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Energizing the Elderly through Remittances: Opportunities for Active Ageing in Cameroon

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Abstract:

The phenomenon of remittances increasingly remains a potential life wire for countless households and especially for the elderly parents in many developing countries including Cameroon. With the numerous challenges experienced by the elderly men and women among which are lack of resources, poor health and the lack of appropriate policies in the domain of care, they strategically depend on remittances from relatives and friends to sustain a living. The remittances are put into various uses: consumption, home construction and repairs, children's education, investment, social contributions and the impact is enormous. Remittances therefore serve as an energizer which provides opportunities for active ageing. This study examines the uses and effects of remittances among the elderly men and women in Cameroon. Typical ethnographic methods are adopted with interviews, focus group discussion and life histories as the major tools. The results show that remittances are paramount in the daily lives of older persons. It contributes to wellbeing, provides cultural capital and prolongs ability.

Keywords: Remittances, elderly men and women, energizer, active ageing, Cameroon

1. Introduction

Remittances remain an important aspect of life among rural dwellers in underdeveloped countries. For many African households and nations, remittances are a tremendously important source of finance and foreign exchange, helping to stabilize irregular incomes and to build human and social capital (Ratha, 2003). Remittances refer to the money and goods that are transmitted to households by migrant working outside of their original communities, either in urban areas or abroad' (Adams et al, 2008:2). Sent through formal or informal channels, these monetary and/or in-kind transfers from migrants (Pool, 2007:2) represent part of an inter-temporal, mutually beneficial arrangement between migrants and home (Lucas & Stark, 1985) and have increasingly come to constitute the most evident yard stick of the ties concerning migrants with their societies of origin (Sorensen (2004a:3).

Over the last twenty years, the large rise in remittances towards countries of emigration constitutes a central issue in international migration. Officially recorded remittances to developing countries have more than tripled during the period 1995-2008 rising from US\$ 102 billion in 1995 to more than US\$ 300 billion in 2008 (World Bank, 2009). These flows are more than three times higher than official development assistance and have become more important than Foreign Direct Investment flows (Moitti, Mouhoud and Oudinet, 2010).

Typically, remittances constitute a net positive transfer from relatively richer to relatively poorer individuals or households. They form a family welfare system that smoothes consumption, alleviates liquidity constraints, and provides a form of mutual insurance. The vast majority of remittances go to family members who are either spouses or parents who are at their old age and who really need support in both kind and cash. Invariably women head many recipient households (Cerstin and Munzele, 2003).

Moreover it is important to note that the elderly men and women constitute one critical category that needs incessant care. Increased life expectancies and population ageing have made the elderly a growing proportion of the population of many nations (Asiyanbola, 2005). In other words, the triumph of public health, medical advancement and economic development over disease and injury, which have constrained human life expectancy for thousands of years, are perhaps most evident in the lives of the elderly (National Institute on Ageing USA, 2007). However, this demographic change simultaneously comes along with the challenge of making continued improvements in social systems and social services that were developed in a different era or providing services where none existed before (Kalasa, 2005: MBA, 2005).

In Cameroon, elderly persons between 65 and above form 5.5% of the population according to the 2005 population Census and are expected to increase to 10.4% by 2050 (United Nations Department of Economic and Social Affairs, 2007). This fraction is not negligible as a majority of these persons have contributed to the development of their country and thus deserve recognition and proper treatment during their old age. Unfortunately this is not the case even though WHO (2002) present health and social policies as the main objective for old people. WHO (2002) who is interested in helping elderly men and women remain independent and active as

they age. In the same vein, Murray (2010) purports that work needs to constitute a more attractive and rewarding proposition for older workers despite their age.

The World Health Organization (WHO) defines active ageing as "... the process of optimizing opportunities for health, participation, and security in order to enhance quality of life as people age". However the three pillars of active ageing (participation, health, and security) encompasses six groups of determinants, each one including several aspects: (1) health and social services (promoting health and preventing disease; health services; continuous care; mental health care); (2) behavioural (smoking; physical activity; food intake; oral health; alcohol; medication); (3) personal (biology and genetics and psychological factors); (4) physical environment (friendly environment; safety houses; falls; absence of pollution); (5) social (social support; violence and abuse; education); (6) economic (wage; social security; work), embedded in cultural and gender context (Constança et al, 2012)

Given that the elderly have specific needs and concerns which have direct bearing on their wellbeing and quality of life (financial security, emotional security and health and wellbeing), it becomes difficult for them to care for themselves especially with the lukewarm attitude of the government and prevalent levels of poverty. Consequently the majority of these dependent elderly men and women rely profoundly on remittances from family members and especially children for wellbeing. It also creates an enabling environment for their creative and participative abilities necessary at this stage in life as prescribed by WHO.

The bulk of remittances are used for consumption or investment in human capital (education, health, better nutrition), as data from a number of surveys and much anecdotal evidence indicates (de Haan 2000). Investment in land, livestock, and in building or improving a home is also relatively common but secondary to daily needs and human capital expenses. Still, less is used for investments, such as in savings or business, or to repay debt, such as a loan for the expenses of going abroad. The high proportion of remittances devoted to consumption reflects that migration and remittances are part of the strategies of individual migrants and their families to escape poverty and raise their standard of living. It was estimated that international remittances reduced the headcount poverty of rural households by about 7 percent and of urban households by about 3 percent (Lachaud, 1999).

According to Seema, (2005) remittances are mainly utilized for living expenses, debt repayment, marriage expenses, and improvement in housing, /purchase of land for house or buying a new house and furthering emigration of other family members. In a few cases, however, part of remittances was invested in agricultural land and equipments as well as small business ventures to augment the family income. He added that from a study of Indian migrants in Lebanon the remittance use pattern was mainly dependent upon three factors, namely; Socio-economic background of the migrants, mode of financing the emigration and duration of stay in host country (Seema, 2005).

Besides consumption, land, and other purchases, as well as investments financed by remittances, also constitute contributions to the local economy. In Western Kenya, for example, an area with a poor climate for agriculture, remittances were found to fuel a sustained demand for local nonfarm goods and services such as construction and education (Reardon, 1995). Moreover Ratha (2003) purports that remittances spent by rural households may thus have a larger multiplier effect than those spent by urban ones, as the former tend to consume more domestically produced goods and services.

Remittances have for several generations has been an important means of support for family members remaining at home (Addison, 2004) and the elderly are an important category which cannot be undermined. This is by virtue of the fact that it has influenced their healthcare and prolonged their participative ability. The premise of this study dwells on individual remittance patterns, its uses by elderly men and women and its effects on them in Cameroon.

2. Methodology

The study is carried out in the South West Region of Cameroon where the historical background of the natives reveals a high level of poverty among the older persons. A sample population of 31 elderly (14 males and 17 female) aged 60 and above, without formal employment and recipients of remittances in kind and cash was the target. They were either heads of household or dependents and could virtually communicate.

A purposive sampling and snowball sampling methods were adopted for the study. An unstructured interview guides focus group discussions, oral histories, and observation (participant) and other documentary sources were used for primary and secondary data collection. In this light various categories of persons freely expressed themselves on the subject matter from different vantage points (institutions and individuals. Information elicited was then aggregated for trends and implications. Data was analysed both quantitatively and qualitatively against the background of the human development approach, using the thematic content analysis.

3. Results and Discussion

3.1. The Profile of the Elderly

A greater proportion (54.8%) of the sample constituted of elderly women. Regarding the age range of the respondents, the majority (51.6%) making over half of the population were between 70-79 with men dominating (64.4%) while the oldest old (80 and above) made up the least populated age group. Slightly above half (51.6%) of the respondents were in a marital relationship. Meanwhile over 52.9% of women were widowed. Moreover, 14.3% had obtained a higher degree while the primary level was the summit for the majority of male and female participants. All elderly lived with their families and their household sizes varied between 1-5 and 16 and above. Three-quarter of the respondents were farmers in their early lives. Others combined the former with small business till old age while others were merely unemployed.

Almost all the elderly received remittances both in kind and cash while only less than one-tenth of them received remittances only in kind. In terms of cash, the modal range of remittances received by both men and women of age groups 60-69 and 80 and above was between 5000 FRS and 10000 FRS while that for men of the age group 70-79 was between 26000 frs-50000frs. For women of 70-79 it was 20000 frs-25000frs. However the median range for both men and women of all ages was between 1000 FRS and 5000 FRS. Less than one-tenth of participants (one male and female of the 60-69 age groups) did not receive remittances in cash at all and solely depended on remittances in kind. This was not because they did not have children or knew anybody who was ready to offer cash remittances but simply because they had not been lucky as they themselves put it. Apparently men received higher amounts than women but women receive low amounts more frequently than men, usually monthly. The reason behind this was that men were traditionally recognized as heads of household who were entrusted with the responsibility of wellbeing for all the members of the entire household, while women needed money consistently for their personal needs.

Remittances in Kind	Items
Food stuff	Bunches of plantains, yams, cassava, gari, egusi, groundnuts, palm oil, bush meat, crayfish, dry fish, vegetables, onions, tin tomatoes, packs of maggi cubes, spaghetti, sardines, and bread.
Fruits	mangoes, oranges, pawpaw, grapes pineapples and bananas
Clothes	Varied from hick wears to light ones for the various seasons
Shoes	shoes comprised mostly of low or level heeled types
Jewelry	Chains, earrings, bangles, watches
Medications and health equipment	Supplements, reading glasses, health equipment like sphygmomanometers (blood pressure monitor) and glucometer (to check sugar level).
Farm tools	cutlasses, diggers, hoes, sprayers, wheelbarrows and improved corn seeds
Hot drinks	Whisky
Household items	TV and radio sets, wall clocks, cars, cell phones, wrist watch, picture frames
Body products	Milk, lotion, deodorant, perfume, rollon, hand cream
Others	Car, well to provide water for household use

Table 1: Remittances in Kind

Source: Fieldwork, 2014

Pertaining to remittances in kind (See Table 1) to which men and women of all age groups attested to be beneficiaries, the items were varied: there were food stuff, fruits, medications, clothes/shoes, beverages, hot drinks (whisky) and farm tools. It should be noted that women of 70-79 received more food stuff than all other women while the major trend for men for all age ranges was low. This was because food stuff was part of the domestic sphere.

3.2. Uses of Remittances by the Aged Men and Women

The spending of cash remittances by aged men were on the following aspects in a descending order: Children's education, investment (large plantations and small business), farm inputs, home construction, health, electricity, credit call and cable bills, debt repayment, social contributions, consumption and transportation. This was very particular for the age group 70-79 than others because they received huge sum of cash remittances. As for the aged women, the uses of remittances adopted the following priority order: Consumption, investment (small business), grand children's education, healthcare, home repairs, electricity and credit call bills social contributions, personal issues (beauty items) savings and transportation. Interestingly, women of both 60-69 and 70-69 spent cash remittances in a like manner though at different magnitudes since the former received lower amounts than the latter. Generally less is spent on monetary savings carried out by men. Also social contributions were a significant routine for older persons because it is part of the culture of the people which portray the sense of belonging.

3.3. Effects of Remittances on Aged men and women

Remittances in kind and cash in the form of private transfers have a direct poverty mitigating effect on the elderly. It provided an enabling environment for care to old men and women in terms of health, nutrition and income. This took diverse forms which had direct bearing on their wellbeing and consequently shaped their lives positively.

The effect of monetary remittances on older persons in terms of health related issues was tremendous. The first aspect was that there was a significant impact on the health status of the participants as a result of a shift in their health seeking behavior. This shift, prompted by cash remittance critically presented an opportunity to respondents with health problems, to seek treatment with satisfactory results. This falls in line with Levitt (1997) who argued that monetary remittances has the potential to improve health outcomes. Ultimately, both aged men and women of the 70-79 age brackets (suffering from old age illnesses; diabetes and hypertension) used remittances in cash to go for checkups (consultation, lab test) and buy related medications. Thus poor health, indicated as one of the major challenges for the old (Aboderin, 2005; Njikam, 2010) is mitigated by financial remittances, which energizes them for active ageing.

Moreover cash remittances plays a vital role in influencing the decision to seek treatment while remittances in kind such as medications, also relatively contribute in improving the health of older persons. In so doing monetary remittances enabled some

35.7% of men and 35.3% of women to use health modern facilities and medication found in their locality. The tendency was that older persons depended on traditional medicine which they found sometimes ineffective but which they used because of poverty. A typical example was 74 year old man who suffered from gastritis but consumed some concoction as treatment because he lacked money. But with the availability of cash remittances he was able to seek medical attention from a modern hospital with positive results. This reinforces the observation of Amuedo-Dorantes and Pozo (2009) in Mexico which showed that monetary transfers influence health by relaxing liquidity constraints. Imperatively, health deserves maximum attention because good health is a prerequisite for active ageing. Moreso, there was a close relationship between the health of older persons and their seasonal yields. When the elderly men (60-69 and 70-79) were healthy, they trekked longer distances to work on their farms in the forest, where they put in about eight hours of labour twice or three times a week and experienced better output at the end of the farming season. This demonstrates intense active ageing. Meanwhile when they felt less healthier they neglected their farms and if ill health persisted the yields were meager at the end of the season. The situation was same with women of the same age range who put in more than eight hours on almost a daily basis on farm work. Therefore good health (which implies the absence of debilitating illness that significantly interferes with person and social functioning, not necessarily the absence of morbid conditions (Madox and Douglas in Stoller, 2010) as a result of care from remittances in kind and cash is one of preconditions for better output. This indicates that improvement in health for the old is associated with increased productivity and income.

Apart from farm work the aged women (60-69 and 70-79) were also able to carry out household chores and other personal activities efficiently when they were healthy but needed assistances from relatives when they were sick. For women (76.5%) involved in small business they were able to carry their goods to the market on all market days when they were sound health wise but stayed back home and sold at the veranda when they felt less healthy which had a negative impact on their income. All these various activities constituted part of active aging recommended by health experts at this stage of life (World Bank, 1994).

In addition, non kind remittances from relatives and friends created an opportunity for the aged men to receive cash which they control to suit their desires. It enabled the individuals to afford the necessary resources they need on a daily basis. The old men received bigger sum (500,000frs and above) which they uses to run their projects while the old women received smaller amounts though more frequently Monetary remittances increasingly remains a remarkable source of income and energy to sustain livelihood for multiple households and especially for the elderly parents or families left back home (Ratha, 2003).

Furthermore, for male participants (60-69 and 70-79) remittances facilitated the realization of familial projects. Men spent more on family projects like the construction of a family home or the opening of a plantation (cocoa, palm) to raise income for the wellbeing their family. Income for the aged men signified good shelter (in blocks) of their own since not all men could own assets like a house (72 and 71 year old men who lived with relatives or in family houses respectively). Similarly de Haan (2000) noted that remittances being utilized for building or, improving a home, purchase of land for house or buying a new house are relatively common among recipient parents but secondary to daily needs and human capital expenses.

Besides, financial remittances permitted both the aged men and women who were heads of households to settle electricity and cable bills more regularly with ease. It is important to note that usually, many elderly persons found it difficult to respect deadlines for payments and consequently had to pay penalty. Moreso the affordability of personal needs such as air time credit was also enhanced due to monetary remittances. Air time credit was crucial to maintain connections with remitters for care purposes and others. This finely captures Cerstin and Munzele (2003) who articulated that other uses of remittances include: daily needs and expenses which also contribute in improving the recipients' standard of living.

Finally, for the old men and women of all age categories who belonged to social and cultural groups, the availability of cash remittances eased the regularization of their usual contributions. Such gathering was a pertinent factor which depicted the essence of group cohesion among people in the community according to the 71 year old chief. As such groups were another ground to enjoy care. Apparently a reduction in cash remittance obviously had a negative effect on the activities of the aged which may be delayed, postponed or cancelled which consequently reduced active ageing.

3.4. Other Gains that Accrue from Remittances

Apart from personal and direct care, older persons enjoy other gains from remittances that energize them and enhance active ageing. Such gains include knowledge or education and participation which are aspects of human development approach.

In this study case remittances significantly influenced education which was identified as one of the indicators of growth by both male and female participants of the 60-69 and 70-79 age groups. In this line, monetary remittances served to register elderly of the latter age ranges into farm groups, where they benefitted through training, agricultural techniques and skills to improve production and profit.

Eventually basic knowledge was absolutely relevant to farming activities. This was by virtue of the fact that it enabled older men and women involved in farming to select the right materials or products for their crops as well as better management methods which resulted in huge yields at the end of the farming season. A 74 year old man experienced the impeccable effect of the utilization of improved corn seeds on his productivity. Thus active ageing influenced by cash remittances is not limited to physical exercises but also involves mental capabilities.

Education was equally classified as a key concern by aged women of all age ranges except the 80 and above. The findings indicated a very low educational profile of the female participants (close to two-fifth of them had never been to school and had no knowledge of basic education) which inhibited their effective participation in the development process. Nonetheless unlike women in Zimbabwe who spent a substantial portion of monetary remittances on children's education (Maphosa, 2009) in this study, women (60-69 and 70-79 age groups) apart from spending cash remittances on children's schooling also used such remittances for registration into an

adult literacy programme. This was generally to ameliorate their socio-economic development. Women underscored that basic education was a necessity for numerous reasons:

The first important aspect was that it enabled women teach their grandchildren at home to enhance their performance at school. This was not really evident mindful of the current curriculum of primary education in Cameroon. Secondly an adult literacy program enabled women understand the message in the Bibles they carried to church and prayer groups once and twice a week respectively. In addition, more than a quarter of the sample population depended on their husbands, children or nurse to understand health instructions. Consequently, cash remittances provided space for old women to develop mental abilities which contributed in ameliorating daily life. Basic education and training through capacity building is the foundation for developing the flexible skills needed to participate in knowledge intense economic activity. Other women used financial remittances to participate in capacity building programmes. It helped women involved in economic activities like petty trading, manage their finances with ease and expedite excellent results. This knowledge was also useful in their social groups where they saved some money because it provided a base for proper accounting and also facilitate record keeping. Therefore cash remittances energizes women through capacity building and an adult literacy programme which are closely associated with increased output and active ageing.

More importantly basic knowledge caused women to take up leadership positions in their local groups and councils, where they seized the opportunity to expose their gender needs and concern at old age (Maputo Protocol, 2003). For the majority who depended on others to fill their forms at the money transfer agencies because they could neither read nor write, it impacted on them the necessary skills to permit them carry on this task independently without difficulty.

Moreover monetary remittances gave men and women of the age bracket 60-69 and 70-79 the possibility to prepare school needs for children. Generally financial remittance was an energy wire for higher attainment of school and quality education for children and grand children. The conversion of non kind remittances to cultural capital enabled old persons cared for others. This extension of care affected the elderly positively as it filled them with the desired satisfaction of responsible parents.

Both male and female elderly invested and saved otherwise from cash remittances for the rainy days. The men specifically invested on their plantations and made substantial yields than usual. They either increased the number of farms or simply enlarged the farms. The farms increased from one to two or three producing between four and eight bags of cocoa per season. This best captures Chami et al, (2008) who articulated that land constitute saving and investment at least for the individual household that makes the expenditures. The women (the 60-69 age groups) added new recommended products to their stock and increased profit margins. However other men like women simply increased the quantity of their product (from 30 to 50 liters of kerosene per month) and made same profit but reduced cost of transportation and saved time for other priorities. Thus cash remittances enabled older persons to invest while maintaining active ageing.

Furthermore in terms of participation, the elderly in their 60s and 70s were often reserved specific positions at the level of the council. The men held posts like technical advisers, supervisors and even secretaries which gave them the opportunity to participate in communal life and contribute to the development of the entire community. Others were traditional chiefs and regents while some of the men occupied very strategic positions (chief) in their secret societies.

It is important to note that the elderly who occupied key positions were literate and had participated in a related activity before. Moreso they had a stable source of income such as pension and also had children abroad from whom they received remittances. Therefore, while some aged men and women prefer to retire from active work at old age, and rest, others rather become interested in activities and positions of responsibility which fosters active ageing.

The elderly women in the age bracket of 60-69 were part of the traditional council but were least represented (in the position of adviser). The majority of them extensively participated in community labor which took place once a month. Moreover some of these elderly women also held position of recognition as a result of their age in their secret societies (such as 100 year old widow). They were recognized as the female heads who were responsible for resolving disputes among women and to bless gifts (remittances) from children and ensure that every family receive a fair share. In so doing the female head demonstrated full commitment to their duty which was for the benefits of all her fellow women. Hence age in Cameroon, is not a barrier to certain opportunities or responsibilities as articulated as by Namino (2006) in her discussion of feminist age theory

4. Conclusion

The elderly folks receive remittances both in kind and cash and the end uses of such remittances are varied and wide. From all indications the principal objective of remittances is wellbeing which is multifaceted, ranging from children's education, consumption, healthcare, home construction and repairs, social contributions to investment and savings. Therefore, recipients of remittances like the elderly men and women diligently use it to satisfy immediate needs. Moreover, the elderly men receive more remittances in cash than kind and spend it more on children's education. The elderly women receive more low cash remittances frequently for personal use and more non cash remittances to sustain the domestic sphere. In either ways it plays a very vital role in self fulfillment and improving wellbeing over time.

Remittances also leave a remarkable memory in the lives of the elderly. It enables them to venture into good practices like participating in communal life, investment and belonging to social groups. This creates room for both social and economic development. More importantly, it energizes them health wise and creates an enabling environment for active aging as it prolongs ability. However this does not imply that there are no negotiations as far as the uses and effects of cash and kind remittances are concerned. It caused other older persons to practice reckless life plagued with a lot of irresponsibility.

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