

Socio-Economic Development and Remittances in Cameroon's Bamenda III Subdivision. Implications for Sustainable Development.

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Abstract:

The study examines socio-economic development and remittances in Cameroon's Bamenda III Subdivision. We applied techniques from both qualitative and quantitative research. Using a multistage sampling technique, in-depth interviews and structured questionnaires were distributed to 150 participants; 145 filled out the surveys and sent them back, yielding a 96.7% return rate. Secondary data comprised both published and unpublished studies. The Statistical Package for Social Sciences (SPSS) version 25 and Microsoft Excel were utilized for descriptive analysis. Triangulated results were presented using a variety of visual aids, such as tables, pie charts, and bar charts. Of the participants, only 6.4% disagreed or strongly disagreed with the findings on how remittances affect education and health. The vast majority, 93.6%, agreed or strongly agreed with these assertions. The statistics showed that 86.6% of respondents clearly agreed or strongly agreed with the statements on the influence on socioeconomic growth, while just 13.4% disagreed or strongly disagreed with them. Financial institutions should enhance their cooperation and expedite the interbank transfer procedure to facilitate the sending of additional remittances to communities. Financial institutions should enhance their cooperation and expedite the interbank transfer procedure to facilitate the sending of additional remittances to communities.

Keywords: Bamenda III Subdivision; Cameroon; Remittances; Socio-economic Development.

1. Introduction

The money that migrant workers send home to their families Ma'udah (2020), while working overseas, is known as remittances. One of the primary ways that developing countries receive financial help is through the remittances migrants send home (Castles, 2017). The term "remittance" describes the non-business-related (Anwar & Mughal, 2016) transfer of funds for household expenses by an individual residing outside of their place of origin, like a diaspora member, a migratory worker, or a citizen with family overseas (Bolaji, 2022). Remittances measure how migration affects the home economy (Alpaslan *et al.*, 2021). A diverse and engaged labour force is brought to host nations through migration, bringing cultural and developmental resources, reducing poverty, and bolstering development budgets. Remittances from migrants are an essential source of foreign exchange that enables developing countries to efficiently pay off their external debts and buy a variety of imports (Gelb *et al.*, 2021). Because of this, many people move to Western countries in search of better prospects and to break free from the cycle of poverty (Klugman, 2009). According to Yadou *et al.* (2024), remittances to LMICs are expected to increase by 8% by 2022, to \$647 billion (Uddin, 2024; Basnet, 2024). Furthermore, the World Bank projects that by 2023, this sum will rise to \$656 billion (World Bank, 2023).

The most recent Migration and Development Brief (2024), from the World Bank, claims that remittance flows to LMICs reached over \$656 billion in 2023, showing a slowdown from the previous phase of growth in 2021–2022. Even though the low growth rate of 0.7% in 2024 shows notable regional variances in performance (Jusaj, 2024), in 2023, remittances continued to be a crucial foreign source for developing countries (Canuto *et al.*, 2024), bolstering the current accounts of numerous nations that are experiencing food insecurity and debt (Murata, 2018) challenges. In 2023, remittances outpaced official development aid (ODA) (Nwafor, 2023; Naseem, 2023) and foreign direct investment (FDI) (Bucevska & Naumoski, 2023; Gelb, 2024). Remittances to LMICs are predicted to rise more significantly by 2.3% in 2024, according to Basnet (2024), with regional growth rates expected to fluctuate. Unexpectedly poorer economic performance in wealthy nations that welcome immigration, as well as changes in oil and currency exchange rates, could jeopardize these projections. The regions with the largest increases in remittance flows in 2023 were South Asia (5.2%) (Anyanwu, 2024), Latin America and the Caribbean (7.7%) (Oxford Analytica, 2024), and East Asia and the Pacific (excluding China) (4.8%), in that order (Ratha, 2024). According to Ratha (2024), the reduction was approximately 15% in the Middle East and North Africa, 10.3% in Europe and Central Asia, and 0.3% in Sub-Saharan Africa. An estimated 53 billion US dollars in remittances were sent to Sub-Saharan nations in 2022 (Adekunle *et al.*, 2022; Saidi *et al.*, 2024). This amount is expected to rise to 54 billion US dollars by 2023 (Saidi *et al.*, 2024). Following a notable decrease in 2020 due to the coronavirus pandemic, the region experienced the biggest gain in 2021 (Oladunjoye & Tshidzumba, 2022).

It is anticipated that remittances to low- and middle-income nations (Chowdhury *et al.*, 2023), including Cameroon, will rise by 2.3% (Oxford Analytica, 2024) in 2024, with varying regional growth rates. Changes in oil prices and currency exchange rates in low-income nations that host migrants pose potential threats to these forecasts (Thompson, 2020; Asfaw, 2021; Zihindula, 2023). Personal remittances received in Cameroon increased by 7%, or more than \$40 million (Statista, 2023). The total expected remittances of \$600 million (Statista, 2023) were the greatest amount ever reported during the time under analysis. Adenutsi (2014) asserts that worker remittances have a significant role in international capital flows, particularly in countries that export labour (Murakami *et al.*, 2021). In Cameroon, remittances have made a substantial contribution to improving community and individual development in recent decades (Nforngang, 2012; Kedir & Kouame, 2022). Communities like the Bamenda III Subdivision and nations like Cameroon are the recipients of these remittances. Numerous people have profited in several ways, including knowledge transfer, direct or indirect financial advantages, and access to technology. Throughout the previous few decades (Peirce *et al.*, 2019), there has been a substantial cross-border movement of people and money. Research and policy discussions concerning poverty alleviation have focused more on remittances (Hagen-Zanker *et al.*, 2022) and economic expansion because of a 2016 International Organization for Migration publication (Metzger *et al.*, 2019; Aniche, 2020) that emphasized an increasing pattern in migrant money flows.

In developing countries, remittances rank second (Bunduchi and Comes, 2023; Timsal, 2024), in terms of external financial inputs, after foreign direct investment (FDI) (Obayagbona & Osasogie, 2024). Even if the recorded figures only account for a portion of the total, more money still moves through both official and unofficial channels (Karagöz, 2009). Countries continuously recognize the importance of remittances to their economies and enact rules and regulations to protect these inflows to facilitate them more effectively. The Immigration Act (No. 97/012, 10/01/1997), passed by the Cameroonian government in 1997, set up rules for foreign nationals' entry, security, money transfers, and repatriation (CIA, 2022). The quality of life has significantly decreased because of the Anglophone Crisis, which began in November 2016 and continues to this day. Prices for several goods, particularly petroleum and wheat products, have increased as a result of the Russian-Ukrainian conflict (ACMA & Tekang, 2024). Rising prices for necessities like petrol and transportation have hurt the region's economy. People in Cameroon were already facing many difficulties in their daily lives before the start of the sociopolitical crisis. Families in the impacted areas have been able to supplement their income through remittances from abroad. The theory of pure altruism, which holds that people are prepared to forgo their consumption for the benefit of others, is subtly referenced in this study. According to this idea, immigrants worry about the well-being of their family members who are still living in their native nation (Tchouassi & Sikod, 2010). Investigating how remittances affect socioeconomic growth in the Bamenda III Subdivision is therefore crucial with positive implications for sustainable development. Through an empirical assessment of the effects of remittances in this region, this research attempts to bridge the significant gap in the literature. The study specifically assesses how remittances affect education and health in the Bamenda III Subdivision. The study's results and a discussion of them were presented after the methodology had been described.

2. Theoretical Framework

The theory of pure altruism is the foundation of our investigation. This hypothesis, which was first proposed by French sociologist Auguste Comte in the early 1850s, claims that one of the most natural reasons for sending money home is "altruism," or the migrants' worry about family members who are still in their own country. In an altruistic paradigm, the migrant finds fulfilment in seeing his or her family members prosper. The way behavioural economists see the outcomes of zero-sum games, such as actor games, which investigate cooperation and conflict by creating situations when the gain of one individual is the loss of another (Neumann *et al.*, 2018), best explains this process. According to the principle of pure altruism, one must be prepared to give up something, such as consumption, for another person without taking their benefit into account. This view holds that migrants are concerned about the welfare of the families they are leaving behind (Rapoport & Docquier, 2009). The more the migrant earns, the more the recipient households should expect greater remittances (Docquier *et al.*, 2005), leading to sustainable development. Additionally, family ties between the migrant and the surviving families would weaken the longer the migrant stays in the host country and the higher the receiving household income (Bryceson & Vuorela, 2020), of the recipient household, the less the family bonds between the migrant and the remaining household.

According to the altruistic viewpoint, migrants are content to send money home because they are concerned about the social welfare of their country, family, or community (Tchouassi, 2010). When migrants in Cameroon wish to "set up" their relatives or close friends, they occasionally choose to purchase items that are uncommon in their native country. They send items like vehicles, clothing, kitchenware, and household appliances, and they export them. They accept and sell these out of altruism and without expecting anything in return. Altruistic theory puts forth several theories. First, when the migrant's income rises, so should the quantity of remittances. Second, when the family's domestic income rises, fewer remittances should be made. Third, since the bond with the family steadily erodes, remittances ought to decline over time. When the migrant and their family members eventually relocate to the host nation, the same thing ought to occur. The first prediction was supported by empirical data from Botswana. All other things being equal, a 1% (Lucas & Stark, 1985) rise in the migrant's pay resulted in increases in remittances that varied from 0.73% at high-wage levels to 0.25% (Prakash, 2009) at low-income levels. Nonetheless, there was no discernible relationship between home incomes and remittance levels. Therefore, it was determined that, at least for Botswana, altruism was insufficient to

explain the reasons for remittance (Lucas & Stark, 1985). Recent research on immigrants from the United States has also revealed altruistic reasons for sending money. Compared to households without children, those with children at home have a 25% lower likelihood of remitting. Furthermore, immigrants are more than 50% more likely to send more money home if they have children left in their native country (Lowell & de la Garza, 2000). For this reason, firstborns, for instance, will probably feel pressured to contribute more to support the family in meeting the requirements of their younger siblings and to relieve parents of some of their duties as they get older.

The implications of this theory in the context of Bamenda III include the fact that migrants from Bamenda are cognisant of the ongoing socio-political and, most recently, economic issues affecting Cameroon, particularly the Northwest and Southwest regions. For this reason, they frequently send money to family members and provide youngsters with scholarships. Furthermore, they assist quarter development unions in raising money for their community projects. For instance, residents of Nkwen overseas donated more than 10 million FCFA to build a borehole in the community of Mbesoh, which is part of the Bamenda III Municipality. After construction, this borehole will be able to supply more than 100 families with water. The second phase of the project is still in progress as of May 2023, with the diasporic family of Nkwen contributing to expanding this water source to even more families considering the growing population. In the end, the migrants who contribute only feel good about themselves, while the beneficiaries benefit greatly. Remittances are made solely out of love or sympathy for the different family members that migrants have left behind. Having a reliable source of drinking water significantly improves the health of the local population. Additionally, migrants feel good about themselves when they send money home, so they will do so for all the right reasons to support their loved ones' socio-economic well-being, including paying for their education and medical expenses and starting and growing businesses in the family name to secure the family's social security. All this support from migrants has serious consequences for sustainable development.

3. Methodology

3.1 Study Area

Bamenda III Subdivision is inhabited by the native Nkwen and Ndzah peoples (Figure 1). This native population, which includes migrants from other regions of the nation and neighbouring nations, is primarily reliant on agriculture. Its overall area is 22.9 km², and as of 2019, its population is anticipated to be 228,190 (Wanie *et al.*, 2021). The study population consisted of households made up of international migrants from neighbouring Nigeria, various subdivisions, and divisions, as well as those from Nkwen and Ndzah villages.

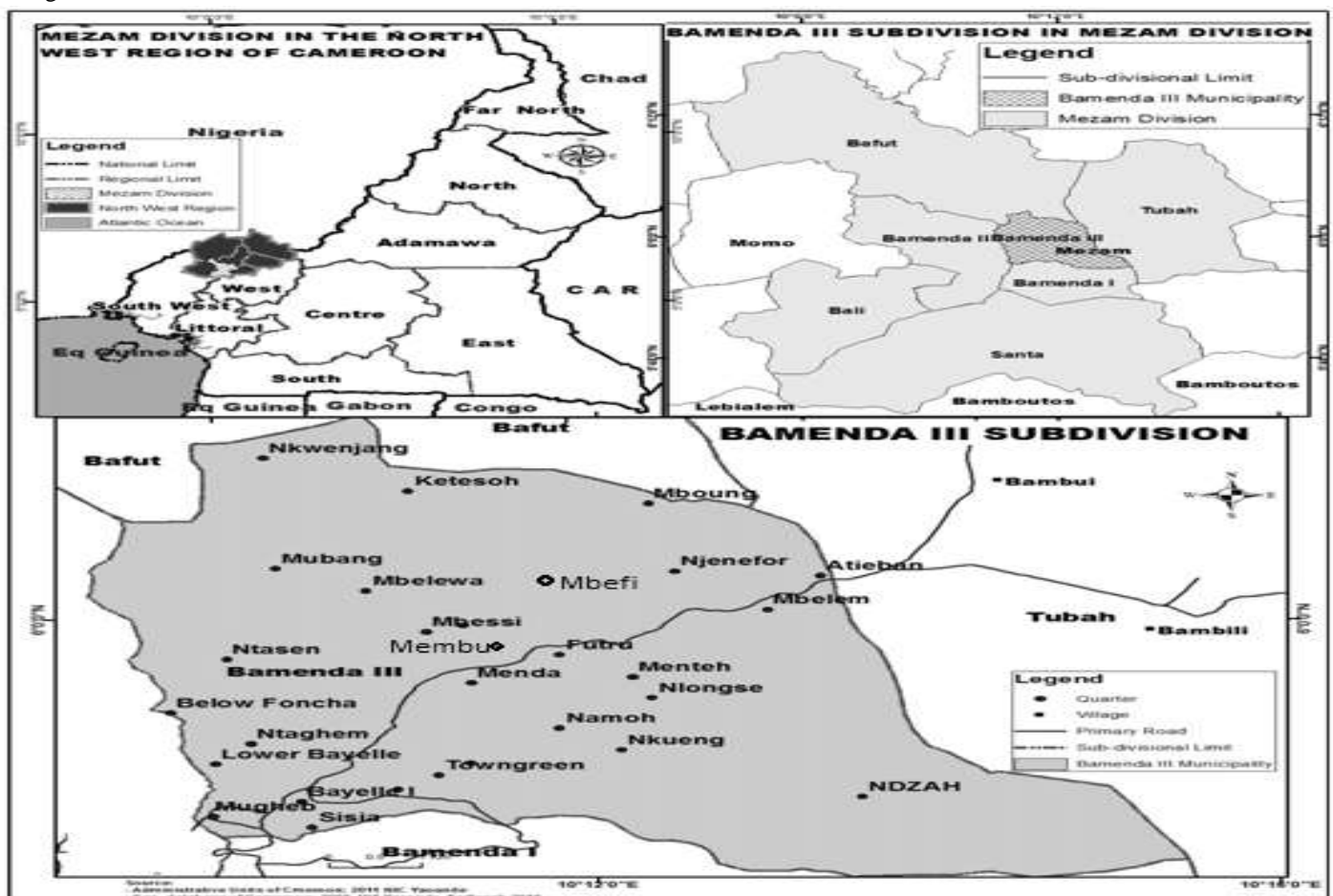


Figure 2: Map of Mezam Division, Northwest Cameroon's Bamenda III Subdivision

Source: Mbang (2018)

3.2 Research Design

Remittances' effect on socioeconomic growth in the Bamenda III Subdivision was examined through a mixed approach strategy that integrates qualitative and quantitative methodologies. A descriptive survey using a questionnaire was used to collect quantitative data, and interviews were conducted using an interview guide to gather qualitative data. The approach is ideal for obtaining primary data on remittances and socio-economic growth in Bamenda III Subdivision, Northwest Cameroon since it permits researchers to participate both actively and passively.

3.3 Study Population and Sampling

The population was made up of Nkwen and Ndzah village migrant households, as well as those from neighbouring Nigeria and other subdivisions and divisions in the Northwest Region. There were 150 responses in the sample. Bamenda III Subdivision was specifically selected due to the large number of migrant worker families residing there. Furthermore, many national migrants from nearby cities and international migrants from neighbouring Nigeria reside in the Subdivision and send money home (Wanie *et al.*, 2021). Techniques for multi-stage sampling were applied. The researchers located every quarter in Nkwen and Ndzah in the initial phase. The Bamenda III Subdivision has a total of 55 quarters, with 46 in Nkwen and 9 in Ndzah. Nkwen village, which has 46 quarters, was split in half along the main ring road that connects Boyo, Ngoketunja, and Bui Divisions. To guarantee equitable representation in the sample, Ndzah was also included. In the second step, the researchers located every home in every ward that had both foreign-born people and immigrants residing in the subdivision. Each quarterhead helped create a sample frame in the field during the third step. Every important roadway was recognized and categorized into wards. Ndzah and Nkwen were divided into two and four wards, respectively, for a total of six wards. Quantitatively, a sample of 150 respondents was involved by selecting 25 houses from each ward using a simple random selection technique, which included both immigrants and migrants living overseas. In the fourth step, 15 key informants, mostly returning migrants from their various host countries, were selected using a snowball sampling technique, which is one type of non-probability sampling approach.

3.4 Instrumentation

The data collection technique made use of primary and secondary sources. Key informant interviews and structured questionnaires were used for collecting the primary data. Journal articles, dissertations, conference proceedings, and other published and unpublished materials that were available online and through the university library served as the primary source of secondary data. In February 2023, pilot tests were conducted to verify the validity and reliability of the research tools. Every ethical rule was followed, guaranteeing that the study participants suffered no damage. All participants gave their informed consent, and their privacy and dignity were always protected during the study.

3.5 Data Analysis

Using statistical techniques that integrated several statistical tools, the data was methodically arranged and collated. Each research goal was examined using the Statistical Package for Social Sciences (SPSS) version 25 and Microsoft Excel version 13. Frequency tables and percentages obtained from mathematical computations were used in descriptive analysis to examine, arrange, and display the results. Tables, bar charts, and pie charts were used to display the data after triangulation and proper interpretation.

4. Results and Discussion

4.1 Respondents' Demographic Profile

4.1.1 Sex, Age, Education, Remittances Frequency, Per Transaction Money Received, Remittances Received Over the Last 12 Months (FCFA)

According to the data in Table 1, women comprised 36.6% of the study participants, while men made up 63.4%. Because men are more willing to work overseas than women, there were more men than women migrants in many of the houses that were interviewed. This reflects a trend observed in many homes studied, where a greater proportion of males than women migrate abroad in search of better opportunities. According to Ruyssen & Salomone (2018), women's ability to migrate abroad is hampered by gender disparities in economic and political chances. According to the findings, half of the participants are between the ages of 31 and 40, with those between the ages of 41 and 50 coming in second at 20% and those between 21 and 30 in third at 15%. Individuals aged 20 years or older made up 7.6% of the participants, while those aged 50 years or more made up 4.8%. This implies that a large portion of migrants are young adults at a pivotal juncture in their lives who are attempting to overcome developmental barriers by sending money home. Young people's desire to go abroad is influenced by several circumstances, including having a higher level of education, experiencing unemployment, and working part-time (Williams *et al.*, 2018) against their will. Furthermore, young individuals with negative opinions about the economy, employment prospects, and opportunities for career advancement (Milasi, 2020) are more likely to think about relocating elsewhere, whether they are working or unemployed. One of the main causes of youth migration is material deprivation, yet in low-income countries, financial limitations usually prevent young people from making their migration dreams a reality (Milasi, 2020). According to the data, a significant portion of participants, 40.0%, hold a

university degree. Secondary school certificates, at 17.20%, and primary education, at 3.40%, are next in line, followed by those with other credentials, at 39.40%. According to this, many migrants have a high level of education, which improves their chances of finding fulfilling work in their new countries. This enables them to support their families and the socioeconomic advancement of their communities by sending substantial sums of money home. In the past, the characteristics of prospective migrants have been essential to comprehending migration patterns.

Simpson looked at the economic and demographic aspects of migration choices. The findings show that those who migrate to work frequently have different needs than those who migrate for asylum or family reunification. Additionally, different migratory streams have different demographics, such as age, gender, marital status, and educational background (Simpson, 2022). Given that they have more time to enjoy the expected advantages of migration, labour migrants are typically younger (Spörlein, 2020). The importance of demographic factors like education in explaining migration trends is highlighted by the fact that young migrants from neighbouring countries (De Haas *et al.*, 2019) are usually drawn to destination countries with ageing populations (d'Aiglepierre, 2020). This study highlights the significance of education in influencing an individual's migration decision. Education gives migrants the knowledge they need to understand the opportunities and challenges that lie ahead, enabling them to make well-informed decisions.

Table 1 reveals that 41.4% of participants receive money from their foreign relatives once a year, and 27.6% receive money from them twice a year. Subsequently, those who received their family's money monthly (10.3%) and every two months (20.7%) were in line. Participants who received between 25,000 FCFA and 50,000 FCFA per transaction made up 35.9% of the total, followed by those who received between 51,000 FCFA and 10,000 FCFA per transaction, those who received 100,000 FCFA 22.8%, and those who received less than 25,000 FCFA 17.8%. In the previous year, a large percentage of participants (36.6%) received between 100,000 FCFA and 50,000 FCFA. Individuals who received between 50,000 FCFA and 100,000 FCFA in the previous year were 27.5%, 500,000 FCFA and more were 22.1%, and 500,000 FCFA in the previous year were 13.8% among the participants.

Table 1: Respondents' Demographic Profile

Sex	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Male	89	63.4	63.4	63.4
Female	58	36.6	36.6	100.0
Total	145	100.0	100.0	
Age				
Under 20 Years	11	7.6	7.6	7.6
21 to 30 Years	23	15.9	15.9	15.9
31 to 40 Years	74	50	50	50
41 to 50 Years	30	20.7	20.7	20.7
Over 50 Years	7	4.8	4.8	4.8
Total	145	100.0	100.0	100.0
Education				
Primary	3	3.40	3.40	3.40
Secondary	25	17.20	17.20	17.20
University	58	40.00	40.00	40.00
Others	57	39.40	39.40	39.40
Total	145	100.0	100.0	100.0
Remittance Frequency				
Monthly	15	10.3	10.3	10.3
Every two months	30	20.7	20.7	20.7
Twice a year	40	27.6	27.6	27.6
Once a year	60	41.4	41.4	41.4
Total	145	100.0	100.0	100.0
Per Transaction Money Received (FCFA)				
Under 25000 FCFA	20	13.8	13.8	13.8
From 25000-50000 FCFA	52	35.9	35.9	35.9
From 51000-100000 FCFA	40	27.6	27.6	27.6
100000 and more	33	22.8	22.8	22.8
Total	145	100.0	100.0	100.0

Remittances Received Over the Last 12 Months (FCFA)				
Under 50,000 FCFA	20	13.8	13.8	13.8
From 50,000 to 100,000 FCFA	40	27.6	27.6	27.6
From 100,000 to 500,000 FCFA	53	36.6	36.6	36.6
500,000 and more	32	22.1	22.1	22.1
Total	145	100.0	100.0	100.0

Source: Field Survey (2024)

4.1.2 Utilizing Remittances from International Family Members

Remittances are received by 39.3% of respondents for their education, 13.8% for structures and infrastructure, 10.3% for living expenditures, 24.1% for health care, and 12.5% for self-employment, according to Table 2. This implies that the money sent from abroad is being put to so many uses by family members left behind. These results are like those of Mas'udah 2020, who discovered that migrant workers' remittances had a major influence on their families' lives. The family's manner of life evolved in several ways as their financial circumstances improved. Remittance-receiving households spend more on health care and education and less on food, according to a follow-up study by Mahapatro *et al.* (2017) on remittances and household spending patterns in India and a few states. Spending more on these crucial areas in proportion to the flow of remittances suggests that remittances positively influence household development. International remittances have a greater influence on these characteristics than do domestic migrants (Mahapatro *et al.*, 2017). The positive outlook is supported by the study's findings, which demonstrate that remittances improve household well-being.

Table 2: Utilizing Remittances from International Family Members

Items	Frequency	Percentage	Valid Percentage
For educational purposes	57	39.3	39.3
For construction and infrastructure	20	13.8	13.8
For living expenses	15	10.3	10.3
For health care	35	24.1	24.1
For self-employment	18	12.5	12.5
Total	145	100.0	100.0

Source: Field Survey (2024)

4.1.3 Changes in Living Standards Due to Remittances Abroad

Only 6 of the 145 respondents disagreed that remittances had enhanced their quality of life, compared to 139 who agreed. This suggests that to better the lives of numerous family members and communities, more remittances should continue to come into them. These results are in opposition to those of Yeboah *et al.* (2021), who suggest that remittances are part of more comprehensive reciprocal social relations that include material and non-material, two-way transfers between migrants and their Ghanaian relatives. Hence, although migrants still send a substantial amount of money to their families back home, their families also give them material and non-material resources (e.g., childcare assistance, hair care, indigenous foods and medicines, and oversight of migrant workers' infrastructure or business ventures) (Yeboah, 2021). The exchange of material and non-material resources between migrants, which entails substantial and largely unpaid labour and time expenditures, is intricately linked to social relationships that (re)produce reciprocity and relational ties between and among migrants and their family members back home (Yeboah, 2021). In a different study, Ivlevs *et al.* (2019) show that subjective well-being measures, which consider both material and non-material aspects of life, offer more insights and a fuller view of the consequences of emigration on migrant family members who stay behind when compared to standard outcomes used in literature, such as the left-behinds consumption, income, or labour market outcomes. In 2020, Quisumbing and McNiven discovered that remittances promote asset accumulation and human capital by positively influencing housing costs, nonland assets, consumer durables, total spending (per adult equivalent), and educational costs.

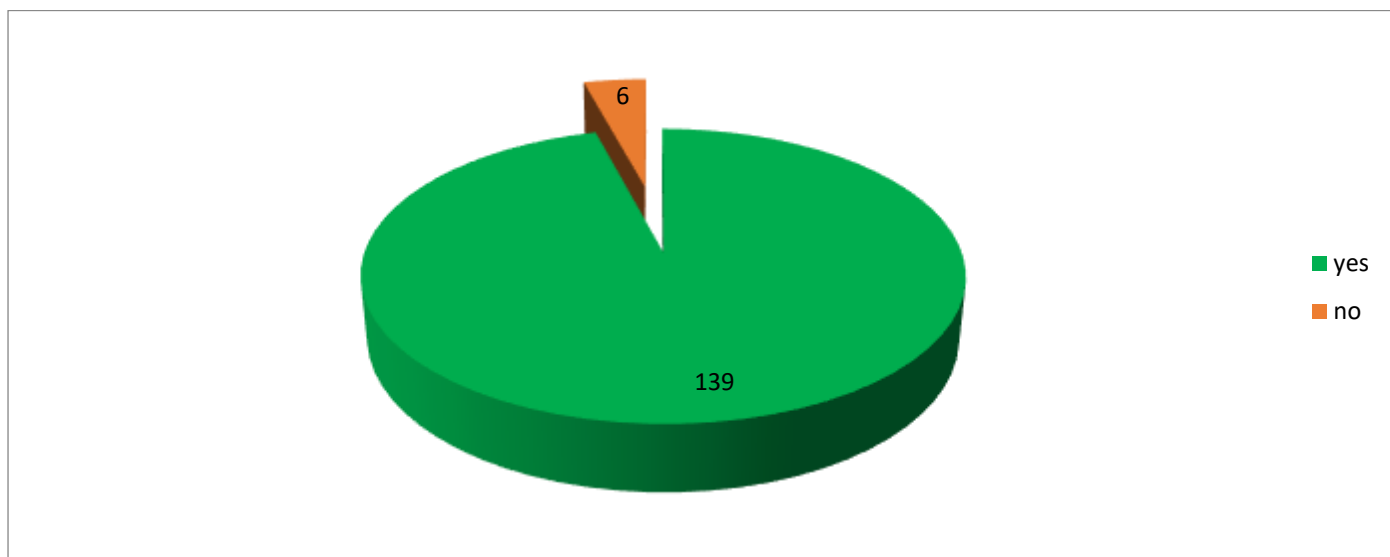


Figure 2: Distribution of Respondents According to Changes in Living Standards Due to Remittances Abroad

Source: Field Survey (2024)

4.2 The Impact of Remittances on Bamenda III Subdivision's Health and Education Outcomes

According to the analysis, 93.6% of participants said they strongly agreed or agreed with the remarks made regarding remittances' effects on education and health, compared to just 6.4% who said they disagreed or strongly disagreed. In the Bamenda III Subdivision, remittances have greatly expanded access to educational resources, according to all participants, 100%. Furthermore, no documented opposing opinions were found; all participants concurred that remittances have enhanced their beneficiaries' academic achievement and literacy. Additionally, many interviewees stated that remittances have improved the quality of educational facilities; however, 9% disagreed or strongly disagreed. Furthermore, 78.3% of individuals agreed and strongly agreed that remittances had increased their ability to make decisions about their health, while 22.7% disagreed and severely disagreed. None of the participants objected or severely disagreed with the statement that remittances have made it easier for them to obtain timely and better healthcare treatments, but it seems that all the participants 100% agreed and highly agreed with it. Many participants, 97.2%, agreed or strongly agreed that the increase in remittances had improved healthcare services, whilst 2.8% disagreed or strongly disagreed with this statement. According to these findings, funds transferred from abroad have been essential for raising family members' standard of living and advancing community welfare through regional development initiatives.

This is consistent with Ullah's (2019) study, which looked at how remittances affected South Asian nations' health and educational outcomes. Ullah's research indicates that remittances are essential for improving health indicators like life expectancy and lowering fertility and infant mortality rates. Using the Two-Stage Least Square (2SLS) approach, they conducted an analysis and found that remittance flows constitute a key factor in economic development. Health indicators were shown to be significantly impacted by a high migration rate, although the effect on educational attainment was less noticeable in the South Asian context. Amega (2018) carried out a novel study on remittances, education, and health in Sub-Saharan Africa using the GMM technique and found that remittances significantly enhance health and educational outcomes.

Additionally, the study found a direct link between health and education, showing that advancements in one field have a positive impact on the other (Amega, 2018). In another study, primary data from 396 households was analyzed using statistical and econometric techniques (Kumar, 2019). First, a statistical method is used to highlight the households' basic health and educational attainment. Second, a linear regression model developed using the OLS method is used in the study to independently investigate how foreign remittances affect education and health (Kumar, 2019). The study found that while international remittances have a major and favourable impact on health, they also have a big and detrimental impact on education (Kumar, 2019). According to this study, sending money home could result in a Tk. 1020.67 (Kumar, 2019) drop in per capita schooling spending and a Tk. 4817.39 (Kumar, 2019) increase in health spending. The paper suggests that government and non-governmental organizations handle overseas remittances to enhance household health.

The results of the qualitative interview supported the quantitative findings by showing that people may afford better health care and higher education when they receive more income from family members who live overseas. Since people who are healthier and more educated can frequently contribute more to the workforce, this can ultimately result in higher employment levels. The government can also engage in infrastructure upgrades that can lower poverty and enhance general living circumstances if there is more money available. Cattaneo (2010) concluded that remittances had no appreciable effect on education in Albania, citing the low quality of education in the region and directives from remittance senders to use the money for specified assignments rather than education. These results run counter to a study by Gluzmann (2018) that discovered that remittances significantly and favourably affect educational achievement in the Dominican Republic, particularly for girls. Remittances, according to the author, can assist families

in overcoming financial obstacles and making educational investments, which may eventually result in better employment prospects and increased earning potential. The results are consistent with those of Susan (2010), who discovered that remittances significantly and favourably affect healthcare spending and utilization in Mexico, especially for lower-income households.

According to the author, remittances can assist families in overcoming the cost of medical care, which could result in better health and a greater standard of living. The true altruism hypothesis states that many migrants give money because they have a sense of obligation and empathy for their families, communities, or countries. Tchouassi (2010). According to the literature on poverty, the primary driver of international migration is poverty. The altruistic perspective holds that migrants are happy to return money home because they care about the social welfare of their nation, family, or community (Tchouassi, 2010). When migrants wish to "set up" their family members or close friends in Cameroon, they occasionally choose to purchase items that are uncommon in their native country. Among the items they export and send are automobiles, clothing, kitchenware, and home appliances. They are selfless and don't want anything in return.

4.1 Impact of Remittances on Bamenda III Subdivision's Socio-economic Development

Just 13.4% of respondents strongly disagreed with the claims about the impact on economic development, while 86.6% of respondents strongly agreed and agreed. Findings showed that whereas 48.3% of participants opposed and strongly disagreed with the notion that remittances had increased local employment rates, 51.7% of people highly agreed and agreed with it. Additionally, all participants agreed and strongly agreed that the remittances had an impact on entrepreneurship and self-employment. None of the panellists, however, substantially disagreed with this assertion.

Furthermore, while none of the respondents disagreed or strongly disagreed that remittances have decreased unemployment in the Bamenda III Subdivision, all participants, 100%, strongly agreed. Even though none of the participants disputed or objected to the claim, all of them 100% agreed and strongly agreed that remittances have facilitated the formation and expansion of small businesses. Although there were no significant objections or disagreements from any of the participants, of them, 100%, strongly agreed that remittances have a positive effect on the overall growth of small businesses. Just 27.5% of respondents disagreed or strongly disagreed that remittances had helped the local economy of the Bamenda III Subdivision to grow. Many respondents, 72.4%, agreed or strongly agreed. According to the study, money transferred overseas significantly impacted family members' career and academic success. Families with more money can spend on their children's education and training, which may result in improved employment prospects and higher salaries. Families' well-being and capacity to concentrate on their academic and professional objectives can both be enhanced by better living conditions. Depending on each household's unique situation and how the money is spent, the effects of outside donations can vary. Some respondents have resorted to outside financing and other resources to help start and manage small businesses that have steadily grown and become a reliable source of household income for the family. This is consistent with the findings of analogous studies carried out in various locations and at various times. According to a 2019 study by Ahmed and Uddin, remittance inflows help create jobs in Bangladesh.

Research by Chami *et al.* (2015) found that Tanzania's construction industry benefits from remittance inflows. According to a 2007 study by Ratha and Mohapatra, remittance payments help emerging countries' economies grow and reduce poverty. Remittance inflows can benefit the building industry as well as employability. The findings align with Mohammed's (2022) investigation of human development, institutions, and remittances in sub-Saharan Africa. The findings imply that migrant money transfers have a favourable and substantial influence on the development of Sub-Saharan African society. Additionally, the results show that remittances and institutions have a strong relationship in promoting human development. Human development is thought to be aided by remittances in countries with inadequate institutional frameworks. The study concludes that in countries with well-established systems, remittances constitute a source of money for human advancement. According to the participants' high level of agreement, remittances are widely acknowledged as a crucial source of funding and income for the Bamenda III Subdivision. Additionally, the results demonstrate that money sent home can significantly influence the development and expansion of jobs in the Bamenda III Subdivision, boosting employment opportunities, reducing unemployment, and enhancing infrastructure and living standards. Overall, the findings show that remittances can drive economic development and advancement in Cameroon and beyond. According to a significant participant, data on the impact of remittances on employment levels and small business establishments shows that. I believe that remittances have had a positive influence on various aspects of life in Bamenda III. With more money coming in from family members abroad, people can afford a higher level of education and better health care. This, in turn, can lead to higher levels of employment, since individuals with better education and health are often able to contribute more to the workforce (Interviewee 8).

The government can also invest in infrastructure upgrades that can lower poverty and enhance general living circumstances if sufficient money is available. This finding suggests that remittances, especially for individuals who rely on them as their primary source of income, have considerably decreased poverty in the Bamenda III Subdivision. Remittances, however, only offer temporary assistance; they don't deal with the underlying issues that lead to poverty, like limited access to education and employment opportunities. Thus, it is necessary to work on creating long-term solutions that could improve the benefits that remittances offer. Others who took part in the discussion reaffirmed this viewpoint.

The influence of remittances on employment, education, healthcare, and infrastructure in Bamenda III is contingent upon the context

and circumstances. For instance, while remittances may help families afford better health care, there may not be enough healthcare facilities or qualified medical personnel to provide quality care. Similarly, while remittances may help pay for education expenses, there may still be challenges with access to quality education or limited job opportunities after graduation. So, while remittances can be beneficial, we need to consider the broader systemic issues plaguing Bamenda III to create lasting positive change (Interviewees 5 and 6).

Table 4: Remittances' Effect on the Socioeconomic Development of Bamenda III Subdivision

Source: The Authors (2024)

Items	Strongly Agreed	Agreed	Disagreed	Strongly Disagreed
Local employment rates have improved because of remittances.	30 (20.7%)	45 (31%)	39 (26.9%)	31 (21.4%)
Remittances have an impact on entrepreneurship and self-employment	49 (33.8%)	96 (66.2%)	0 (0%)	0 (0%)
Bamenda III Subdivision's unemployment rate has decreased due to remittances.	59 (40.7%)	86 (59.3%)	0 (0%)	0 (0%)
Small enterprises have been established and grown because of remittances.	45 (31%)	100 (49%)	0 (0%)	0 (0%)
Remittances have a positive impact on small businesses' overall growth.	45 (31%)	100 (49%)	0 (0%)	0 (0%)
Remittances have been crucial in boosting the Bamenda III Subdivision's local economy.	29 (20%)	76 (52.4%)	30 (20.7%)	10 (6.9%)
Average Scores	43 (29.6%)	84 (57%)	12 (7.9%)	6 (4.1)

5. Conclusion

In the Bamenda III Subdivision of the Northwest Region of Cameroon, this study offers empirical proof of the influence of remittances on socio-economic development. The study examines how remittances affect economic growth, education, and health to meet its objectives. According to the study, sending money home has greatly improved family members' overall well-being and access to education. Remittances have also helped the socio-economic development of individual family members and the greater community, as well as the expansion of infrastructure in Cameroon and beyond. These results emphasize how important it is to implement policies and initiatives that will make it easier for people to send money to Bamenda III, Cameroon, and other nations. These goals could be accomplished by implementing strategies such as reducing transaction fees, increasing the availability of financial services, promoting entrepreneurship, and setting up institutions. Financial institutions must improve international financial operations and speed up bank account opening to increase the amount of money returned to the community.

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Conflict of Interest

No conflicts of interest are disclosed by the authors regarding this manuscript.

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