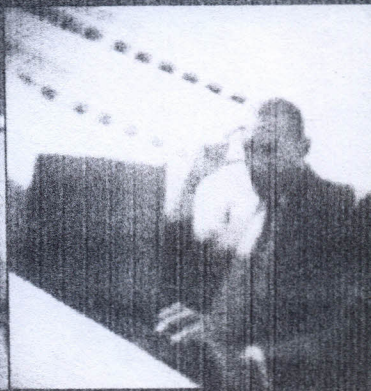
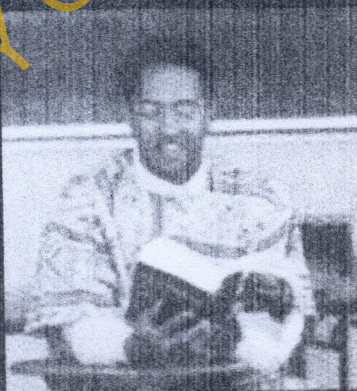


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Migrant-remittances and Socioeconomic Development in Rural South-eastern Nigeria: The Case of Isiekenesi Community, Imo State

Ezebunwa E. Nwokocha & Okechukwu Ajaegbu

Department of Sociology
University of Ibadan, Ibadan, Nigeria
Miczeze@yahoo.com
+2348037192660

In spite of the increasing volume of remittances from international migrants, there has been little effort to analyze its development impact in rural Nigeria. This study therefore examined the socio-economic implications of migrant-remittances in Isiekenesi ranked among communities in South-eastern Nigeria with very high number of emigrants. Data collection involved administration of 402 copies of questionnaires, 17 In-depth Interviews and 6 Focus Group Discussions. Factors that led to increase in remittances included reduction in transfer charges, pressing economic problems at home, quest for investment in social amenities and government propelled enabling environment, among others. Insecurity, lack of trust in relatives to effectively manage remittances, and immigration status of the migrant at place of destination were major factors that hindered inflow of remittances. Findings also revealed that remittances had accounted for notable social and physical development of the community; and that apart from financial remittances, the people had benefitted from cultural diffusion and adaptation. The study recommends the removal of remaining bottlenecks such as high remittance-charges, limited number of remitting agencies, and unnecessary delays in the process to serve as incentives for increase in both volume and frequency.

Key words: Remittance-bottlenecks, Social Amenities, Enabling Environment, Cultural Diffusion.

Migration is linked to stability and development at national, sub-regional and regional levels (Economic Commission for Africa, 2006). Between 1965 and 2000, people living outside their countries of birth increased from 2.2% to 2.9% of the world's population (US Bureau of the Census, 2002). The UN (2009) estimated that by mid-2010 there would have been 200 million international migrant workers and their families who had chosen voluntarily to reside outside their countries of birth. This figure excludes 15 million refugees. In general, key drivers of migration include higher wages at destination, employment or job security, career advancement and training, access to better facilities and technologies, and challenging political and economic circumstances at home. Nearly all of these are relevant to understanding the brain drain syndrome in Nigeria (Mberu, 2010).

While figures ascribed to migrants and remittances are uncertain, there is overwhelming evidence of increasing levels of remittances from Nigeria's Diaspora in recent years, rising from 1.3 percent of global remittances in 1998 to 2.4 percent in 2008 (World bank, 2009). Nigeria is the only country in sub-Saharan Africa listed among the top 25 recipients of remittances (Nnaemeka *et al*, 2007). It received approximately US\$9.98 billion in officially recorded remittances in 2008, amounting to 4.7 percent of GDP, as against US\$1.54 billion in 1998 (Mberu and Pongou, 2010).

Increased remittance flows have been perceived as positive for migrant sending countries. The problem however is that there has been little effort towards tracking these flows to migrants' communities of origins thus making it difficult to assess their association with development at individual, household and community levels. Anecdotal evidence suggests that the

value of remittances to particular regions and sectors is not determinable as a result of immigration, ideational and fraud related factors (World Bank, 2005). However, remittances are mainly used for family expenses including social security for the elderly, the disabled, and orphans (World Bank, 2005). Others include education of relatives, defraying debts, developing new businesses and re-empowering existing ones, as well as funding special events such as funerals, wedding ceremonies, and birthday parties among others.

Osili (2004) found that Nigerian expatriates undertake substantial housing projects in their communities of origin and observed that these investments may be the first stage of a broader financial relationship between Nigerians and their homeland. Indeed, despite the ever increasing size of remittances from Nigerians in Diaspora, there has been little effort to document and analyze the development impact in relevant Nigerian communities. This study therefore examined the implications of migrant-remittances for the socioeconomic development of Isiekenesi Southeastern Nigeria, classified among rural communities with very high number of migrants in the Diaspora.

Theoretical Perspectives and Conceptual Framework

Enlightened Altruism Model and the Structural Functionalist theory are adopted in explaining the linkage between individual characteristics and societal structures as they relate to migrant-remittances in the study community. These perspectives explain the interaction of migrants' age, education, marital Status, personal values, and community norms and their influence on the frequency and volume of remittances an individual makes. For instance, making remittances as an altruistic behaviour is undertaken in consideration of the situation of other household members by a migrant; in this case meant to improve the welfare of the latter (Banerjee 1984; Johnson and Whitelaw 1974). Hence, remittances are perceived by these migrants as an obligation to the household and made

with affection and sense of responsibility towards the family (Chimhowu *et al*, 2003).

Altruistic and self-interested motives to remit have been observed in literature. As Orozco *et al* (2006) noted, both motives may operate simultaneously. Lukas and Stark (1985) extended the altruism model by introducing the idea of "enlightened altruism" where the migrant is motivated not only by altruism but also the maintenance function, implicit loans, and/or co-insurance (Maggard, 2004). Thus, it was pointed out that remittances are guided by 'tempered altruism' or 'enlightened self-interest', to suggest that the two are not necessarily exclusive (Lukas and Stark, 1985), but could complement each other (Orozco *et al* 2006).

The idea of maintenance is that migrants can be motivated to send remittances because of the need to maintain social ties or physical investments while abroad. Ahlburg and Brown (1998) observed that remittance-receiving households could help maintain the migrant's social networks and people's perception of the migrant and rating in the home community. Sometimes the migrant is indebted to the household to which s/he sends remittances; implicit loans could result from the payment of fees related to education or the cost of migration (Ahlburg and Brown, 1998) and for risk management for the migrant.

A large majority of Isiekenesi-migrants embarked on their journey due to Nigeria's harsh socioeconomic conditions and the quest to overcome poverty and powerlessness both as individuals, family and community members. Apart from the fact that the altruistic migrant is satisfied to learn that household members are mentally and physically healthy, (Maggard, 2004), close ties are strengthened to the extent that information on current events in the community is received promptly at destination. Self-interest motives of migrants could range from involvement in personal building projects to setting up of small and medium scale enterprises with managers to oversee their daily activities among others. Migrants that remit for personal benefits are more regular at home than their counterparts whose remittances

are largely meant for altruistic purposes (Nwokocha 2012a).

Structural Functionalism views the society as a system made up of interrelated parts that interact on the basis of a common value system. Each agency or subsystem is seen as functional and contributes to the survival of the entire system. As a corollary, the malfunctioning of any of the parts affects others and the entire system. Functionalism conceive society as a self-regulating system that relies on some prerequisites for actualisation of order and latent maintenance (Macionis & Plummer 2005; Haralambos & Holborn 2004). Thus, a functioning society is one in which a greater number of its citizens is able to overcome the limitations that may undermine access to Maslow's basic necessities of life. Nigeria for instance, is characterised by dysfunction occasioned by lack of basic needs among a very large majority of the people, breakdown of law and order and high incidence of avoidable maternal and childhood mortality (Nwokocha 2012b; Nwokocha & Awomoyi 2009).

To be sure, Nigeria negates the Structural Functionalist's view of society as a summation of unified, ordered and

contributory sub-systems (Ritzer 2008). The reality of the Nigerian situation is manifest in government insensitivity, dissensus at different levels of individual and group relations, lack of motivation to make meaningful contributions to the maintenance of the system as a whole. Indeed, Ekeh's (1983) conclusions on primordial and civic publics are recurring behavioural decimal, in the country, wherein peoples are guided by traditional sentiments and cleavages rather than the zeal to contribute to the common good. Apparent governmental failure at economic, infrastructural and human development including welfare packages for the aged and unemployed, for the most part, explains high rate of Igbo-migration and among Isikekesi people in particular, away from homeland (Nwokocha 2012a). In what follows, we present a conceptual framework that synthesizes the theoretical perspectives adopted for this analysis. Figure 1 identifies three main motives behind making remittances among migrants. The framework shows that these motives are not necessarily exclusive and could therefore have a combined effect in motivating a migrant to make remittances.

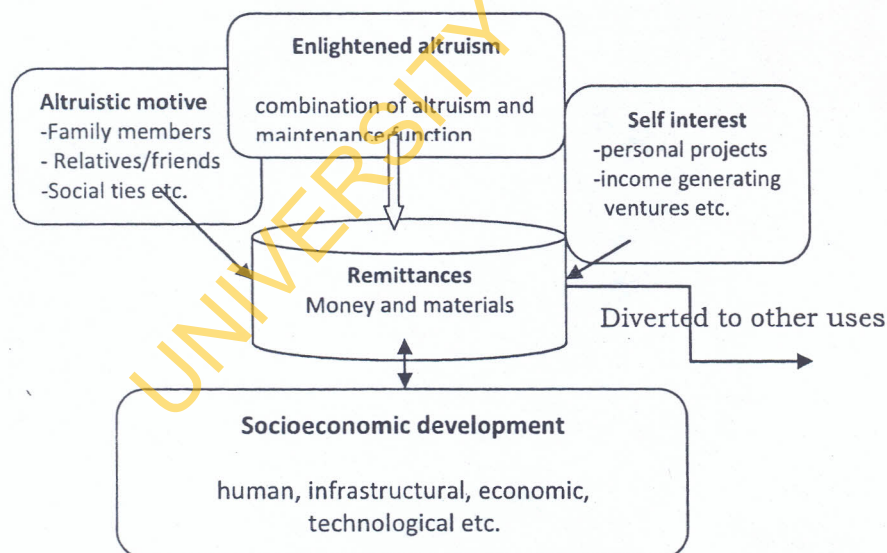


Figure 1: Conceptual Framework
Source: Nwokocha & Ajaegbu, 2013

The implication is that even when a set of remittances is conceived as altruistically motivated to enable family members, other relatives and friends deal with certain issues ranging from health, academic, shelter among others, there is still an inherent self-interest. We are not conceiving self motive only in its narrow sense of manifest function but have included the latent aspect wherein the overall goal of making remittances, ascribed to altruism, could be to achieve peace of mind and emotional stability. In the latter sense, such psychological motive relates to self-interest which the migrant may not make public. Again, analysing self-interest as indicated in Figure 1 will also involve the same kind of interconnection that has already been demonstrated. For instance, a migrant that remits for personal projects may eventually discover that s/he had also been unwittingly involved in both pure altruism and enlightened altruism that would entail the use of the migrant's, seemingly, personal property such as a building, car, electric generators by family members and relatives. Indeed, most African migrants are aware that the extended family ethos does not support the exclusion of Significant Others from access to material wealth.

The framework also shows that although remittances are sent for specific development purposes such as human, in terms of education of young family members, economic empowerment of indigent relatives, infrastructures such as a house, borehole, electricity among others, sometimes these funds get diverted to other uses. Two likely patterns of diversion are common. A young family member with some level of education necessary to access remittances from agencies such as banks and allied institutions whose procedures require rigor may decide to waste resources on activities and materials that will raise his/her ego before peers but hardly make meaning to family members including the migrant. Second, adults especially parents may decide to use the money for a purpose other than what the migrant had intended, but usually for the benefit of the family. We note that the latter scenario may in the long run be more beneficial to the migrant who may appreciate the choices of insightful

parents that have better understanding of the situation at home. Such insight may even catalyze the migrant towards making more remittances, convinced that they would be put into good use.

Methods

The study was conducted in *Isiekenesi*, a rural community, of six villages, in Imo State, South-eastern Nigeria. The lack of basic livelihood amenities such as roads, pipe borne water, electricity, schools, and hospitals among others constitutes push factors for young community members. Consequently, the population of the area is made up of disproportionately high number of the aged and children. The community was purposively selected as the study location due to the characteristically large number of international migrants who come from there.

A cross-sectional survey design was adopted for data collection, which was undertaken through a triangulation of questionnaire survey, In-depth Interviews (IDIs) and Focus Group Discussions (FGDs). A multi-stage sampling technique was used for the quantitative aspect of data collection beginning with the demarcation of the community into six clusters according to the number of existing villages that make up the community. In each of the clusters, the purposive technique was employed in selecting households with at least one migrant who had spent a minimum of one year outside the country and who had remitted money or materials at least once. In each of the units selected, the head of household was also purposively chosen as respondents for the study. However, in most of the selected units, household heads delegated the responsibility of responding to questions to younger household members. Ethical principles of informed and voluntary consent, confidentiality, non-injury and beneficence were fully observed throughout the data collection process. A total of four hundred and two copies of structured questionnaires were administered on the respondents. The Statistical Package for

Social Science (SPSS) was used for analysis of quantitative data.

Seventeen IDIs were conducted with different categories of male and female respondents including community elders, clan heads, women leaders, youths and visiting international migrants. A total of 6 FGDs were conducted by sex among youth groups, the aged and members of the Development unions. Qualitative data were subjected to content starting with the translation and transcription of responses. Findings from quantitative and qualitative sources are presented jointly.

Single	164	41.5
Married	213	53.9
Divorced	4	1.0
Widowed	14	3.5
Total	395	100.0
Religion		
Christianity	384	97.2
Islam	7	1.8
Traditional	4	1.0
Total	395	100.0
Occupation		
Unemployed	56	14.2
Student	63	15.9
Business	182	46.1
Banker	15	3.8
Civil servant	46	11.6
Others	33	8.4
Total	395	100.0

Results

Socio-demographic characteristics of Respondents

Table 1 shows that most of the respondents (35.4%) were in the age category 25-34 years, while the least (9.6%) were those 45-54 years. Interestingly, respondents 55 years and above constituted only 12.2% of the total; this is low considering that heads of households were purposively selected for the study. To be sure, younger household members' involvement in the study resulted from delegation of the response-task by heads of households for reasons ranging from engagement in other activities, inability to recall events, to lack of interest in the research. As expected of patriarchal societies, more male respondents (67.8%) participated in the study.

Table 1: Socio-demographic characteristics of the Respondents

Variables	Frequency	Percent
Age		
15- 24	74	18.7
25 - 34	140	35.4
35 - 44	95	24.1
45 - 54	38	9.6
55+	48	12.2
Total	395	100.0
Sex		
Male	268	67.8
Female	127	32.2
Total	395	100.0
Education		
Non formal	13	41.8
Primary	40	10.1
Secondary	177	44.8
Tertiary	165	3.3
Total	395	100.0
Marital Status		

More than 51% of the respondents either did not attain formal education or had primary school education. The majority had secondary school training, while only about 3% had tertiary school education to indicate that respondents' literacy level is low, far below the national average of 11.3% (NPC 2009). Respondents' marital status shows that about 42% were single, another indication that high number of young people participated in the study. Slightly more than 97% of respondents were Christians, while only 1% were traditional religion members. Interestingly, up to 2% were Muslims, unlike the religious composition of most Igbo communities where Islam does not have any adherents.

Factors that affect Remittances

Table 2 indicates that the majority of respondents (56.2%) perceived the quest for improving the standard of living of family members at home, among migrants, as the main reason for sending remittances. Indeed, poverty levels are high in Nigeria especially in rural communities where infrastructural facilities are disproportionately lacking or in a state of disrepair (Nwokocha 2012b). Others stated that remittances were meant for preparations for the future (25%) given that it is normal for migrants to eventually retire home. Few of the respondents (8.6%) adduced being recognized at home as the basic reason for remittances. Such recognition is only attainable in the context of charity and philanthropy. Since there are limited formal welfare systems in Nigeria,

migrants often feel obligated to provide for immediate and extended family members,

as well as friends and neighbours.

Table 2: Respondents' Perception on what Motivates Migrants to send Remittances

Variables	Frequency	Percent
Need to improve the living standard of those at home	222	56.2
To provide social amenities at home	41	10.4
Because they will come back one day	98	24.8
To be recognized at home	34	8.6
Total	395	100.0

Qualitative data, however, revealed some other dimensions of motivation for remittances. As some FGD participants noted, family needs alone cannot fully explain the underlying motives behind remittances or lack of it:

...if there is constant supply of electricity, network of good roads and adequate supply of water, migrants would be motivated to remit money and materials for investment purposes. Where these are lacking, the rate at which remittances are sent will be low and may only be tied to addressing household needs.

Perhaps, the egoistic aspect of motivation may explain the volume of remittances given that investment will normally require substantial amount of resources than remittances meant for the upkeep of families. Indeed, the existence of such amenities will not only serve as incentive for investment among migrants but could also become pull factors of return-migration (Nwokocha 2012a). A Youth Leader, who was an IDI respondent, rather identified the profit on investment motive as critical in understanding remittances among Isiekenesi migrants by stating:

Our people at home and abroad are known for engaging in business activities; there are very few Civil Servants among us. For many, profit is the main motivator for remittances. If they are convinced that sending goods home will yield profits they will. But in situations where goods attract heavy custom duties and are at times lost to thieves at the Nigerian Ports, some of them prefer not remitting. I do not blame them considering the stress they undergo in the process of acquiring wealth.

As shown in Table 3, a large number of respondents (34.4%) adduced reduction in transfer charges as one of the factors that could influence remittances positively. About 37% linked remittances to solving other people's problems; such altruistic reason, when conceived as the only factor, is not common among African migrants. More than 10% of the respondents stated that creation of enabling environment is the most single important factor that influenced remittances. As Ratha (2007) noted, reducing remittance-fees inversely increases the disposable income of migrants and encourages patronage of the formal remittance channels.

Table 3: Distribution of Respondents by factors that mostly influenced Remittances

Variables	Frequency	Percent
Reduction in transfer charges	136	34.4
Need to solve people's problems at home	147	37.2
Encouragement by government through enabling environment	42	10.6
Improved security of lives and property at	70	17.7

home

Total

395

100.0

Table 3 also reveals that about 18% of the respondents cited improvement in security situation at home as a major influence in deciding to remit money and/or materials. Study has shown that insecurity exemplified in acts such as kidnapping, assassination and restiveness not only discourages investments by individuals and groups but also act as push factors for out-migration (Nwokocha 2012c).

In addition, an IDI respondent, who was an international migrant at the time of this study, noted the importance of the migration status of a prospective remittance sender:

No matter how rich a migrant is abroad, the person's residential status affects remittances in a number of ways. For instance, migrants spend a lot of money trying to regularise their residence permit, during which period they hardly remit finances home. Illegal migrants or those whose Visas had expired risk being deported when they attempt remitting money through regular bank transfers. Such a transaction involves a process that will reveal the person's migration status. So, when migrants do not send remittances, as would have been expected, it does not necessarily mean that they had forgotten home... that category of migrants hardly visit home because the process of obtaining another Visa is long and there would be no assurance on issuance of these Visas.

It therefore implies that the migrants that remit regularly and through the official channels are those that had regularised their stay at place of destination. Indeed, family members would prefer waiting for a long period before receiving remittances to having the migrant deported trying to remit money or materials. Another factor identified by a migrant, an IDI respondent, relates to usage of the remittances by trustees:

...sometimes money and materials are not used for the purpose they are meant to serve. I see this as a central factor in not remitting as most migrants are demoralised by financial recklessness exhibited by some household members. To be sure, migrants work harder when they are sure that the money they make is put into good use. A migrant who does not have somebody to effectively manage resources back home would likely not bother about making remittances.

Indeed, this remittance utility dimension is perhaps more important to most migrants than other aspects of the challenges encountered on the remittance-utilization corridor. As one of the IDI respondents recounted:

It is painful to realise that someone out there mismanaged remitted funds considering the risks and tension that characterise activities over there... you know, we encounter racism, severe weather conditions, foods that are not African, long hours at work, among others. The stress, to say the least, is simply too much; but you don't feel the pains at the sight of your achievements back home.

On the contrary, the displeasure is excruciating on realisation that deception had sustained a delusive morale for remittance. For some migrants, recovery from such disappointingly paralysing situation is difficult and could culminate in a change of *modus operandi* which may be in form of changing trustees, severance in remitting among other strategies. For others, recovery from such frustration is difficult and could be expressed by severing links, almost permanently, with relatives at home including those who may not have contributed to the misdeeds. Emerging from an FGD session was the identification of a group of beneficiaries described as 'Reapers':

Among remittance beneficiaries are 'Reapers' and 'Super-Reapers'. Those we call Reapers are people that perpetually depend on remittances to augment expenditures that could have affected their businesses. You don't see improvement or reduction in their enterprise; a kind of sustained equilibrium in their activities. They thrive in camouflaging as doing something without actually making progress. But the Super-Reapers are people that are not engaged in any form of business other than collecting remittances. The latter category of recipients usually has multiple sources of remittances, lives well, but not willing to partake in any form of economic activities.

The above description suggests mismanagement of funds and antithesis for the achievement of socioeconomic development. The long-run implication of such a spendthrift approach is a feeling of disappointment and disunity between and among individuals and groups except in situations where remittances are sent to pacify some persons that are identified as *never-do-wells*. As one of the migrant IDI respondents noted, "sometimes you send remittances to troublesome family members to have your peace and that of people at home. In that case, you are sure the money will be spent on irrelevancies".

Types and Patterns of Remittances

Respondents identified three types of remittances which included money, materials and a combination of both. Table 4 shows that the majority of respondents (55%) stated that money was the type of remittance mostly received from migrants. Only about 7% received materials as remittances while 39% received both money and materials.

Table 4: Types of Remittances mostly received

Variables	Frequency	Percent
Money	215	54.6
Materials	26	6.6
Both	153	38.8
Total	394	100.0

One of the migrant interviewees summarised the types when he noted:

There are so many ways to send remittances home; some of us bought important items such as cars, motor parts and household items including fridges, compressors for air-conditioners and fridges, electric irons, rugs, used-tyres among others. The expectation is that the items be marketed and the proceeds used for whatever identified purposes. For those that must send money maybe due to the urgency involved, there are several media through which that could be done. So making remittances depends on the attitude of the migrant, not necessarily due to bottlenecks related to residential statuses.

Some of the remittance-recipients noted that channels other than the official ones are more convenient for two main reasons. First, the less amount of time that the process entails and second, also the less identification requirements before funds or materials are released. Avoidance of patronage of official modes of remittances perhaps explains the expanding scope of the market for imported used-materials, what Omobowale (2012) aptly describes as the *Tokunbo* phenomenon.

Two patterns of remittances were identified by respondents. The first involved remittances sent directly to intended beneficiaries without involving intermediaries. This could be interpreted as an indication of trust in the recipients' ability to utilise the resources effectively. The second involved a process whereby trusted friends and relatives received remittances and subsequently disbursed same to migrants' family members. One of the migrants noted about the latter pattern:

...we do that especially when we notice wastefulness among family members or they are too young to make good use of the resources. Thus, using trusted intermediaries is a mechanism for moderating excesses among relatives; it is also a

strategy of receiving feedback on events at home. However, the problem with having these middlemen/women is that household members most times antagonise them due to their perceived watchdog role, and also a feeling that you do not have confidence in them.

The above scenario suggests that instead of being a source of relief, remittances could also breed disharmony between and among household members on the one hand, and between intermediaries and migrants' direct relatives on the other.

Relationship between Remittances and Socio-Economic Development

Table 5 shows that 97.2% of the respondents indicated that remittances influenced the development of Isiekenesi, while 2.8% stated that it does not. Research indicates that remittances could indeed contribute to local development through the promotion of small-scale enterprises in the

non-farm sector (McCormick and Wahba, 2003), which invariably impact economic growth generally.

Table 5: Remittances and Development

Variables	Frequency	Percent
Yes	382	97.2
No	11	2.8
Total	393	100

Following from the above insight, Table 6 presents respondents' views on the specific projects that remittances are mostly used for in Isiekenesi community. About 50% stated that money and materials sent by migrants were used mainly to improve the living standard of the people. Indeed, this response-set does not specify the particular items on which remittances were expended on; living standard touches on a wild variety of issues.

Table 6: Distribution of Respondents by what Remittances were mostly used for Variables

	Frequency	Percent
By improving the living standard of the people	197	50.1
Creating employment	42	10.7
Building of social amenities	43	10.9
Human intellectual development	76	19.3
Award of scholarships	23	5.9
Cultural Diffusion and adaptation	12	3.1
Total	393	100.0

Both human intellectual development and award of scholarships were identified by 25% of the respondents as items that remittances were mostly used for. This is important for Isiekenesi which is among Igbo communities, where young people, especially males, exhibit dwindling interest in education, preferring trading instead. Data from qualitative sources in confirming quantitative information however revealed more specific views about the relationship between remittances and development. An IDI respondent noted:

I think it is more of family development that we see... they use the money to build their own houses on their fathers' land. I have not heard that Isiekenesi people abroad

had done any tangible thing for the development of the community.

Another IDI respondent who had a slightly different view of community development stated:

Yes, I can tell you that there is a direct impact of remittances on the development of Isiekenesi because whenever they bring things back, even if it is one kobo or one dollar, it affects the Nigerian economy and that of our community since the money is spent here on developmental projects like building houses, roads and so on.

Unlike the earlier respondent that conceived of community development in terms of

community-owned property rather than what belongs to individuals, the latter however approximates individual investments such as houses, water facilities and other private ventures as community development insofar as they were located in the area. Such view would be more persuasive, though, in situations where these facilities are made available for community use.

An FGD participant argued that:

A very large majority of migrants make remittances either to help members of their families and friends or for investment in their businesses. In a way, this is beneficial to us because if for instance one establishes a business like petrol station in a community, though the main purpose may be to make profit, community members would not have to go far looking for the commodity, which from time to time is scarce in our state and other places in Nigeria. Also, it can create employment for young people.

In further supporting the view that migrants had contributed substantially to the development of Isiekenesi, another FGD participant chronicled the achievements recorded by the people in diaspora:

...the migrants abroad come back home to develop their families and our community generally. When the community hall was built, their contributions went a long way in enabling us complete the project. They also donated handsomely to our church building project and other community development initiatives such as hospitals, roads and electricity among others. Our sons and daughters abroad have Town Unions and Associations in their respective countries of destination and usually make their presence felt every month of August (period of New Yam Festival) when they

distribute drugs as well as defray the cost of Medicare for most community people. They have also been involved in award of scholarships to young people.

The above view indicates a strong connection between migration and socioeconomic development especially in communities where basic amenities are disproportionately poor or non-existent. The importance of Town Associations among Igbos outside homeland as a veritable mechanism for development is well established in literature. For instance, Honey and Okafor (1998:138) pointed out that Hometown Associations:

...serve as instruments for coping with a changing environment... they also provide means of surviving amidst the vicissitudes of life at a time of great flux and uncertainty... they allow people to maintain their traditions. In addition, they can become centres of innovation, especially for modernization of the hometown. They do this by assuring that the town has the instruments of modernity - among them schools and medical facilities, as well as the kinds of infrastructure that are available to people elsewhere.

As Achebe (2012:75) restated, "the Igbo towns competed among themselves for certain kinds of social achievement, like the building of schools, churches, markets, post offices and other projects". Town Unions are the main instruments through which these goals are realised. The quest for self efforts at community development is an in-built cultural trait that finds expression in individualism and competitiveness, which were amplified by a perception of common hatred for the Igbo within the Nigerian nation (Achebe 2012).

Discussion and Conclusion

This study has clearly shown the influence of remittances on socioeconomic development particularly in rural Nigeria.

The *Isiekenesi* community typifies the situation of other Igbo communities with a large number of migrants. Data indicated that over 50 percent of the respondents had primary school education and therefore characterised by low literacy level compared to the national average (NPC 2009). As such, this type of migration is not classified as related to the 'Brain-drain' phenomenon wherein highly skilled professionals migrate to other countries in search of jobs that pay better (Nwokocha 2010). Indeed, non-formal education limits an individual's formal employment prospects and explains recourse to non-formal sector engagement which also includes self-employment. Perhaps, the inability to raise capital to establish business outfits, most of which require huge amount of money, may explain the motivation for emigration among the people.

These migrants hardly continue their education at destination, partly, due the demanding nature of the activities they engage in and also low motivation for education. To be sure, most young family members at origin, perceiving migrants as models, would rather prefer international migration to pursuing an educational career usually conceived as low income generating. These scenarios suggest that reversing the trend towards positive disposition to education in the community is a challenge and will require sustained advocacy and vigorous sensitization towards attitudinal and behavioural change.

Poverty and lack of basic amenities such as roads, electricity, hospitals among others were identified by respondents as push factors for international migration. Living on less than 2 Dollars a day, a large majority of Nigerians experience extreme poverty; rural dwellers are also confronted with lack of basic infrastructures, thus limiting their potentials to contribute to development (Nwokocha 2012b). Therefore, the decision to migrate to other countries is easy to arrive at, with the hope of overcoming perceived economic-powerlessness inherent in Nigeria's socioeconomic landscape. The immediate outcome of such migratory venture is making remittances for either altruistic or

egoistic purposes or both. These remittances have had positive impact on development through various individual and community projects. The long term implication of investment at home is the fact that Igbo-migrants, in the spirit of *nwa afor Igbo anaghi ato na mba* meaning that a real Igbo son/daughter does not get lost in a foreign land, begin to plan return-migration from the beginning (Nwokocha 2012a).

Findings reveal that factors such as insecurity occasioned by kidnapping, immigration status of a prospective remittance-sender, mismanagement of remittances among other bottlenecks, notwithstanding, *Isiekenesi*-migrants have remained resolute at making remittances in a variety of ways including money, materials and both to ensure family/household functionality on one hand and the community on the other. Recourse to the *Tokunbo* phenomenon as a rational choice (Omobowale 2012) in making remittances is a tale of both ingenuity and criminality. An insightful *Tokunbo* sender is one that understands the market situation at home vis-a-vis the elasticity of demand among prospective buyers. S/he is also known by the ability to identify materials which ordinarily could have been ignored as non-reusable by un-insightful persons. Packaging items in a way that minimizes or forestalls theft on arrival in Nigeria is critical for safeguarding goods and making profits. However, the quest to make huge remittances as quickly as possible could have resulted in sharp practices such as stealing, hacking into credit cards among others.

This study has shown that remittances contribute substantially to socioeconomic development in rural South-eastern Nigeria in the face of governmental neglect. The lesson derivable from such self-help effort is that instead of waiting endlessly or lamenting about the insensitivity of our leaders over poverty and non-existent infrastructure, communities should imbibe the virtue of creating and recreating their environment independent of government support, which has remained a mirage despite obvious developmental gaps.

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