legally staying in South Africa it should be noted that just a few of them have permanent residence despite the many years most of them have lived in South Africa. Therefore in this context residence status is likely to affect their reimittance behaviour of these Rwandans as it may be among the extrinsic considerations to remit back home since it may seem to be their ultimate retirement residence. This seems to be consistent with the findings of Gunstille in the study on Asian migrants where they reveal that Asian migrants concerns to remit are directed to better their economic status in the home countries which they view as the place of ultimate residence.

In addition as indicated by the FMSP the residence status of migrants, the level of income and the new life style entered in the host society tended to be among the extrinsic motivational factors that have a bearing on the remittance behaviour of migrants in the city of Johannesburg. This finding of FMSP validates the findings of the United Ntions Population Fund which indicate that the residence status, the age and marital status were crucial among other determinants of remittances. The following table illustrates the propensity to remit in relation to residence status: by migrants in Johannesburg.

Table 2. Residence status of migrants in relation to annual remittances

Has SA Identity Book * Approximate Amount of Money Sent Annually										
			Approximate Amount of Money Sent Annually							**Total**
			DK/RA	**Less than R199**	**R200-499**	**R500-799**	**R800-1099**	**R1100-1499**	**R1500-1999**	**>R2000**
Has SA Identity Book	Yes	Count	17	3	11	11	7	6	6	59	120
		% within Has SA Identity Book	14.2%	2.5%	9.2%	9.2%	5.8%	5.0%	5.0%	49.2%	100.0%
	No	Count	41	6	20	46	19	13	16	106	267
		% within Has SA Identity Book	15.4%	2.2%	7.5%	17.2%	7.1%	4.9%	6.0%	39.7%	100.0%
Total		Count	58	9	31	57	26	19	22	165	387
		% within Has SA Identity Book	15.0%	2.3%	8.0%	14.7%	6.7%	4.9%	5.7%	42.6%	100.0%

Source: FMSP, 2003

In South Africa migrants possess different residence statuses, though the table above captures only those who have acquired the South African identity book (SA ID) book. As indicated in the table migrants remit differently despite having the same residence status. From this table therefore,it may be argued that the migrants' level of remittances is not only determined by their residence status but rather it takes a dualistic approach based on both the intrinsic and extrinsic motivations that take the form of social, economic and political considerations of individual migrants.

Nonetheless, length of stay in South Africa was considered relevant to this study because it facilitated the understanding of individual diasporas' remittance behaviour by establishing whether the length of stay in host country had a bearing on the propensity to remit. As reported by all respondents in the current study ,their length of stay ranged from a year to twenty years in general. A relatively few respondents among the interviewees, said they had lived in South Africa for a period over one year and to five years. Most of the respondents reported to have lived in South Africa for about ten years. Though it was pointed out by some respondents that they had stayed in Johannesburg for about fifteen years. In fact very few of them (respondents) reported to have lived longest in the country

which was approximately twenty years. When you relate where the majority of respondents were born and their length of stay in South Africa and status of residence, the tendency shows that emigration for those persons seeking professional jobs (economic migrants) may be increasing in Rwanda after the war and genocide. Thus it is more likely that remittances to Rwanda from diasporas in South Africa seem to be inspired among other factors by the need to improve family economic standands that suffered economic setbacks during the war and genocide in 1994.

3.2.3 Livelihood strategies for diasporas in South Africa

Among the factors that affect the remittance behaviour of migrant communities is the occupation in relation to livelihood strategies. In this study on the determinants of Rwandan diasporas remittance behaviour asked about their occupations, respondents highlighted various engagements in the city of Johannesburg. The table below demonstrates the various occupations as underlined by respondents.

Table 3. Types of occupation

Type of occupation	**Number**	**Percentages (%)**
Private security personnel	2	13.3
Medical doctor	2	13.3
Engineer	1	6.6
Journalist	3	19.9
Taxi driver	2	13.3
Business men	3	19.9
Consultancy	2	13.3
Total	**15**	**100**

Source: primary data, November, 2007

The occupations of Rwandan diasporas as summarised above in table 2, were described by the respondents mainly as their major livelihood strategies though some of them said that they were doing some other little business affaires to supplement the monthly salary as a livelihood strategy. One of the respondents stated, “My monthly salary is the main livelihood strategy and I also have some rental income besides”. In addition, with the

respondents commenting on their livelihood strategies in South Africa, the research established that some of the interviewees were engaged in the formal sector working with professional institutions and companies. While most respondents reported to be working, most of them seem to be engaged in the informal sector, self employed. Rwandan diasporas in South Africa in general have different livelihood strategies. However it should be noted from the expressions of the respondents that the major livelihood strategies for skilled Rwandan diasporas in South Africa are mainly characterised by salary and wages.

Another relatively big number of respondents who work in the informal sector said to be self -employed. Asked about their current occupation, some respondents said that they owned retail shops in Braamfontein and Hillbrow. One respondent explained:

> I own a shop in Braamfontein and here business is better than in Rwanda. I did business in DRC and Zambia before coming here but there is a big difference in Johannesburg because I get many different items to sell, (Interviewee, 6):

The other respondent said:

> I operate a taxi; I use my cab to offer taxi services to many people including fellow Rwandans in SA. It is exciting I have been in this business for over ten years, even people in Rwanda when they are coming to Johannesburg they call me to pick them from the airport. I like it, (Interviewee 10).

From the above statement there are two observations that can be drawn; successful business in Johannesburg as a livelihood strategy is from which he derives satisfaction and this may influence their remittance behaviour. In addition offering taxi services to Rwandans both living and visiting SA is significant because it presupposes intrinsically the will to consolidate social connectedness with the community of origin.

As discussed above, among the views of some respondents about their occupations and livelihood strategies there are indicators of social and economic factors that characterise the issues which tend to motivate the remittance behaviour of Rwandan diasporas in South Africa. In this regard therefore the next section explores in detail the dynamics surrounding the factors that seem to contribute to the determinants of the remittance behaviour of Rwandan diasporas in South Africa.

3.3 An Overview of the Remittance Behaviour of Rwandan Diasporas in South Africa

The prime focus of the present study was to establish the main motives that inform the remittance behaviour of Rwandan diasporas in South Africa to Rwanda. In order for the researcher to probe these determinants, issues to whether people have ever remitted money to Rwanda and what could be the factors and reasons behind these remittances were raised.

3.3.1 Remittances and motivating factors for remitting to Rwanda

The study findings revealed that most of Rwandan diasporas were involved in financial remittances to Rwanda. This was inferred from the fact that most of the respondents acknowledged to have sent money to Rwanda. In fact some respondents reported to be involved in the remittance of both money and goods to their relatives. In view of the fact that motivation is a concept that presumes a stimulant to act. This section looks at the factors that motivate Rwandan diasporas' remittance behaviour.

To begin with, respondents described various issues they considered in order to send money to Rwanda. The respondents gave a range of reasons for remitting. As explained by one respondent clearly:

> I am obliged to provide for my family, I pay school fees for my niece, I pay tuition fees for my sister at the university, I also provide financial support for my Auntie with her daily upkeep and taking her two sons to a secondary School,(interviewee 8).

In this context it can be argued that remittances from Rwandan diasporas in South Africa are socially oriented and aim to assist families, those in need, sustain and develop home communities back in Rwanda. Thus, Rwandan diasporas remittance behaviour gives the impression of being motivated by social obligations inspired by the desire to improve the social welfare of family members back in Rwanda unlike, the Filipino diasporas living in the United States of America who concentrate on bringing their family members to the US, as noted by Menjivar. On the other hand, drawing on Gosh's (2006) description of the Africa community built on solidarity. The study argues that the feelings of obligation to sustain families manifested by the respondents may be viewed in the perspective of social solidarity, a strong element in the social setup of african communities.

Secondly the findings of this study also indicated that although Rwandan diasporic remittances have social inclination the reasons for remitting depended on the individual diasporas. It emerged from the study that some diasporas remitted to cater for the education and health care as an investment in human capacity development of their family members. As highlighted by Bryun, such remittances are conceptually motivated by altruism, (Bryun, 2006). Generally the remittance behaviour of Rwandan diasporas is based on socio-economic considerations of their family members back in Rwanda.

There were no purely economic and political considerations manifested by the respondents as motivating issues for remittance. Unlike other migrant communities for instance Haitian diasporas in the US who were found to remit for purposes of supporting political party activities in Haiti, as highlighted by Laquerre, the present study found that all respondents were not actively involved in political activities back home, (Laquerre, 1999). None of the respondents declared to be supporting any political association back in Rwanda or those operating from abroad including South africa. This seems somehow surprising given that Rwanda is a post- conflict state and respondents had already given reasons for migration related to the war and the genocide of 1994.

From a critical point of view, this non involvement in active politics may be attributed to the fact that in Rwanda today there is no political crisis that can call for the diasporas' sponsorship to political organizations back home. In addition, as noted by (Indexmundi 2007), about 60% of the Rwandan population is estimated to be living below the poverty line. Thus with such a situation it can be argued that the Rwandan diasporas' priority for remitting is motivated by the socio-economic needs of their families rather than the political and pure economic considerations. In addition migration literature has revealed that diasporas are much inclined to their families well being than political and economic interests of their countries of origin. For instance as established by Betancourt, about the Cuban diasporas in the US, he points out that though most of these Cubans were opposed to Castro government policies, they placed the well-being of their families first. They claimed that U.S. punitive policies against Havana, including measures to limit remittance flows - often driven by pressures in Washington from the more anti-Castro segments of the Cuban-American community—do more harm to their families than to the Castro government. Therefore, I would like to argue that Rwandan diasporas in South Africa are

not distinctive with their remittance behaviour despite being highly politicised, they (Rwandan diasporas) behave like other migrant communities. It should be noted here that all the respondents were in position of obtaining a monthly income however meager it may be thus making it possible for them to remit to their relatives in Rwanda whenever need arises and can also facilitate the diasporas to sustain themselves in the host country.

Furthermore the findings showed that the Rwandan diasporas remittance practice is not confined to a particular category or class of migrants. In contrast the study revealed that both professional and intellectual migrants and those in small business do remit. Even though all respondents interviewed indicated that they do remit, yet this trend cannot be generalised to all diasporic communities. Akiy, for instance, points out that the majority of the forced migrants from the DRC do not remit to their country of origin. (Akiy 2004),

In addition although altruism has been argued to be a fundamental social motivating factor among diasporic communities that strengthens social ties the findings of the University of Witwatersrand's Johannesburg research project, did not portray a significant pattern of the outflow of remittances from migrants in Johannesburg to their countries of origin, (FMSP 2003). Besides it should be noted that the FMSP study on migrants' remittance behaviour in Johannesburg did not explore the Rwandan migrant community in South Africa.

Though the literature on remittances discussed in the previous chapter presented remittances as transnational practice among individual diasporic communities in different parts of the world motivated by various factors which consist of social, economic and political considerations, the FMSP survey on Johannesburg migrants revealed limited participation of migrants in remitting activities. The table below illustrates the outflow of money from migrants in Johannesburg to household members still in the community of origin as a transnational practice.

Table 4. Sending money vis a vis household members in origin country

Household Members Still in Origin Community * Sends Money Outside Johannesburg					
			Sends Money Outside Johannesburg		Total
			Yes	No	
Household Members Still in Origin Community	DK/RA	Count		6	6
		%		100.0%	100.0%
	Yes	Count	369	382	751
		%	49.1%	50.9%	100.0%
	No	Count	9	38	47
		%	19.1%	80.9%	100.0%
Total		Count	378	426	804
		%	47.0%	53.0%	100.0%

Source: FMSP 2003

The table above presents money remitting as a transnational practice by migrants in Johannesburg like elsewhere in the world. As indicated in percentages, the level of remitting seems to be low despite recent findings which reveal that most of the migrants in Johannesburg have family members in their respective countries of origin. Generally 47.0% represent both categories of migrants with and without family members in the community of origin. Whereas 53.0% show those with no household members in the country of origin and do not send money, it is important to note from this table that though to a limited extent migrants without household members in the country of origin can still remit. In this case one may claim that it may be because of the desire to continue to relate with the larger society of origin in a bid to maintain the national identity of the home country by diasporas. Moreover, as Bryun points out, migrants with no families in country of origin can still remit because of individual economic considerations or 'self-interest'.

In addition, 53.0% though it is a representation of a big number of migrants' who do not remit nor have families in home countries, attention should also be paid to other factors in the host country with regard to new social status like unemployment, residence status, low income and so forth which can affect individual migrants remittances behaviour. Menjivar points out that, the capacity to remit by migrants are further formed by the circumstances in the host country such as family obligations and other household characteristics; this may be true with the migrant communities in Johannesburg. Thus it may be not logical to conclude that migrants without household members in the community of origin are the

ones who do not remit at all. Although it may be a fact that the more one is in touch with their families the more affection grows and they get concerned about their problems hence rendering themselves to help through remittances.

In conclusion, the views of respondents of this study on motivations of the Rwandan diasporas in South Africa manifested a tendency of socio- economic motivations and this is consistent with the findings of Oronzo and Gunstille; both of whom established that migrants' remittances were inspired by social and economic factors, (Oronzo,2001 and Gunstille,1986).

Studying remittance behaviour takes a multifaceted approach, besides the above discussion on the motivations and reasons for remittance among migrant communities in Johannesburg in particular the Rwandan diasporas' community, it is worthy to take a look at the financial obligations and the purpose the remitted money serves in Rwanda. Looking at the purpose of remitted money may facilitate the researcher to understand the motivation for remitting.

3.3.2 Intended use of remittances

It emerged from the study that most of the respondents agreed to have financial commitments in Rwanda even though some respondents told the researcher that it was a private matter and declined to say anything about it. In fact it was observed from the views of respondents that even those who acknowledged having financial commitments in Rwanda remained sceptical to reveal the extent to which they are engaged with these financial obligations. In this regard the researcher linked this tendency to the fact that most people and in particular Rwandans are secretive about financial commitments.

In a similar development respondents of this study however described various functions which the remitted money serves. Most of the respondents, said that they remit to cater for their relatives' school fees and medical bills. As noted from the views of one respondent, "I send money for school fees for my extended family members, I have on several occasions paid medical bills for my mother and sisters"(interviewee 12). Among other reasons specified by respondents were that they send money for clothing, food and rent. This was consistent with the views of most of the respondents who disclosed that they

were involved in sending money to cater for domestic requirements for their family members and friends in Rwanda. From a critical point of view remittances in this case can be assumed to be livelihood strategies for the recipients. This argument is drawn from the individual reasons for remitting as given by the respondents and basing on what Stark refers to as enlightened self-interest that arise with the demands of family, (Stark 1991). it can be construed that the feelings of obligation influence the remittance behaviour of Rwandan diasporas in South Africa.

The respondents also reported to be remitting for many other reasons for instance an interviewee pointed out the uses of the remitted money to be multiple, for instance, loan repayment, house construction, accommodation, food, extended family fees and so forth". It is worth noting that the remitted money by the Rwandan diasporas to their families enhances direct consumption as argued by Jacobs, that in the hierarchy of needs, physical survival, security and comfort are primary". thus derived from social motivational factors, (Jacobs et al 1999:38).

On the other hand, as highlighted by one respondent (one of the coordinators of RSAA) whose views demonstrated economic motivations argued that the remitted money serves the following purposes and explained in these words:

> This money promotes personal development and builds on future investment; it also promotes small and medium scale business in the country hence creating more income generating activities for low and medium income communities. The government also taxes the money we send home and use it for the social and economic development of infrastructure in the country (Interviewee, 5)

From the above argument exhibited by this respondent it was presumed that among the Rwandan diasporas in South Africa, there are tendencies of economic motivations that partly form their remittance behaviour and this falls under what (Stark 1991) and Bryun 2006) refer to as pure self-interest when the remitter sends money with the aim to develop business ventures in the country of origin.

In short, as revealed by the study findings above, the financial commitments that Rwandan diasporas are committed to in the country of origin are directed towards socio- economic motivations viewed under altruistic and enlightened self-interest reasons. Below is an overview of the remittances from South Africa to Rwanda in figures.

Table 5. Money sent on average

Money sent averagely (US$)	**Frequency**	**Number**	**Percentage (%)**
100-1000	Term	7	46.6
1000-2000	Quarterly	4	26.6
2000-3000	Semester	2	13.3
4000-5000+	Annual	2	13.3
Total		**15**	**100**

Source: field data Nov 2007

On average money remitted by Rwandan diasporas in South Africa ranges from 100-5000+US$ annually. The table above elaborates the amount remitted and the capacity of remitters. The study found out that most people remit 100-1000 US$, on a term basis.Table 3, further indicates that a relatively few respondents do remit between 1000-2000US$ quarterly ,while another small number of respondents send between 2000-3000US$ on a semester basis. And the highest amount of money remitted as illustrated in table 3, is between 4000-5000+ annually as reported by very few respondents of the present study.

It should be noted that the largest amount of this money remitted by the Rwandan diasporas seems to be through informal channels. The informal channels refer to the use of personal contacts and are not officially recorded formal by financial institutions while informal channels being those where transactions are made through established financial institutions. For instance, the 2007 Rwandan diasporas' convention points out that though the Rwanda diasporas remit more than 100US$ million dollars a year, informal remittances are estimated to be three times the formal remittances to the country. According to RGDN (2006: 27) most of the Rwandan diasporas financial remittances in general are directed to families as the primary recipients though the government of Rwanda indicates that diasporas are customers in development. This is because the government of Rwanda and her partners acknowledge the existence of informal remittances that are injected in the economy and are larger than official remittances.

3.3.3 Mechanisms and challenges encountered in remitting (Channels)

The present study took an insight into the remittance channels to Rwanda because it was presumed that they (channels) can be among the extrinsic motivations that shape the remittance behaviour of Rwandan diasporas in South Africa. It emerged from the study that remittances to Rwanda took two major forms that is the formal and informal channels. This finding was consistent with (Bryun 2006) in the study on remittances in the great lakes region where he asserts that migrants from the great lakes region like other migrants else where on the globe use both informal and formal mechanisms to remit.

I. Formal channels

Respondents who reported to remit using formal channels from South Africa to Rwanda explained that they use freight service and money gram with banks in Rwanda recognized internationally. It was noted from the views of respondents that these two formal services were not constantly used. As put forward by one respondent; “I use this channel only when I am sending money in a hurry in case there is an emergency with the people home”. There are two major problems that featured through out the interviews about remitting using formal channels- high taxes levied by banks and transfer regulations both in South Africa and Rwanda. In this regard it was noted by the researcher that the problem of high taxes and inflexibility of banks both in South Africa and Rwanda affect the inflow of remittances to Rwanda and pose a serious challenge to most migrants in SA who wish to remit, for instance very few banks can cash travellers’ cheques in Kigali City.

In addition, for instance, as accounted by this respondent, “The channels are not clear when using banks, banking costs are very high both here and in Rwanda. Banks in Rwanda are not flexible” (interviewee 5). With such a lamentation from a remitter it is worth to conclude that under ineffective systems remittance behaviour can be affected negatively. Given the problems encountered by the diasporas through the use of official channels to remit, it is not a surprise that most respondents of this study reported to be engaged in informal remittances and explanations given portrayed that Rwandan diasporas in South Africa appreciated this channel.

II. Informal channels

The most popular informal methods used to send money to Rwanda are by personal carrier. This is validated by (Bryun, 2006) in the findings of the study on remittances to the great lakes region when he points out that the sender takes the money with him or her when travelling to Rwanda, or she or he gives it to a family member, a friend or an acquaintance. Due to the complexity of the system of sending money both in South Africa and on the Rwandan side, respondents affirmed that they prefer to use informal means to remit money to their families in Rwanda as captured in the words of one respondent, "I use different channels so I face no problems, "I do it through friends going to Rwanda" (interviewee 2). From an analytical point of view, even the respondents who reported that they have not encountered problems in sending money to Rwanda may be using informal means though they hesitated to mention the real channels they use.

Remitting to Rwanda tends to be very problematic because the study findings revealed that even the informal channels used are only limited to personal carrier, However, it can be argued that due to the strong social connectedness among the Rwandan diasporas manifested by the views of most of the respondents of the present study, remittances through informal channels to family members seem to have increased which one can claimed to be intrinsically motivated. Contrary to migrants from the DRC in South Africa who have an organized system refered to as DRC agencies that facilitate remittances to DRC, (Akiy, 2004:65). Although not legally established these agencies render commendable services to the DRC migrants in South Africa that need to remit back home.

3.3.4 Business centre motivations

In the previous section remittance channels and the challenges associated to them were presented, therefore the next section gives an insight into the various categories of recipients of remittances in Rwanda.

It emerged from the current study that remittances to Rwanda are mostly destined to individual families which (Sandles et al 1996) describes as institutions that embody an important form of social capital.

The respondents revealed that they owned some small scale businesses in Rwanda and therefore they send money to boost the business. One of the respondents soberly stated; “I have a Chicken rearing farm (Layers) where I get 430 eggs a day that I supply to contacted customers which is run by my sister and brother”, (interviewee 4). Another respondent declared to be engaged in two different business namely, the transport industry and small scale-modern livestock faming as he explained; “I deal in transport (taxi) and small scale-modern farming (livestock) They are managed by my brother” (Interviewee 1).

In a related development another respondent elaborated, “I invested in house construction and cultivation of trees. I rent the houses to tenants and they pay very well and my forest is also ready for harvest, yeah all are managed well by wife” (respondent 5). In this context almost all respondents who accepted to own businesses in Rwanda indicated a family member to be in the management of their projects. This is significant in that it can be claimed that the existing social relations between the Rwandan diasporas in South Africa and their family members back home informs and facilitates the diasporas’ business investments in Rwanda.

With regard to the aspect of sponsoring individual family members to start their income generating projects it was discovered that Rwandan diasporas efforts to remit to enhance their relatives’projects in Rwanda had been frastrated by recepients despite the will and obligation the former. Respondents expressed that sponsoring individual family member’s income generating projects would be good but they normally collapse. One of respondents observed, “I have tried several times but it has not worked out, basically when my relatives receive the money they use it differently” (interviewee 2). This view is also articulated by Bruyn when himself and the co-authors point out that recipients of the remittances normally have personal priorities as such they (recipients) use the money differently from the senders’ choice. Therefore it can be argued that this may be the main reason as to why most of the Rwandan diasporas expressed no interest in sponsoring individual family members’ to start up income generating projects.

Another respondent with disappointment also explained “All the projects they told me to help them develop failed” (interviewee 1). Nevertheless, what featured in the interviews on this aspect of erecting family projects was that respondents seemed not to be motivated by

any factor to sponsor individual family member's income generating project, though some few respondents accredited to have sponsored some family members' projects as noted from this respondent, "some of the money I remit is for the support of my dependants' subsistence projects but also for personal and family development" (respondent 11).

Although most of the respondents rendered no interest in sponsoring income generating projects for individual family members, it emerged from the views of most of the respondents that they were motivated mainly by remitting for consumption purposes and investment in the education of their family members. This finding is consistent with (Pendleton, 2006) views on the use of remittances where he points out that the high share of remittances is spent on non productive investments and short term consumption gains. Therefore this poses a serious threat to the remittance patterns to Rwanda as it may lower the motivation of diasporas to remit.

In short, personal investments coupled with the will expressed by some respondents who declined not to own any business investments but who revealed that they remit because it is an obligation to support their family members' welfare back home, one can argued that Rwandan diasporas' remittance behaviour is basically determined by altruistic and self-interest motivations. As noted by (Bruyn ,2006) altruism and self-interest may occur when the migrants (diasporas) want to increase the well-being and living conditions of their families in the place of origin and may be in preparation for return and inheritance of family assets in future.

3.4 Discussion of the hypotheses

This study set two competing hypotheses, first , the Rwandan diasporas' social linkages in Rwanda motivate their remittance behaviour. The main argument here is that social linkages/networks are the primary motivations that inspire the Rwandan diasporas in South Africa to remit to Rwanda. The major findings of the study showed that Rwandan diasporas remit mainly to family members and extended family relatives because there exist sustained social linkages and pre-established networks between the former and the latter.

With regard to intended use of remittances to Rwanda it was found out that some of these remittances were destined to pay for school fees and medical bills for extended family kids

and other family members like parents and sisters. As it was reported, the desire to remit was motivated by perceived obligation to help family members left home in need as away to keep close to them and maintain participation in family affairs as a responsibility to share with loved ones.

Looking at the web of family mutual expectations as documented by (Menjivar et al 1998: 4) was established that Rwandan diasporas remit when they are asked to help by their relatives back in Rwanda. In this context, it was found out that remittance flow irregularly when need arises and the request finds them in position to cater for it. Much of the money remitted in this case was said to serve such purposes like buying food, paying rent, buying clothes, contribution for family functions like weddings, funerals and baptism ceremonies. This contribution keeps the diasporas present in the social life of their communities through sustained linkages with the.

With regard to business centered motivations this study identified that some Rwandan diaspora members remit for personal investments back home. However it was established that these personal investments were made possible by both the migrant's accumulated resources in the host and the social linkages between him and his family back home. This conclusion was reached after establishing in the study findings that all the Rwandan diasporas' owned businesses in Rwanda are operated and managed by their relatives primarily though other agents like paid labourers and banks work with the family members. As such social networks play a significant role in determining the Rwandan diasporas' remittance behaviour.

Given the strength of social networks existing between the Rwandan diasporas and their families back home, the tendency to remit may be claimed to be high. The findings from this study indicated that remittances from South Africa were invested into the education of family kids and servicing medical bills, food, rent and clothes. Analytically, remittances for education is an input in human capital development, money remitted for medical care, food rent and clothes may be motivated by the desire to increase livelihood strategies for primary consumption at a household level of individual families.

However as it is alternatively hypothesised that political factors (political party sponsorship) and macro-economic considerations such as real estate investment in Rwanda significantly shape the remittance behaviour of Rwandan diasporas in SA. The study

findings do not show any relationship between the remittance behaviour of Rwandan diasporas, political and economic considerations. In this case with regard to political considerations to remit, it was assumed that may be it is because in Rwanda at present there is no political crises. Moreover, with economic considerations the study argued that due to the low levels of remittances coupled with the type of occupations indicated by respondents, the incomes of most of Rwandan diasporas in South Africa are too small to inspire ambitions of real estate investments. Thus, it emerged from the findings of the present study that political and pure economic reasons were less likely to influence the remittance behaviour of Rwandan diasporas in South Africa.

3.5 Concluding Remarks

From the study findings almost all Rwandan diasporas in South Africa are involved in the transnational practice of remittances to Rwanda. It was established that remittances to Rwanda were motivated by social linkages and connectedness existing between the Rwandan diasporas and the country of origin rather than the political and economic interests. This was confirmed by the reasons for remitting reported by the respondents which included among others perceived obligation and responsibility to help family members financially.

Drawing on the major findings of the study, the hypothesis that, the Rwandan diasporas' social linkages in Rwanda motivate them to remit back home was held valid because the findings of the study showed that Rwandan diasporas remit mainly to family members and extended family relatives because there exist sustained social linkages and pre-established networks between the former and the latter.

4. CHAPTER FOUR

Summary of Findings, Conclusions and Recommendations

Introduction

This chapter presents the summary of findings of the study, provides a general conclusion and draws recommendations.

4.1 Summary of findings

This research investigated the determinants of the remittance behaviour of Rwandan diasporas in South Africa to Rwanda. It was found out that Rwandan diasporas in South Africa remit at any cost both through formal and informal channels. However Rwandan diasporas in South Africa remit relatively small amounts of money that are directed to domestic consumption and human capital development at the household level.

The determinants of the Rwandan diasporas remittances as revealed by the study findings were found to be motivated by the social linkages that exist between these diasporas and their families in the country of origin though characterised by small–scale economic ambitions inspired by self-interest of the individual diasporas. It emerged in the study findings that the spirit to contribute and sustain the development of their families informed the desire to remit to Rwanda principally. The predominant reasons for remitting identified by the study fell into three categories- Altruism, enlightened self-interest, and individual migrant's self-interest respectively.

It has been established that there are serious challenges to the flow of remittances from South Africa to Rwanda. These included high taxes levied on remittances both by the South African banks and the Rwandan banks. The transfer regulations in South Africa were reported to be too rigid as most of the Rwandan diasporas resident in South Africa possess temporary Visas as highlighted by respondents about the entire Rwandan community. The Rwandan regulations were also reported not to be flexible at all and even the banks provide very limited services about receiving money from abroad.

Informal remittances were found out to be the common practice among the Rwandan diasporas in South Africa. The practice of informal remittances can be affiliated to the strict transfer regulations, high taxes and the inflexibility and poor services provided by the Rwandan banks. This may be further linked to the fact discovered in the study findings that

the Rwandan diasporas remit small amounts of money mainly for direct consumption purposes and not so often being between once and twice a year.

Education was identified as a key sector in which the Rwandan diasporas invest through the payment of school dues for the family members and extended family kids. In fact, remittances to Rwanda were found to be a livelihood strategy at household level and are used mainly for primary consumption back home.

Since the study findings portrayed that the money remitted had to some extent met the expectations of the remitters in terms of intended use, therefore we can argue that there is improvement on the socio-economic growth of household incomes and human capital development.

On the other hand it was observed that the propensity to remit was not determined by the high levels of income of the Rwandan diasporas. From the study findings the diasporas remit from whatever resources they have which indicates the willingness and desire to help the family members in Rwanda that can be used to determine the strength of social networks between the diasporas and their communities in the country of origin.

4.2 Conclusions

Different conclusions can be reached basing on the study findings and analysis of the data in the previous chapter. According to the study findings all the Rwandan diasporas in South Africa remit to Rwanda and their remittance behaviour is mainly informed by social considerations. On the other hand, remittances to Rwanda manifest also small- scale business development ambitions of individual Rwandan migrants in various ventures in Rwanda despite the Rwandan government policy to encourage Rwandan diasporas to participate in public investment at macro level of the economy in Rwanda.

With regard to remittances from Rwandan diasporas in South Africa, they are destined primarily to families and serve as livelihood strategies to different members of the individual remitters' families. It emerged from this study that Rwandan diasporas members do not remit for political or macro-economic reasons. It is important to note that Rwandans are not distinctive with their remitance behaviour despite being highly politised, the remittance tendencies manifested by the findings of this study indicate no exception from other migrants' remittance behaviour. Prasad noted that, although, there has been an effort

by the Indian government to win the help of Indian diasporas to build the economic future of India by encouraging Indian diasporas to remit money back home to support national development, there exists a gap between the Global Indian Society and Indian government towards individual remittances. It has been established that most Indians remit to support their families and strive to bring them to the Diaspora. Thus, one can conclude that most migrant communities' remittance behaviour is informed by the need to maintain and sustain their families back home as a priority.

The study also showed that Rwandan diasporas in South Africa are willing to invest in Rwanda though they did not express anxiety to invest in macro businesses. So we may conclude that the intended investments are family based assets to strengthen their influence in family affairs. However, one cannot rule out the fact that the Rwandan government policy to encourage Rwandan diasporas to invest in Rwanda and the current peace, security and political stability may be extrinsic motivational factors which are likely to affect individual Rwandan diasporas remittance behaviour.

It is worthy of mention that, from the study findings, remittances from South Africa to Rwanda are entirely motivated by social factors rather than economic or political factors. The study proved that the diasporas' activities in Rwanda involved their immediate family members and extended family relatives. After the observation and analysis of the study findings, the facts derived justified the hypothesis that; the Rwandan diasporas' social linkages in Rwanda motivate their remittance behaviour principally.

However, the indiscriminate challenges faced by Rwandan diasporas in remitting were high taxes levied by banks both in South Africa and Rwanda. The strict regulations regarding ID documents equally affect the flow of remittances. Therefore Rwandan diasporas largely use informal channels to remit. Generally, remittances to Rwanda are determined and motivated by social factors that exist between the Rwandan diasporas' community and Rwanda.

4.3 Recommendations and future areas of research

Problems encountered in the course of the study, and its shortcomings inevitably create room for criticism, but above all, there is room for further research to fill the lacunae, which this research could not fill from the wide vacuum of literature related to the study.

In view of prospective, study in this regard, it is important to note that time frame for a Matsters is insufficient for a thorough and water-tight research. Undertaking coursework, and doing field study or data collection are tedious task which cannot effectively be done in a year. Prospective research should consider furthering at maybe Doctoral level where the degree is done by Research over a three year period of time.

Financially, constraints in conducting the research equally hampered sustenance of the research to its gracious end. Whilst the research could go for about 18 months, pecuniarily, the research became handicapped and this culminated in emotional stress. Bravery and lots of financial prowess are an essential ingredient recommended for research of this nature. Financial and otherwise unpreparedness for this kind of research will only culminate in unsubtatiated, and shallow research.

Last but not the least, problems of insecurity which limited movements in the Johannesburg metropolitan city are serious threats to proper research. The need for own-transport is essential to reach all parts of Johannesburg if the research is solely or largely conducted in the Johannesurg Metropolitan City.

Care should also be taken to ensure that, respondednts to a topic like this do not get too verbos and to side-tract from the research focus. This gives the research much more work in harnessing relevant information to questions whose respeonses would otherwise be quick, succinct and straight to the point.

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6. APPENDICES

Appendix 1

DIASPORAS AND REMITTANCES: EXPLORING THE DETERMINANTS OF REMITTANCE BEHAVIOUR OF RWANDAN DIASPORAS IN SOUTH AFRICA

Subject Information (to be read at the beginning of each interview)

My names are Justine Niyibizi Mbabazi. I am a student at the University of Witwatersrand in Johannesburg. I am studying at a Masters level in Forced Migration studies program in the Faculty of Humanities. I am conducting research as part of the requirements to complete my Masters Degree. The purpose of this Research is to determine and understand the motivations that inform the remittance behaviour of Rwandan diasporas in South Africa to remit to Rwanda.

In order to carry out this interview, you have to give your consent. You should only give consent if you are happy to be interviewed. The interview is voluntary, feel free. Should you choose not to participate there will be no consequences whatsoever. I f in the course of the interview there is a question(s) you feel you do not want to answer you are free to do so., Or if you feel you want to stop the interview please let me know and I will stop the interview. If you allow me, I would like to record this conversation with you using a tape recorder, but if you are not comfortable with this, I will simply take notes. The whole interview lasts over half an hour in length.

The information you provide will be treated as confidential and your anonymity will be guaranteed in that your name and any other personal details will not be recorded nor be mentioned in the report without your permission. As soon as the study is completed, the tapes and notes will be destroyed. As I told you that I am a student, I do not promise any remuneration for your participation. However, I highly appreciate your participation in this study. Do you have any questions about what I have told? If you accept to participate, please sign the consent form.

Thank you, for your cooperation

Appendix 2

DIASPORAS AND REMITTANCES: EXPLORING THE DETERMINANTS OF REMITTANCE BEHAVIOUR OF RWANDAN DIASPORAS IN SOUTH AFRICA

Consent Form for participation in research

I_____ hereby consent to take part in the research conducted by Justine N.MBABAZI on the diasporas and remittances: The Determinants of Remittance Behaviour of Rwandan Diasporas in South Africa. I have read the subject information and fully understand its contents

Signed: _____

Date: _____

Consent form for recording interview

I _____ hereby give my consent to Justine N. MBABAZI to record my interview with him as part of her research on the diasporas and Remittances: Exploring the Determinants of Remittance Behaviour of Rwandan diasporas in South Africa

Signed: _____

Date: _____

Interview schedule

Diasporas and remittances: Exploring the determinants of remittance behaviour of Rwandan diasporas in South Africa. A Case study of Rwanda South Africa Alliance (RSAA)

Part 1: <u>Background information</u>

1. How old are you?
2. Sex;
   Male……..Female…
3. Are you married or single?
4. If married do you live with your wife and children? OR, if you don't stay with your family or not married who do you stay with?
5. What is the highest level of formal education did you complete?
6. Apart from the level of education above have you had any additional training?
7. Could you please tell me the country where you were born?

PART 11: <u>Social and economic status</u>

8. Could you please tell me what made you to come to South Africa?
9. What is your current residence status?
10. For how long have you been living in South Africa?
11. What is your current occupation?
12. Could you please tell me more about your livelihood strategies here in South Africa? What are your sources of income?

Part 111: <u>Remittance behaviour</u>

11. Did you ever send any money to Rwanda?
12. Would you like to briefly tell me what motives you to send that money?

13. Could you tell me whether you have any financial commitment or association in Rwanda which you sponsor with your money?

14. What purpose(s) do you think this money serve in Rwanda?

15. On average how much do you think you send to Rwanda and how often do you remit in a year?

16. Could you please tell me how you send this money?

17. Are there any difficulties you encounter in sending this money? What are they?

18. To whom do you send this money in Rwanda?

19. Do you have any personal business investment in Rwanda?

20. Would you please briefly describe the type of this business and who manages this business?

21. Have you ever sponsored any member of your community or family to start up any income generating project? If yes, what motivated you to provide such a help?

Thank you for your cooperation