

“The right to rise¹:” How West African Refugees in the United States can Achieve
Economic and Political Empowerment by Reworking and Re-Instituting Pre-Colonial Indigenous
Entrepreneurial Strategies

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Abstract

Nigerian² and Liberian³ refugees have increasingly immigrated to the United States over the past five decades, hoping to find freedom, economic opportunity and success. Unfortunately, the majority of these refugees do not achieve their latter goals. Thus, innovation is needed to change this situation. In that regard, I will assess the current conditions that are preventing these refugees from succeeding. I will also analyze promising West African Pre-Colonial indigenous entrepreneurial strategies and cultural institutions that Liberian and Nigerian refugees can use in order to create economic opportunities and empower themselves. Lastly, I will present a practical and specific framework that refugees can implement.

Introduction: Seeking Safety and Opportunity in the United States

Civil war, political persecution and ethnic repression force individual Liberian and Nigerian refugees and families to seek asylum in the United States. Each refugee's flight from his native land symbolizes the beginning of a new journey, and the dream of finding solace in a country – the United States – where civil liberties, government protection rather than abuse, and economic opportunity are available to them, and are values enshrined in the United States' socio-cultural fabric. However, this dream has “been deferred⁴”. Historical, economic, cultural and political obstacles prevent them from rising.

Liberian refugees are unique. Their national history is inextricably linked to United States history. Freed black slaves who hoped to find new beginnings and export freedom and economic prosperity to a new homeland in West Africa, founded the modern nation-state of Liberia⁵. In so doing, however, they became the oppressors from which they were escaping by implementing an exclusive political framework that disenfranchised the region's indigenous

peoples⁶. Consequently, Liberia became a hotbed of Americo-Liberian repression towards the country's natives⁷. Ironically, present-day Liberian refugees, some of whom are descendants of the Americo-Liberians who oppressed their fellow countrymen and their ancestors, are migrating to the United States in order to find the same freedom and economic opportunity that Americo-Liberians sought.

Liberian refugees should be poised to exploit opportunities leading to their betterment, but they face formidable obstacles in their quests to rise. For both Liberian and Nigerian refugees, the biggest obstacle has been finding a cohesive, community-based and systematic way to improve their lots in the United States. Government funded programs facilitated by nongovernmental organizations such as the United States Conference of Catholic Bishops, provide refugees with nominal funds to help them with resettlement costs, e.g. rent, purchasing household items, and groceries, while they receive employment counseling. This aid is tied to the Federal Government's unrealistic expectation that they will be gainfully employed within three months⁸. This expectation is economically and socio-politically problematic. First, the United States is still in the midst of a recession and continues to experience the effects of a sluggish economy in which even for menial jobs, there is too much demand for too little supply.

Consequently, the State Department's contention that refugees will find jobs within a few months is unrealistic when considering that American citizens, who are proficient English speakers and have likely perfected their job skills in the country, are struggling to find even those menial jobs. Second, while cultural acceptance and Liberalism are largely a part of the American cultural fabric, anecdotal evidence from news programs and other media outlets suggests that many Americans are hesitant when faced with actually engaging immigrants, especially if they belong to a feared group. This dynamic was especially noticeable after the September 11, 2011

terrorist attacks when Arabs were vehemently racially profiled and viewed suspiciously by the American public.

This helps to explain the suspected trend that some American employers are less willing to hire immigrants, less accommodating to them when they do, and more likely to pay inferior wages to them when compared to American job applicants and employees. However, these practices are difficult to confirm because employers never willingly admit to racial or ethnic discrimination in workplace hiring – violations of Federal and state laws. This is clearly a problem and one that is exacerbated when employers' conscious or subconscious racial prejudices negatively affect hiring decisions. Nigerian refugees face unique employment struggles in this regard. While many Nigerian refugees are highly educated it appears that discrimination reduces their chances of securing skill-appropriate employment⁹. Many of these refugees discover that either they can't find work or if they can, their jobs do not pay high enough wages¹⁰. For the former, relying on government assistance becomes almost an immediate certainty, especially in this sluggish economy. Within a short period of time, temporary reliance on public assistance can become dependence. For the latter, inadequate income is supplemented by public assistance via cash assistance and social welfare programs like Medicaid or SNAP¹¹. Both scenarios can lead to dependency and make economic opportunity, self-sufficiency and subsequently, the acquisition of refugee political power difficult. Stagnant economic growth has forced the Federal Government and state governments to cut funding for resettlement programs as well as public assistance programs that refugees utilize to supplement their resources when their initial refugee resettlement funds are exhausted. Although refugees still receive assistance, the fact remains that Liberian and Nigerian refugees are financially and politically vulnerable populations. Thus, it becomes clear that something must be done to assist

them, but what? And, how can Liberian and Nigerian refugees create economic opportunities for themselves?

I propose that Liberian and Nigerian refugees can assist themselves by re-instituting and re-working successful traditions from their native lands. Doing so can help them work towards a prosperous future in the United States that will economically and politically empower them as individuals and communities. But, before I can recommend a plan of action, I must first analyze the promising West African Pre-Colonial indigenous institutions and entrepreneurial strategies that will be at the center of the plan I propose.

Pre-Colonial West African Indigenous Entrepreneurial Strategies and Cultural Institutions

Renowned Ghanaian economist and scholar, George Ayittey, argues that, “West Africa was particularly noted for its indigenous economic development.¹²” I would further argue that civil society flourished in Pre-Colonial times. For instance, indigenous Liberians and Nigerians revered and protected property rights, a pillar of civil societies¹³. Unlike Western frameworks in which property rights are usually attributed to the individual, in indigenous Liberian and Nigerian societies, property rights were reflexive; they were attributed to both the individual and the collective. If, for example, an individual cultivated land, then the crops belonged to him because he nurtured the land, but it also implicitly belonged to his kin and his neighbors if they were in need¹⁴. In this sense, in Pre-Colonial Liberia and Nigeria, property rights existed in a socio-economic framework in which land created not only economic benefits for people, but also political, community and cultural linkages amongst them. This conception of property rights provides an early example of an ancient community tradition based upon social and economic

justice, in which societal mechanisms were in place to protect both individual rights and the collective well being in a voluntary rather than government-mandated manner.

When Europeans colonized West Africa, natives were prohibited from patronizing Colonial banks¹⁵. Consequently, West Africans were forced to rely on their own banking practices. For many, this included providing capital and cash to community members who needed the funds for business or personal expenses¹⁶. This communal practice was predicated on individuals voluntarily making regular contributions into a community financial pot. Funds would then be equitably distributed once a month to contributors¹⁷. A contemporary example of this would be credit unions in which members receive dividends on quarterly or yearly basis. Another tradition was the coordinated lending of funds to community members¹⁸. It was called, “Susu in Ghana, esusu in Yoruba, tontines or chilembe in Cameroon and stokfel in South Africa.¹⁹” These arrangements required extreme trust amongst community members since there was no codified contract law stipulating repayment and protecting individuals from swindlers except for community condemnation. Personal accountability and concern for the wellbeing of other community members were therefore important factors in this tradition. To make an American popular culture reference, this traditional and ethical banking practice was strikingly similar to that advocated by George Bailey, the main character in the iconic American film, “It’s A Wonderful Life.” It illustrates a vision of financing in which institutions can make profits while “doing right” by their clients. There is a mutually beneficial relationship instead of one where clients are subservient to lenders.

On a related note, these indigenous financial institutions or strategies were also economically and politically important to West African societies and not just sub-communities. Cooperative financial arrangements such as community pots and Esusu supported economic

activity which facilitated intra-tribal and inter-tribal relations and diplomacy via engagement in regional marketplaces²⁰. The gradual deconstruction of the indigenous marketplace during the Colonial era laid the groundwork for the dissolution of regional economic and political stability thereby creating environments that bred many of the post-Colonial regional problems that exist today.

To combat growing Colonial era instability, Ghanaian women supported each other in “women’s associations.²¹” These associations provided women with networks to which they could turn in times of need because the women were socially and financially supportive of each other. In cases of family emergency or illness, members could rest assured knowing that they would have the necessary funds to support themselves and their kin should they be temporarily unable to work at the market, because other members would work for them.²² Cultural economics scholar, Emily Chamlee-Wright, astutely notes that the connections women made through these associations were incredibly important because they served as “a vital economic function of mutual support.²³” The associations therefore provided a social support network for women – the primary actors within indigenous and contemporary West African markets – as well as a financial safety net.

Summarily, the discussed indigenous institutions served as pillars of West African civil societies prior to Colonialism, and helped West Africans cope with the destruction caused by imperialist European political environments once Colonialism gripped the region. Despite the ingenuity and successes of the discussed indigenous institutions and entrepreneurial strategies, Colonialism transformed West African civil societies for the worse, causing many of the problems that wreak havoc in the region today, and exacerbating pre-existing inter-tribal

conflicts. These dynamics have adversely affected contemporary Liberia and Nigeria, leading individuals and families from the countries to seek refuge from persecution in the United States.

Creating a Tailored Approach: Understanding the Complexities of Liberian and Nigerian Refugee Situations in the United States in order to Construct a Successful Cooperative Group Framework

Liberian and Nigerian refugees, respectively, can work together to implement enterprising socio-economic cooperative groups that address their unique needs and help them to create economic opportunities for themselves. However, in order to create a meaningful group framework, cultural considerations must first be addressed.

Liberian Refugees' Situations

First, as public health social worker, Serena Chaudhry, observed, Liberian refugees face considerable difficulty settling into their host societies because their traditional elder-led hierarchical social structure has been disrupted. Chaudhry found that in the case of indigent Liberian refugees in Staten Island, New York, “The elderly live independently, with minimal support, separated from their extended families.²⁴” Furthermore, “Once elders arrive, families caught in survival mode are unable to give parents and grandparents the attention and support they need. Without reason to acculturate and the skills, education or stamina to work, the elderly tumble from the top of the societal hierarchy.²⁵” This suggests that any framework must institute mechanisms that help members repair disrupted cultural linkages by reuniting geographically separated refugees. If family members cannot live together due to subsidized housing or other bureaucratic constraints, refugee groups must implement ways to reconnect families that have been separated and unite communities that have been divided. Any proposed group framework

will likely be unsuccessful if there is no mechanism in which to unite geographically separated refugees.

Second, recently immigrated Liberian refugees ought to be connected with already resettled Liberian refugees. In so doing, they can communicate with fellow Liberian refugees and establish a network of Liberians from whom they can extract useful information, including personal experiences about settling into the United States. Refugees would also know individuals with whom they can improve their commands of English, if needed. While the United States does not have an official language, a basic command of English is necessary to navigate within American society. Since increasing numbers of refugees, especially “school-aged children...speak little or no English,²⁶” language mentorships are necessary for refugees’ basic survival, including being able to exploit economic opportunities once they are available. Despite the fact the English is the official national language of both Liberia and Nigeria, many refugees only know their provincial language²⁷.

Nigerian Refugees’ Situations

Nigerian refugees face a complex situation. They are citizens of a country that had an impressive educational legacy directly following its 1960 independence. Education was the norm; it allowed the citizenry to become educated either formally or informally through skilled apprenticeships²⁸. Nigeria achieved this feat despite the fact that it was experiencing economic difficulties. During late twentieth century waves of immigration, refugee and non-refugee Nigerians alike tended to be highly skilled and educated.²⁹ Despite this fact, systemic economic deficiencies caught up with the country and forced it to implement the Structural Adjustment Program which mandated austerity measures in order to secure loans from the International

Monetary Fund³⁰. These measures permeated all sectors of Nigeria's economy and civil society. Among other measures, education funding cuts were made³¹. Consequently, this caused proceeding generations to be relatively less educated and therefore less competitive in the global economy than previous generations. Currently, Nigeria's economy has stabilized and the country has experienced extraordinary growth over the past decade, but these strides have been shunted by the fact that past austerity measures have created a less educated populace with which to work and eventually direct in the expanding economy. Additionally, Boko Haram, the Nigerian version of the Taliban, has caused serious security problems for the country and the region.

The totality of these developments have caused a complex environment for refugees, in which their country of origin shows impressive signs of economic progress but is also devolving in other areas, including security and education, making hopes of returning to the newly economically promising but less secure Nigeria unlikely in the near future. Furthermore, present-day Nigerian refugees' problems are compounded by the fact that fellow Nigerians who immigrated to the United States over the past two decades may be more educated and skilled than they, possibly leading to socio-economic stratification within the Nigerian refugee community. The confluence of these factors, coupled with inadequate assistance from government bureaucracies upon arrival in the United States, has dramatically limited Nigerian refugees' ability to comfortably resettle with the tools necessary to create economic opportunities that will lead to economic success.

Comparison of Liberian and Nigerian Refugees' Situations

Liberian and Nigerian refugees face different problems and have different backgrounds, but they are similar in that both communities face formidable obstacles in trying to sufficiently navigate the complexities of American society, namely how to become self-sufficient. While successful refugees exist, the majority do not find the success of which they dream after they escape their homelands. Instead, they become marginalized and disenfranchised members of American society with little legal or political recourse to remedy their situations. Thus, refugee-directed, cooperative enterprising social groups in which refugees form alliances to support each other economically and socially should be implemented. The desired outcome is simple: full integration into American society for these refugees as well as economic self-sufficiency that will generate political empowerment.

Marrying the Successes of the Past with the Hopes for the Future: Re-instituting and Re-working Indigenous Institutions into New Social Environments

The problems that hinder access to economic opportunity and consequently, political empowerment for Liberian and Nigerian refugees must be addressed within cooperative groups that employ a holistic framework. I propose the creation of regional groups that employ a five-pronged approach from which Liberian and Nigerian refugees can create their own economic opportunities based on indigenous Pre-Colonial institutions that will lead to the economic and political empowerment of the groups' members. Specifically, groups would employ derivatives of Esusu and women's associations and participate in local public markets. In so doing, they would re-introduce previously successful West African indigenous institutions and entrepreneurial strategies into their new societies. Moreover, men's associations would be

formed and each regional group's members would hold monthly coed, intergenerational socials to encourage community engagement.

Although participating refugees are likely to be indigent with little money to put towards anything other than necessities, a minimal amount of their initial refugee resettlement funds would be contributed to community pots. To sustain tradition, some of the accumulated funds would be distributed to a member or members when there is a dire need or the group collectively decides that they would like to equitably split the proceeds so that each member can have extra income for a particular month. To ensure that the pot is not depleted, members would agree upon a reserve amount that would not be distributed unless an overwhelming majority of the members consent to distributing the reserved cash. Due to the fact that each group's members likely would not know each other well enough to trust that another would not rob them of their contributions, the actual funds would be kept in a savings account in which any withdrawal would have to be authorized by a majority of group members. Aside from providing funds to members who may be in need or to provide extra income for all members on a monthly basis, a pre-determined portion of account funds would be used to pay administrative costs for group members to be vendors at local public markets.

Weekly or monthly participation in local public markets would provide members with opportunities to sell products in already established marketplaces while also keeping administrative costs like vendor's fees and permits low. In metropolitan areas, where most Liberian and Nigerian refugees resettle in the United States, economic markets are large and diverse enough to attract consumers who purchase foreign or "ethnic goods." In this case, those goods could be African art, textiles or accessories. Groups' members would likely have a comparative advantage over non-African vendors also selling African products because theirs

would be authentic, i.e. made by Africans. Additionally, their products would initially be priced lower than established vendors who have higher overhead costs, so they would likely have an advantage over their competitors in this way as well. In order to supplement profits made from marketplace sales, members could sell goods such as artwork to local galleries or specialty shops, thus diversifying their commercial endeavors. Profits made from marketplace transactions would then be deposited into groups' savings accounts.

Groups would implement offshoots of women's associations which would be safe forums in which members could freely discuss resettlement problems and other pertinent issues. Members would be able to engage each other and rebuild the disrupted elder social structure to which they were accustomed in their home country. Similarly, men's associations would be implemented as a means of allowing refugee men a forum in which to discuss issues affecting them, including psycho-social issues such as trying to navigate new gender and cultural roles in American society. While men's associations are not indigenous institutions, implementing them could facilitate the social engagement of Liberian and Nigerian males. These groups would also welcome settled refugees who can shed light on their own acculturation experiences and resettlement issues. Men's and women's associations would provide members with forums in which they could also discuss traumatic migration experiences and resettlement difficulties, providing members with platforms to air grievances and provide each other with emotional support.

Lastly, intergenerational coed community socials would be held on a monthly basis. At these socials, members would connect with one another in a fun, comforting and collegial atmosphere. Minimal funds from group savings accounts would be used to purchase groceries needed to prepare "comfort food" and drinks for members. The socials would celebrate the

strides made by members each month, including any financial successes that resulted from marketplace business.

Practical Considerations

This section offers practical solutions for potential problems that may arise when implementing the group framework.

Esusu (Savings Accounts)

Question: How are funds kept safe when most refugees who contribute to their regional savings account do not know each other and therefore cannot automatically trust each other?

Answer: In order to safeguard group assets, funds would be deposited into savings accounts at reputable and agreed upon banks. Utilizing savings account will provide an added measure of security compared to using checking accounts. "Regulation D" which refers to United States Federal Reserve Board regulation §204.2(d)(2)³², limits how many savings accounts withdrawals can be made monthly without incurring substantial fees. The consequences of failing to comply with the regulation, i.e. having to incur hefty fees, would give members an incentive to keep funds in their accounts as long as possible per month. Additionally, unlike when using checking accounts, funds deposited into savings accounts earn interest, therefore increasing the value of the each group's money.

Question: How would members govern themselves with respect to withdrawing money from their savings accounts?

Answer: In this situation, the most convenient and logical way of banking self-governance would be for members to have a written agreement in which the following could be stipulated:

- Each member must make a deposit into the savings account at least once a month.
- There will be no minimum deposit amount enforced; depositing a relatively nominal amount is better than not depositing anything.
- In order to split the proceeds each month there must be a majority of members who agree to do so.
- All legal adult members must be authorized account holders of their regional savings account.
- The funds will be kept in savings accounts rather than trusts, custodial accounts or guardianships in order to eliminate unnecessary and potentially confusing legal requirements for members who are likely not well versed in the financial laws of the jurisdictions in which they reside.
- In order to encourage community closeness, trust and accountability, members will agree upon monthly dates on which to gather and travel together to their local banks to make deposits and to make withdrawals, if needed.

Marketplace

Question: Which public markets could be promising locations of groups' marketplace ventures?

Answer: Public markets in the cities that have large Nigerian and Liberian refugee communities should be chosen.

Question: How will members be able to afford vendor permit fees and other administrative costs?

Answer: Each month a pre-determined portion of funds from the Esusu will be allotted to pay public market administrative costs. In order to keep costs down and allow as many members as possible to participate as vendors who may want to, only a few members would sell products each month. Each month, new members would take turns being vendors.

Question: What kinds of goods would members produce to sell at the public markets?

Answer: In order to minimize business costs, members would not sell food or drinks, which would require members to purchase expensive temporary permits or licenses. Instead, members would produce textiles, accessories, or any other products that members could innovate.

Question: How would members afford the materials needed to make products?

Answer: Members would first decide reconcile what they want to sell based upon how well and easily they can make certain products with what their budgets can afford. Items like beaded or metallic jewelry, scarves or caps, can be made inexpensively by purchasing materials at public markets, thrift shops, or crafts stores.

Question: How could members adequately advertise their booths or tents at public markets?

Answer: Members could employ conventional marketing strategies such as distributing flyers to targeted neighborhoods or community meeting locations, e.g. coffee shops, libraries, etc. They could also use more creative methods of advertising such as putting on performances themselves or connecting with vocal ensembles from local colleges, churches, etc. who would volunteer to perform in order to attract and engage potential customers for refugee groups.

Question: How would members and their products get to the public markets?

Answer: Similar to members meeting and traveling together to go to their account-holding banks, members would meet and travel together via public transportation to public markets. This would help to ensure that members who may be holding cash at the conclusion of market days are safe in group settings and not as vulnerable to being robbed compared to if they were traveling alone.

Initial Group and Women's and Men's Groups' Recruitment

Question: From where would group participants be recruited?

Answer: Non-refugee affiliates would recruit participating members after consulting refugee resettlement agencies to find out where refugees are often housed within public housing systems. From there, non-refugee affiliates would call refugee's homes or make contact by going door to door and interviewing refugees to gauge group participation interest. Security precautions would be taken to ensure the safety of interviewers visiting high crime areas, which are often the neighborhoods in which refugees reside because it is often the only type of housing that recently immigrated refugees can afford.

Question: How can it be guaranteed that non-refugee affiliates will not co-opt regional groups?

Answer: Regional groups/organizations would initially be put together by diverse, volunteering interdisciplinary professionals with experience in refugee mental health counseling, economics and finance, and law and linguistics to help execute the groups and then once the groups are formed, act only as on call consultants. Consultants and groups members would meet on a monthly or bimonthly basis in order to allow members to address any concerns they may have.

Question: How would language barriers be addressed when not everyone speaks the same languages?

Answer: When necessary, linguists and translators would help members with eliminating language barriers so that they could communicate with each other.

Conclusion

Liberian and Nigerian refugees ought to have access to economic opportunities just like other Americans. While the group framework proposed in this paper could be a great starting point towards assisting these refugees' roads on their roads to economic success and empowerment, it is only starting points from which more innovative ideas can and should be created. West African indigenous traditions and institutions were not only ingenious but also successful in the ways in which economic prosperity and community well being was interconnected and mutually reinforcing. While the information in this paper specifically applies to Liberian and Nigerian refugee communities, it is worth noting that West Africa's inspired indigenous traditions can be applied to uplift other peoples and societies, including my own.

Notes

¹ A phrase recently coined by United States Congressman Paul Ryan, used to refer to the idea that economic freedom is arguably the greatest avenue to the realization of genuine political and social freedom and empowerment.

² "Nigeria: Multiple Forms of Mobility in Africa's Demographic Giant," Migration Policy Institute, accessed April 9, 2012, <http://www.migrationinformation.org/Profiles/display.cfm?ID=788>

³ "Liberians: An Introduction to their History and Culture," The Center for Applied Linguistics 19 (2005), accessed March 9, http://www.cal.org/co/liberians/liberian_050406_1.pdf

⁴ This is a reference to the Langston Hughes poem “A Dream Deferred.”

⁵ “Liberians: An Introduction to their History and Culture,” The Center for Applied Linguistics , accessed March 9, http://www.cal.org/co/liberians/liberian_050406_1.pdf

⁶ Ibid

⁷ Ibid

⁸ “Refugee Admissions Reception and Placement Program,” accessed April 14, 2012, <http://www.state.gov/j/prm/releases/factsheets/2011/181029.htm>

⁹ “Nigeria: Multiple Forms of Mobility in Africa’s Demographic Giant,” Migration Policy Institute, accessed April 9, 2012, <http://www.migrationinformation.org/Profiles/display.cfm?ID=788>

¹⁰ Ibid

¹¹ “Refugee 101,” U.S. Conference of Catholic Bishops Migration & Refugee Services, accessed March 25, 2012, <http://www.brycs.org/aboutRefugees/refugee101.cfm>. SNAP (Supplemental Nutrition Assistance Program) is a federally funded program that provides assistance in the form of food stamps to indigent individuals to ensure that they have access to food. Medicaid is a federally funded program that provides health insurance coverage for indigent individuals. Both SNAP and Medicaid are federally funded programs in which states also share costs per covered individual.

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¹³ Chamlee, Emily, “Indigenous African Institutions and Economic Development,” The Cato Journal 13 (1993)1-23, accessed March 3, 2012, <https://www.cato.org/pubs/journal/cj13n1/cj13n1-6.pdf>

¹⁴ Ibid

¹⁵ Ibid

¹⁶ Ibid

¹⁷ Ibid

¹⁸ Ibid

¹⁹ “Free Enterprise, Free Trade, and Free Village Markets,” Georgia State University, accessed March 28, 2012, <http://www2.gsu.edu/~finjws/heritag2.htm>

²⁰ Ibid

²¹ Chamlee, Emily, “Indigenous African Institutions and Economic Development,” *The Cato Journal* 13 (1993): 1-23, accessed March 3, 2012, <https://www.cato.org/pubs/journal/cj13n1/cj13n1-6.pdf>

²² Ibid

²³ Ibid

²⁴ Serena Chaudhry, “Coming Home: Connecting Older Liberians in the Diaspora with the Family and Friends at Home,” *Refuge* 25 (2008):60-68 , accessed April 12, 2012, <http://pi.library.yorku.ca/ojs/index.php/refuge/article/viewFile/21398/20068>

²⁵ Ibid

²⁶ Dunn-Marcos, Robin, Kolllehlon, Konia T., Ngovo, Bernard and Russ, Emily, “Liberians: An Introduction to their History and Culture,” *The Center for Applied Linguistics* 19 (2005): 1-53, accessed March 9, http://www.cal.org/co/liberians/liberian_050406_1.pdf

²⁷ Ibid

²⁸ “Nigeria: Multiple Forms of Mobility in Africa’s Demographic Giant,” Migration Policy Institute, accessed April 9, 2012, <http://www.migrationinformation.org/Profiles/display.cfm?ID=788>

²⁹ Ibid

³⁰ Ibid

³¹ Ibid

³² “Regulation D: Reserve Requirements of Depository Institutions 12 CFR 204,” Board of Governors of the Federal Reserve System, accessed April 23, 2012, <http://www.federalreserve.gov/bankinfo/regdreg.htm>