



**UNIVERSITY of the  
WESTERN CAPE**

**AN ANALYSIS OF THE ROLE OF REMITTANCES IN ACHIEVING SUSTAINABLE  
DEVELOPMENT GOALS  
IN NKANU EAST LOCAL GOVERNMENT AREA OF ENUGU STATE, NIGERIA.**

By

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**Date: March 2022**

## **Declaration**

I, Peace Amaka Mbadugha, declare that this mini thesis titled “An Analysis of the Role of Remittances in Achieving Sustainable Development Goals in Nkanu East Local Government area of Enugu State, Nigeria,” has not been submitted before for any examination or degree program in any University. It is my own work and I have not previously submitted it at any university for a degree or examination. All sources that I have cited have been indicated and appropriately acknowledged by means of referencing.

Signature: \_\_\_\_\_

March 2022



## **Dedication**

This study is dedicated to my ever-loving husband, Mr Bright C. Mbadugha for his continued encouragement and support and to my dear son, Praise Chiagoziem Mbadugha of whom I find strength and tenacity to work harder. Also, to my parents, Mr and Mrs Ezekiel Ezeh, you have indeed been pillars of strength and the basis for my achievement ever since I was brought into the world. May the good Lord continue to bless and keep you all in good health, I love you all.



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Every attempt has been made to guarantee the accuracy of the material presented in this study. However, I am responsible for any inaccuracies or misinterpretations that may still exist in the study.

## **Abstract**

Over the years there has been a tremendous increase in migration because of its benefit to migrants and to their places of origin, particularly in view of the impact of remittances on development. This study analysed the potential impact of remittances in achieving Sustainable Development Goals (SDGs) with focus on SDG 4 and 10 in Nkanu East Local Government Area of Enugu State, Nigeria. Data were collected through a semi-structured interview among 25 participants with 15 of them being remittance recipients (beneficiaries) and 10 participants who are the remittance senders (facilitators). This research adopted a qualitative research design which made use of data collected from primary sources gathered by the researcher and secondary data from articles, libraries, reports, and book chapters. This study was largely analysed based on literature and theories regarding transnationalism and social capital.

Migrants and migrant groups were able to send remittance contributions to their community through the help of hometown associations and social clubs that they belong to overseas, and this shows the significance of the chosen theories. The study findings further showed that the major and dominant channel used in sending remittance is the informal network. The study also gathered that other than the financial remittances sent by migrants, social remittances played a role in impacting SDGs. More so, the study confirms relevant research that shows that migrants are seen as impacting community development, and their contributions to their families and communities can improve the achievement of SDGs at the microlevel. Finally, the research indicated that their motivation and channels of sending remittances are also invested in politics and thus shape their social status, social capital, and network connections.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

CSOs:	civil society organizations
FDI:	Foreign Direct Investment
GCIM:	Global Commission on International Migration
GCM:	Global Compact on Migration
GDP:	Gross Domestic Product
HTAs:	Hometown Associations
LGA:	Local Government Area
MDGs:	Millennium Development Goals
NPC:	National Planning Commission
SDGs:	Sustainable Development Goals
SA:	South Africa
SSA:	Sub-Saharan Africa
ODA:	Official Development Aid
UN:	United Nations
UNESCO:	United Nations Educational Scientific and Cultural Organization
USA:	United States of America
WMR:	World Migration Report



## **KEY WORDS**

International

Migration

Remittances

SDGs

Inequality

Education

Community

Development

Politics

Nkanu East LGA.



# CHAPTER ONE

## 1. INTRODUCTION

Social and financial remittances have been shown to benefit migrants, their households, and/or their regions of origin, and have contributed to increased aspirations for migration. According to the World Migration Report (2020), there are over 272 million migrants in the world today (WMR, 2020). Across the world, remittance sending is a logical follow up to migration (Cohen, 2011). Remittance is any social, monetary, and/or valuable items that migrants remit back home through formal or informal channels to family members or other beneficiaries (De Haas, 2007). Social and financial remittances that migrants send to support their families, friends, and communities back home have been long referenced in academic and development literature for their poverty alleviating effects and economic impact (World Bank, 2015; Cohen, 2011; Kapur, 2010; Faist, 2008; De Haas, 2007). Remittances have a documented impact on national development, which is also notably evident in rural communities (Akanle and Ola-Lawson, 2021; Ezebuilo 2019). Remittances provided to migrants' families and communities in their home countries are often used for productivity and investment purposes.

In 2015, the United Nations (UN) published the Sustainable Development Agenda for 2030, an action plan tagged “transforming our world” for people, the planet, and prosperity, which revised and introduced 17 Sustainable Development Goals (SDGs). The UN agenda pushes for governments, the commercial sector, academia, civil society organizations (CSOs), philanthropic institutions, and migrant groups to work together to achieve the SDGs because they are promoted as being universal and multifaceted (Addis Ababa Action Agenda, 2015). The linking of financial flows and policies with social, economic, and environmental concerns creates a new general standard for financing sustainable development. As a result, the 17 SDGs fit into Agenda 2063's twenty objectives. A plan and blueprint for “transforming” the continent into a potential global superpower has been described as the focus of the Africa 2063 Agenda. The scope of the SDGs is linked to economic, social, and environmental concerns (Africa Union, 2015; University of Cape Town, 2021).

The SDGs are listed as the following (UN, 2015): (1) Poverty reduction; (2) Zero Hunger; (3) Good Health and Well-being; (4) Quality Education; (5) Gender Equality; (6) Clean Water and Sanitation; (7) Affordable and Clean Energy; (8) Decent Work and Economic Growth; (9) Industry, Innovation, and Infrastructure; (10) Reducing Inequality; (11) Sustainable

Cities and Communities; (12) Responsible Consumption and Production; (13) Climate Action; (14) Life Below Water; (15) Life on Land; (16) Peace, Justice and Strong Institutions; and (17) Partnership for the Goals. This agenda also put in place mechanisms to achieve these various goals, particularly closing the gaps in development in Africa. Hence, the UN recommendation on the SDGs includes a discussion of the potentially positive impact of international remittances (UN, 2015).

International remittance could directly contribute to the achievement of Sustainable Development Goals set by UN in the vision of equal development of all the countries and eradication of poverty. The proposed agenda also discussed the relationship between SDGs and Migration; the core connection of the SDGs towards migration is to promote an organized secure routine and sustainable movement of individuals, which includes the introduction of well-structured migration laws, that tend to be aimed at reducing inequalities within countries and across borders under Goal 10 (Migration Data Portal, 2019; UN, 2015). Migration is significantly important in most SDGs and is viewed as a tool to achieve sustainable development because of its potentially positive contributions. However, to better achieve results from SDG data, there is need to improving migration data realities on the ground. This is the role the home countries particularly of sub-Saharan Africa are encouraged to play more fully.

This thesis is concerned with the relationship between migration and development, with a particular focus on the intention and impact of migrant remittances on SDGs (4) Education and (10) Inequality. The mini thesis offers a case study focus on narratives and perspectives from Nigeria and its diaspora, with an examination on the influence of social capital and political influence in the shaping of migrants as “agents” of development (Faist 2008). The United Nations has defined 10 targets and 11 indicators for goal 4 (Education), which are geared towards ensuring inclusive and quality education for all. Evidence from this research shows that migrants help with rural development and education facilities, build and upgrade education amenities that are child, disability and gender sensitive and provide safe, non-violent, inclusive, and effective learning environments for all in their community of origin. Goal ten (10) to reduce inequality has the same number of 10 targets and 11 indicators according to the UN (2019). The indicators for SDG 10 are quite quantitatively measured and are concerned with the level of income and other economic indices. However, this research project qualitatively studied the

impacts of sending remittances and its effect in poverty reduction, rather than the income, employment levels or economic indices.

Even before the establishment of SDGs, scholars have shown that migrant remittances play a key role in the achievement of sustainable development (Ratha, Mohapatra and Scheja, 2011). Migration has been described as potentially “triple win” in which everyone can benefit: the migrants, the home country, and the destination country (Piper 2009). However, migration has continued to exact a significant economic, social, and demographic impact on both the migrants home country and new destination and is also embedded in social inequalities (Faist 2016). This has necessitated the ongoing study on migration and its effects on the SDGs.

Furthermore, focusing only on the monetary aspect of remittance at the expense of knowledge, skills, and items that accompany transnational flows remains incomplete (Levitt and Lamba-Nieves 2011). The concept of “social remittances refer to intangible transfers; ideas, culture, and other social investment which migrants” transfer back to their place of origin (Levitt and Lamba-Nieves 2011). Acknowledging this, scholars such as Boccagni and Decimo (2013), Kapur (2014) and Chauvet and Mercier (2014) have responded by helping to reframe, expand and redefine how social remittances are understood as well as connecting these ideas to many other policy and social science debates. Social remittances are also a development source with the ability to improve socioeconomic conditions in both sending and receiving nations when used strategically (Levitt, 2001). Migrants are also increasingly working, raising families, participating in religious communities, facilitating education, and expressing political opinions beyond national lines. Some migrants’ host-country experiences are largely inspired by their continued ties to their home country (Levitt, 2001). Furthermore, social factors influence the reasons that people move, such as for the purpose of education, which also benefits the host country.

### **1.1 Background and Contextualization**

The labour force in Africa is growing due to an increasing youth population, and Nigeria has one of the highest numbers of unemployed youths in Africa (Adhikari et al., 2021). The dream of many Nigerians is to leave Nigeria, and migration among young men and women is considered vital in achieving success and social development. Young men and women who do not move to urban areas or travel out of the country are often subject to ridicule or tagged as being idle (based

on the researcher experience during this study). Over the past decade, Nigeria has witnessed tremendous increase in international migration of its citizens to countries in North America, Europe, South Africa, and the Middle East. These include skilled professionals (such as doctors, scientists, and academics), as well as Nigerians with little or no formal education, who often work as taxi drivers, factory workers, security guards, and also to acquire education. Most households in the Southern part of Nigeria have at least one family member that have migrated out of the country (Augustine and Ubi, 2015). According to De Haas (2011), push-pull models have been “routinely, but uncritically, used for studying migration determinants” and hence one should “open new avenues for integrating agency and culture into migration theory (such as through the concept of aspirations)” (De Haas 2011:17). In Nigeria, many view migration as a pathway to escape poverty for poor rural households because migrants provide such households with remittances. Despite the numerous effects of border and anti-migration measures, remittances play a significant factor in international migration decisions (International Organisation for Migration 2020).

In most developing countries like Nigeria, households have adopted migration and rely on remittance as a coping mechanism for survival. They view migration as strategic for improving their livelihood and building a peaceful community through remittances (Ezebuilo, 2019; World Bank 2019). It is believed that the remittance sent back home by migrants to their families and friends go a long way in affecting their economic and social status. International remittances have thus also become an important source of development in Nigeria. Nigerian migrants who travel abroad often do this to improve their communities’ standards, influence infrastructural development and improve their family standard of living. Thus, at the slightest opportunity they remit money, social investment, and valuable items back home. These remittances go a long way in assisting family members, communities, relatives, and friends back home (Ubi and Essien, 2018). It is argued that in developing countries such as Nigeria, remittances have become the largest sources of external development funds surpassing Foreign Direct Investment (FDI) and Official Development Aid (ODA) (World Bank 2019).

Remittance inflow in Nigeria fell marginally in 2008, but despite the decline, it still played an important role in reducing the poverty level among people during the economic downturn in 2009 (Central Bank of Nigeria, 2018). In the recent past, international remittance, and the effect it has on recipient income have become crucial resources needed for sustenance by

these recipient households and even for the development of their local communities and the nation at large. The proceeds from international remittances are often used by the recipients as investment in children's healthcare, education and for current consumption such as food and clothing. Remittances to Sub-Saharan Africa (SSA) grew from \$46 billion in 2018 to \$48 billion in 2019 and is expected to continue to grow into 2022 even in the mix of the pandemic, with Nigeria being a top recipient (Ratha *et al.*, 2018; Word Bank, 2020).

Formal remittance inflow to Nigeria is huge when measured as a share of the country's GDP but still yet, this figure might be underestimated, as informal remittances are hardly captured in the official remittance data base, and the social remittance effects are not always presented. Migrants often use informal channels to send remittance to communities, friends, and families back home because of its competitiveness and fluctuations in the Nigerian exchange rate (Ratha *et al.*, 2018). Despite the significant role of remittances to Nigeria, only a few scholars have attempted to investigate the role of remittance in the achievement of SDGs in Nigeria, and many of these studies have been quantitatively assessed.

Therefore, this research seeks to fill that gap with a case study to shed light on some of the narratives of remittance sending and migrant contributions that may contribute to sustainable development indicators. Specifically, the researcher draws on qualitative interviews with Nigerians, which indicate that both social and financial remittances are utilised in the community. While this study may reflect broadly on other SDGs based on what arises out of the data, for this mini thesis the researcher aims to focus on the SDG 4 of improving quality education, as well as the SDG 10 regarding inequality. As migration is often seen as a way to remedy growing inequality (UN, 2015), these goals may be linked in interesting ways.

### **Migration and Social Development in Nigeria**

Development according to Todaro (2015) can be defined as the improvement in the standard of living of all humans. It can be seen as the improvement in various aspects of human lives such as social, economic, cultural, intellectual, technological, moral, and political. Migration flows thus impact development aims and policies (Hidayati, 2020).

Moreover, migration and remittances have a greater impact on society and politics in the countries of origin. Sending countries' attitudes regarding migrants have frequently been mixed. Many countries have viewed migration as a safety valve for reducing poverty and unemployment



and to help with political conflict. In Nigeria, migration contributes to social development such as an increase in educational attainment, building of infrastructure, sponsoring politicians, investment in land and charity not forgetting empowering of entrepreneurs (Akanle and Ola-Lawson, 2021; Ezebuilo, 2019; Ajefu, 2018). Therefore, migrants frequently play an important part in societal and political debates in their home countries. Their participation emphasises that migration's development advantages are not confined to capital remittances, but also contain significant social and political implications. Migrants and migrant groups frequently participate actively in developing their communities. The significant weight of migrants in their sending communities may eventually lead to a push for social and political changes, democratisation, and the development of rural communities.

There exist obvious economic and social problems that have persisted in Nigeria for decades. The Nigerian population is the highest in Africa and the growth rate present intimidating prospect in terms of future development. Nigeria's unemployment rate is among the highest in the world and the inequality gap is widening (Osigwe and Ahamba, 2017; Adhikari *et al*, 2021). The younger generation face a worsening macroeconomic environment that stifles creativity and initiatives. There is huge infrastructural deficit with basic infrastructures such as power and water supply being very poor and grossly lacking in some places. The health and educational system do not meet the aspirations of the people, making the few elites to seek health and good education in developed countries, leaving the vast majority of people with less hope of having an improved standard of living. It is notable to mention that the average life expectancy of Nigerians is less than 55 years while that of people in developed socioeconomics' is well over 70 years (World Development Indicator, 2020).

Many Nigerians also have little hope in the leadership structure of their country. They also complain of nepotism and corruption among the political class. The many economic and social problems facing the country, which is often linked to the leadership structure of the country, has led the younger generation to seek a better life elsewhere (Akanle and Adesina, 2017; Adepoju, 2003; Ojo, Nnedum and Jude, 2011). These youth view the worst life conditions in Europe and North America as being far better than the life they are living in Nigeria. Migrating is thus seen as big achievement that gives people an illustrious social status both for themselves, their family members, and communities.

## 1.2 Research Problem

Development goals set by international development seek to ameliorate the harsh socioeconomic realities in Sub-Saharan Africa through various programmes. Among the many social and economic problems that countries seek to solve are low literacy rate, poverty, and equality. These problems are captured in the Sustainable Development Goals (SDGs) of 2015.

In Nigeria, international migration can indeed have a lot of social and economic effects because it goes beyond just the movement of people to another country but also the movement of knowledge and skills. The easiest conceivable consequence of such movement is the opportunity cost to the domestic economy in terms of the economic and social output in which knowledgeable and skill migrants would have produced in the domestic economy (Joshua, Olanrewaju and Ebiri, 2014). This has otherwise been referred to in the literature as “brain drain.” There are also a vast majority of other skilled, semi-skilled and knowledgeable individuals who seek to migrate to other countries. There appears to be a strong argument that international migration has cost Nigeria a lot in terms of development because around the world migrants from Nigeria are contributing significantly to the socioeconomic benefit of the countries in which they reside. Commenting on the benefit of social remittances, some authors are of the view that the problem of brain drain which has been identified as the undesirable consequences of migration could be turned to brain gain through social remittance (Ezebuilo, 2019).

Simultaneously, remittances that flow to Nigeria is high and often positively impact its citizens. Ezebuilo (2019) is of the view that migration has helped community and families in Nigeria to function well because if the migrant had remained in the country, they would still not be contributing to socioeconomic development that happens at their local community. Again, the issue of unemployment in Nigeria is escalating for the younger generation. Hence, there is need to migrate to other countries that need labour force to ensure that their families and communities achieve sustainable development (Adhikari *et al*, 2021).

In this regard, many Nigerians have been appointed to take up leadership positions in more developed countries such as Canada, the United States (USA) and Britain (Jibril and Abdulkarim, 2008). Additionally, there is a perception that countries classified as developed usually make conscious effort to develop and effectively utilise human capacity in line with their development needs and aspirations, which is in contrast to that of the Nigerian government

(Joshua, Olanrewaju, and Ebiri, 2014). Nkanu East LGA lacks basic amenities from the government; Isiguzo (2013) has stated that the area has been forgotten by the government and is far from “developed.” However, community development, according to Frank and Smith (2013) is a process in which members of a community work together to pursue collective action and discover solutions to challenges in their community. It includes anything from tiny projects inside a small group to major community-wide initiatives. Therefore, this study was concerned with whether migrants from this area of the study participate in community development, and what role their remittances might play in achieving SDGs.

More so, Nigerians who migrate to other countries do send home social and financial remittance to family members, relatives, community members, and friends. The listed benefits of international migration are usually reduction in unemployment, knowledge transfer, education investment, empowering community members, reduction of poverty and diffusion of culture and remittances, which is the core concern of this study (Onyele and Nwokocha, 2016). This has also been the basis for linking international migration to social mobility of individuals and families who have migrants, and thus creating diaspora philanthropic network based on family and rural community ties, often to promote rural education (Qureshi, 2018).

Thus, remittances have been identified from both an empirical and theoretical viewpoint to have a significant impact on the country’s development and growth. Remittance inflows may be a substantial tool in the actualization of the SDGs through reduction in poverty, inequalities, increase in education investment and quality healthcare by increasing the recipient’s social capital and overcoming socioeconomic constraint (Ewubare and Okpoi, 2018 and Amega, 2018). However, despite the large inflow of remittance into Nigeria, the poverty rate in Nigeria is still increasing, inequalities in the country are on the rise, low investment in children education and poor health condition is on the rise as well. With these, it becomes imperative to ask whether and specifically in what kinds of ways remittance flows may help in achieving the SDGs in rural Nigeria.

Against this background and stated problems this study seeks to investigate the impacts of remittances on SDGs four (4) Education and ten (10) Inequality in Nkanu east Local Government Area of Enugu State. This project is a mini thesis. Hence, the study was narrowed down and focus on these two SDGs targets, which resonated with the researcher’s experience of

the research area. Therefore, this study will analyse the impact of remittances in achieving SDG 4.1, 4.3, 4.4, and 4.5 as well as SDG 10.2 and 10.c respectively in the study area.

### **1.3. Objectives of the Study**

The main goal of this study was to investigate how remittances may contribute to the achievement of Sustainable Development Goals (SDGs) in Nkanu East Local Government Area (LGA) of Enugu state. The specific objectives were proposed as follows:

1. To ascertain the forms and purposes of international remittances to Nkanu East LGA of Enugu state.
2. To investigate the role of international remittances in achieving SDGs 4 and 10 in Nkanu East LGA of Enugu state.
3. To suggest ways to enhance international remittances toward educational improvement and reducing inequality in Nkanu East LGA of Enugu state.

### **1.4 Research Questions**

This study sought to provide answers to the following questions:

1. What are the forms and purposes of international remittances to Nkanu East LGA of Enugu state?
2. How do international remittances contribute to achieving SDGs 4 and 10 in Nkanu East LGA of Enugu state?
3. In which ways can international remittances enhance educational improvement and reduce inequality in Nkanu East LGA of Enugu state?

### **1.5. Significance of the Study**

In Nigeria, the social structure, financial structures, and infrastructure for migrants to remit money back home has been documented; however, a study on the local, rural and microlevel impact of remittances helped justify the need for government to initiate policies to develop these further. Also, the findings from this study aimed to assist in deeper understanding of some of the complexities, both socially and economically, on how remittances may impact and hope to promote sustainable development. The study also provides insights to the government (both the local and federal) on the role of remittance in achieving SDGs goals in Nigeria. Finally, this study serves as reference point for other researchers and scholars who may want to research a similar topic. It equally contributes to the ongoing debate on international remittance and development, and its impact in achieving SDGs in Nigeria.

## **1.6 Outline of Thesis**

The research is arranged into five chapters. Chapter one is an introduction chapter, which outlines the background and contextualization of the research, the research problem, research questions, goals, and objectives. Chapter two reviews literature on international remittances and SDGs (Education and Inequality) by analysing relevant views and models that have been put across by various researchers and highlighting the gap in the reviewed literature. It also explains the theoretical and conceptual framework for the study. Chapter three highlights the methodological approaches used in the study, the study's limitations, as well as the demographic description of the study areas. Chapter four focuses and presentation of the empirical findings, discussion, and analysis of the study. Chapter five provides the researcher's suggestions and conclusion.



## CHAPTER TWO

### CONCEPTUAL LITERATURE REVIEW AND THEORETICAL UNDERPINNING

#### 2. Introduction: Migration and Development Nexus

Different views exist in the literature in migration and development on whether international migration and remittances can achieve the SDGs adopted by UN. Some reviews appraised the goal and supported the notion that SDGs can be achieved if properly monitored. Therefore, this chapter will review some of these literatures, many which have quantitatively analysed their impact, to enable the researcher to see gaps and get a stance for the analysis section. Also, the theory adopted for this study will also be presented in this chapter. This will guide the researcher to understand the social complexity of the role of remittances in achieving SDGs at Nkanu East LGA of the state.

##### 2.1 Debates on Migration and Development

The concept of development has proven to be highly contested as many scholars see development from different social and economic lenses. Migrants from developing nations offer labour, ideas, and expertise to the regions where they reside, while continuing to support to growth in their home countries through sending remittances, investment in enterprises (like real estate and education), bringing skills and knowledge, and doing philanthropy work (Ruttan 2008; de Haas 2006).

Migration has a varied impact on development, and different studies have debated whether or not it creates “dependency”. Neoclassical theories have articulated that for developing economies, capital transfer on a large scale and industrialization can lead to sustainable development (De Haas, 2007; Dinbabo and Nyasulu, 2015). Scholars argue that migration brings about the transfer of investment capital in form of remittance from developed countries to less developed countries (de Haas, 2007; Levitt, 2015). These capital transfers will increase “modern” education, knowledge, and advanced technology. In connection to their study, the scholars argued that the knowledge, skills, and experience acquired by migrants abroad, as well as the remittance inflow, will influence development in the recipient country (Levitt, 2001; Levitt, and Rajaram, 2013; Faist, 2016) and hence impact SDGs. The major shortcoming of this assertion in explaining migration and remittances is that remittances also bring about inequalities and other challenges.

On the other hand, theories of dependency have discussed the ways in which migration can have a negative impact on “less developed countries,” arguing that migration can lead to slow progress (De Haas, 2007). Also, they have argued that migration may negatively impact customs and traditions in developing countries and make human capital development look superfluous. All this can result in an impoverished country that is remittance-dependent (Wallerstein, 1976; Frank, 1971 as cited in De Haas, 2007). Dependency scholars propose that remittances were not being spent on productive activities but on “wasteful” investments such as cars and houses. Thus, the increase in consumption as a result of the increase in remittance was said to provoke inflationary pressures. Of interest in recent work, Dzingirai, Mutopo and Landau (2014), note that remittances often do little in reducing poverty. According to their findings, remittances are often not channelled into economic investment that will be generating resources. They assert, migrants mostly invest in things that will help them retain their social ties with their church, families, and neighbours and are motivated by obligation and status. Overall, the impact is varied, and therefore the researcher discussed this aspect of SDGs to know if remittances are politicised and to what extent their impact on SDGs appears uneven based on narrative perceptions in the study area.

It is difficult to imagine development without movement, as Skeldon (1997) points out, because migration is a necessary determinant of growth. De Haas (2007) and Flahaux and De Haas (2016) offer various viewpoints on the nexus of migration-development. They argue development is often connected with advanced general rates of mobility and migration, which happens because of “increased capabilities, increased goals, and increased professional specialization”. Second, because development follows the fluctuating patterns, the relationship between migration and larger development processes is “fundamentally non-linear” (Flahaux and De Haas 2016). Finally, societies frequently experience a series of domestic and international migratory shifts.

Thus, migration is now recognised as a potential, if not only opportunity, to the development of the national strategies, rather than primarily as a challenge for development in the nations of origin (Matsas, 2008; Faist, 2008). The beneficial impacts of migrants to development through transfer of remittance and reinvestment on human and socioeconomic resources in their communities of origin currently dominates most of the policy discussion on migration and development. In this specific situation, Piper (2009) has noted the Global

Commission on International Migration's (GCIM) prevalent perception of this nexus has become that of a "win-win-win" remedy, in which migration is viewed as profiting everyone: the sending and receiving countries, and also the migrant's society in general. Migrants have been acknowledged as vital local actors across boundaries, particularly by international organizations (Faist, 2016).

Augustine and Sunday (2015) hence have written that the main objective of any family member possessing the wherewithal to travel out of the country is to better the lives of his relatives left behind and their community members. Remittance inflow in Nigeria has contributed greatly to the socioeconomic development of communities in the country by introducing the use of new technologies, standard primary and secondly education, sponsorship for entrepreneurs, university scholarships, digging of boreholes, influencing political decisions, among others. They also report that proceeds from remittance inflow are sometimes used for charity purposes and family expenses (Augustine and Sunday 2015). Other times they may be used for providing education, supporting politics, building places of worship for religious gathering, repayment of loans taken to sponsor the migrant abroad, funerals, weddings, festivals (such as the New Yam festival among the Igbos in the south-eastern Nigeria). In African contexts, remittances are also used for consumption and building of houses and securing social status (Dzingirai, Mutopo and Landau, 2014).

The major conceptual shift has been the spotlighting of migrants directly, with the results that individual migrants have risen as crucial "agents of development" (Faist, 2008). Thus, the subjects at hand are often referred to as "migrant contributions to development," rather than "the effect of migration on development."

## **2.2 Financial Remittance**

The concept of remittances is of interest to international organisations and scholars due to its increasing relevance in the discussion of development over time. The definition of remittances could be from the point of view of the senders and receivers of remittances or from the point of view of the national economy.

Remittances usually refer simply the money migrants send to relatives or friends in their home country, or the money received from migrant working abroad (Larsson and Angman 2014). Thomas, Vardanyan, Yagaloff, and Diamond (2018) describe remittance as an income that comes in gift form or cash that is remitted back home to those left behind by the diasporic



community or migrant workers abroad. Remittance can come in assets, cash, or any informal form such as medicine, equipment, tools, dowries, clothing, and gifts. Although there is no legal obligation for individuals to send money back home, in Nigeria failure to remit money or goods is discouraged; often churches organise prayers and fasting for people applying for visas, families, friends, and community members do depend on remittances to pay bills like school fees, rent, investments in business just to mention but few. Therefore, in the absence of remittances some people will not be able to afford education (Ezebuilo, 2019; Amega, 2014).

The idea of financial remittance is usually captured in national income and balance of payment account of countries. In sub-Sahara Africa where there are limited opportunities, it is expected that the receipt of remittances will increase consumption and investment expenditure, leading to overall increase in the welfare of households and communities that receive remittances. Financial remittances give migrants and their dependents accessibility to resources that can help them attain good standard of living as well as enable them to get out of poverty and become “development agents” (Faist 2008). Financial remittances may have various advantages. For instance, remittances flow straight to the intended recipients: family and friends, community groups, paying educational expenses, building houses, and so on, in what Turatsinze (2010) referred to as “back home investment.” Some remittances are also spent in businesses that generate jobs and build wealth, communication, agriculture, processing, food, transportation, and energy are common targets for such investments, with proceeds reinvested in community (Ezebuilo, 2019).

From the point of view of the national economy, remittance simply refers to the benefits that migrants send from foreign countries to their home country arising from the movement of people from the home country to foreign country. In this perspective Cohen (2011:104) reviews that remittances are more than the “unidirectional flow of money” from a migrant worker to his or her family and community but are also “founded in the connections movers share.” The term “transfer” suggest that remittance could include other intangible but valuable things. It is argued that people’s involvement and experiences before migrating has a significant impact on what they do in their nations of destination, which in turn has a significant impact on the remittances that they remit back to their home countries, as demonstrated through migration analysis via a transnational perspective.

### 2.3 Social Remittances

The phrase “social remittances” was introduced to emphasise that, in addition to financial remittances, ideas, skills, social capital, associational practices, and identities also travelled between migrants sending communities and the receiving communities as well (Levitt, 1998, Levitt and Lamba-Nieves 2011). Social remittance differs from financial remittances since they are communicated interpersonally amongst people who pass knowledge, learn, and disseminate practices and ideas through their positions in organisations, communities, and families (Levitt, 2015). Migrants often remit ideas for enhancing infrastructure, trade, and business, which can lead to development and poverty reduction in their home countries (Carling, 2014). Social remittances constituted a key moment in migration studies, which had previously focused primarily on cash transfers. Investments in land and philanthropy as well are connected to political and cultural flows and ideas to evaluate a broader remittance impact (Koskimaki, 2018). Effective leadership styles, policy improvements, patterns of civil and sound political engagement, religious practices, and contribution, are among the social remittance. Accountability, integrity, and democratic government are all terms used to characterise the spread and transmission of social practices that migrants bring back with them when they return home. This assertion is applicable to Nigeria, specifically South-east Nigeria. These set of intangible benefits is also linked to the concept of social capital (Oucho, 2008), which is explored in this thesis.

Overall, remittances are critical for validating, acting, replicating, and redesigning social interactions, according to migration researchers (Smith, 2006; Levitt, 2015; Ezebuilo, 2019 and Akanle, and Ola-Lawson, 2021). Remittances are influenced and shaped by the basic definition and boundaries of who qualifies to benefit which can vary greatly. They usually involve individuals who are known to each other (families, friends, relatives, community members) and they are previously socially linked even before migration (Smith, 2006; Garbin 2019). Non-kin like social groups (clubs, hometown associations or HTAs), religious groups, are also connected to remittances that migrants send (Carling, 2014; Garbin, 2019). Smith (2006) also asserts that remittances influence political life in the sending countries. And it is important to note that migrants send remittance to support poor individuals in their community or community members who are affected by disaster, and this is possible in most cases with the help of HTAs who are regarded as community development agents (Carling 2014). Remittances therefore are tools to

sustain and recreate connections, and to also fulfil a legitimate role and connection, which is sometimes tied to moral obligation. The role of emotions and feelings in the maintenance of transnational networks has been demonstrated in research (Smith, 2006; Levitt, 2015; Ezebuilo, 2019). Therefore, this literature suggests that what is considered remittance goes beyond the monetary benefits to include the social benefits.

#### **2.4 Concept of Sustainable Development and Sustainable Development Goals (SDGs)**

The conceptualisation of sustainable development has been a lengthy enterprise. In as early as 1987, the United Nations (UN) defined sustainable development as development that meets the need of the present without compromising the ability of the future generation to meet their own needs (UN, 2015). Although this definition has often been quoted when explaining the concept, this definition still leaves a lot of questions about the conceptualisation of sustainable development unanswered. The definition does not interrogate the diversity needs of groups across the Global South and other regions and contexts. Also, the idea of future generation is about length of time, which is not also clearly specified in this definition; sustainable development is a concept that at its core is revolutionary, yet unfortunately incredibly difficult to pragmatically define. In the face of this conceptual difficulty, sustainable development is still a desirable goal and is being pursued in practice. Also, the extent to which sustainable development is achieved in rural community will be well valued in academic sectors and otherwise.

Over the years, international organisations have continued to promote development at the global level. In 2000 the UN came up with the millennium development goals (MDGs) and targets that were intended to be achieved in 2015 (UN, 2000). Towards the end of 2015, discussion emerged that the millennium development goals were not achieved to the extent that it was desired. Some loopholes in the MDGs were identified and a new set of goals were set. Considering the need to consider sustainability in the pursuit of development, the new set of development goals were modified and labelled sustainable development goals (SDGs).

The SDGs are described as universally desirable because the issues raised in the SDGs are of concern to policy makers in economies around the world. Each of these economies has their own development road maps. The SDGs have however been critiqued. Liverman (2018) argues that although the SDGs are inclusive, they are too complex and over ambitious and direct development towards the achievements of certain quantitative targets rather addressing essential

social needs. Kumi (2019) criticised the focus on economic growth as an instrument for poverty reduction and achieving sustainability in the SDGs. Kumi, Arhin and Yeboah (2014) argued earlier that the pursuit of economic growth is not consistent with sustainability.

The SDGs are also discussed as hanging development of private sector participation because it gives room for “neoliberal” institutions and multinational companies to advance their interest under the cover of global partnership. By so doing, development may move away from the conscious effort to improve the living standard of the poor to a profit seeking venture (Scheyvens, 2016). These criticisms are valid and thus show the need to pursue development beyond the context of economic growth and private sector partnership as well as to bring the social aspect of development into play. Kumi (2019) argues that to achieve “development,” there is need to address the institutional and structural constraint and the power imbalance in the world economy.

## 2.5 UNPACKING SDG 4 AND THE IMPACT OF REMITTANCE ON SDG 4

The SDGs of the UN are indeed not the first set of goals aimed at assisting nations in working together to build a cleaner world and a fairer progressive community. However, the SDGs strategy was unveiled to replace MDGs, which initially had 8 goals, increasing the number of objectives from 8 to 17 goals as seen in the introductory part of this thesis. The 17 goals are divided into 169 targets that address “economic growth, social development, and environmental protection” (UN 2015, article 9). Although the MDGs were primarily focused on only “developing” nations, the SDGs are concerned with countries across the world. Clearly put, SDGs have a global agenda. The purpose of this thesis is to analyse some of the specific perceptions and ways that migrants may have a role in helping to impact SDG 4, that has 10 targets which address children, youth, and adult needs.

SDG 4 emphasizes the importance of continuing education for all, and its original quote targets are stated in the below table (UN, 2016):

**Table 1: SDG 4 targets**

4.1	By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.
4.2	By 2030, ensure that all girls and boys have access to quality early childhood development, care, and pre-primary education so that they are ready for primary education.

4.3	By 2030, ensure equal access for all women and men to affordable and quality technical, vocational, and tertiary education, including university.
4.4	By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs, and entrepreneurship.
4.5	By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous people, and children in vulnerable situations.
4.6	By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy.
4.7	By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship, and appreciation of cultural diversity and of culture's contribution to sustainable development.
4.a	Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive, and effective learning environments for all.
4.b	By 2020, substantially expand globally the number of scholarships available to developing countries, in particular least developed countries, small island developing states and African countries, for enrolment in higher education, including vocational training and information and communications technology, technical, engineering and scientific programmes, in developed countries and other developing countries.
4.c	By 2030, substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing states

**Sources: UN 2016**

SDG 4 aims to provide every individual with access to high-quality education and encourage opportunities for lifelong learning. Increasing efforts will be required to achieve inclusive and reasonable quality education for everyone, particularly in Sub-Saharan Africa, and for vulnerable members of society such as disabled persons, native communities, refugee children, and poor children in remote regions (UN, 2019). Thus, gaining a better grasp of the opportunities for educational institutions, individuals, key stakeholders, and governments to

collaborate to attain SDG 4 as well as the other SDGs could improve knowledge of possible paths to development.

### ***2.5.1 Remittances and SDG Goal 4 (Education)***

Based on various studies, remittances are linked to a greater household living standards, higher income rates, higher educational performance, investment portfolios, and more creative economic activities (de Haas, 2003; Özden and Schiff, 2005 and Testas, 2010; Augustine, and Sunday, 2015; Akanle, and Ola-Lawson, 2021). Non-recipients are also considered to benefit indirectly from investments and increased consumption behaviours (Faist, 2016; Akanle, and Ola-Lawson, 2021). This thesis emphasises the essential impact of having a safe and accessible school premises conducive to learning. The school environment refers to the human and nonhuman elements that aid in the teaching-learning activities, such as the school building facilities, teaching materials, human resources, and so on. All these factors have a significant role in the pupils learning and teaching process (Orji, 2018). Orji (2018) argues that the quality of the learners' materials and conducive environment has the potential to improve a child's academic progress. This is to show that the environment where children learn plays a crucial role in their success.

Dietz, Gatskova and Lvlevs (2015) studied the effect of emigration and remittances on the education of children left behind by migrant parents in Tajikistan, a country considered to be among the most low-income and also largely remittance dependent. The analysis of household survey data shows that emigration of family members affects children school enrolments negatively. The study also shows that the receipt of remittances does not offset such negative effect. The negative effect was observed more in older children and children from less educated households. Therefore, it is important to know the effect of remittances in this study area because no study of this kind has been conducted in Nkanu East LGA.

Remittances sent by migrants have a significant impact on schooling. It has an impact on education not only when the migrants return- the remittance they send from abroad goes beyond return on educational attainment of the remittance recipient (Lindley, 2008). In addition, Tiza, Farid and Mozumdar (2020) studied the impact of remittances on educational attainment of migrant rural households in the rural area of Tangail district of Bangladesh. The result shows that remittances have positive and significant effects on the average years of school enrolment and tertiary level of education. Also, Raut and Tanaka (2018) studied the impact of remittance on

children educational investment in Nepal. One of the motivations for this study was to understand the role of remittances in achieving the Sustainable Development Goal (SDG) of quality education for all. The article pointed out that progress has been slow in achieving this particular SDG goal in Nepal. Remittance recipients in Nepal reduced spending on other things to enable them to embark more on their children's educational investment. Perera and Wijeratne's (2017) study show that there is correlation between remittances and rural school attainment in Sri Lanka.

Moreover, migrants abroad were also obligated over time to help relatives who were struggling to survive move up the social ladder. Velayutham and Wise (2005) describe finding career possibilities for their children in Singapore, helping to send remittances for children's education, offering personal donations for dowry of a family, and other common examples. They were frequently tasked with sponsoring migration applications, posting safety bonds, and arranging marriages to help community members get permanent resident status in Singapore (Velayutham and Wise, 2005). In addition, Dharmadasa and Rathnayake (2019) studied the impact of migration and remittance on the education of children left behind by migrants' parents in Sri Lanka. Using data from the department of census and statistics and qualitative response regression model (probit), the study shows that increase in children school enrolment is associated with increase in international migration in families, suggesting that one of the motives for migration is for financing of children education in the home country. The receipt of remittances also has a significant effect on school enrolment.

In Nigeria, international remittance proves to be very effective in education attainment; migrants who moved abroad tend to send money for their left behind relative schooling (Egbulonu and Chukuezi, 2019). Bertha's (2010) study carried out in six SSA regions proves that there is correlation between remittance and education attainment. They both conclude that international remittances help families in education achievement. Therefore, studies have shown that the private entities (migrants) spend more on education than the public entities the government (Zhunio and Vishwasrao, 2012). Remittance has significant impact in education attainment, development of subregion in West Africa, and it also has the capacity to build human capital and among other vast benefits (Setrana, 2021). This shows that there is positivity in migrants' contribution to education attainment. Expanding to group contributions, a study conducted by Kandilige (2017) on "collective remittance mobilization" of Ghanaians' living in

UK shows that Ghanaian hometown organisations use a variety of techniques to mobilise collective remittances for the purpose of development of their communities. They engage in various contributions to enable them send back remittances to their community of origin and by so doing all community members tend to benefit including those without relatives abroad.

According to United Nations Educational Scientific and Cultural Organization (UNESCO), the season around August and September when students are returning to school sees a rise in the number and value of remittances sent. The spending typically goes into new apparel in that period because paying and buying of new school uniforms, stationary, textbooks, and other school necessities like computer among other things. Migrants sending remittances for education benefits not only children in primary/secondly school, but also adults in tertiary. Annually, a considerable number of migrants are responsible fully for the schooling of their friends, nephews, nieces, and other community members in addition to their own family (UNESCO, 2019). Additionally, studies have shown that education is a boost to human capital and leads to socioeconomic development. According to Lubambu (2014) remittances are a source of educational investment and also contribute to human capital development. Chami et al. (2003) claim that a “significant amount, and frequently the majority”, of remittances are spent on “status-oriented” consumption products of how foreign remittances are used. These researchers also discovered that the typical investments of remittances in jewellery, houses, and land are not economically productive. Their study did not take the social impacts of remittances into consideration.

Conclusively, the review of literature shows that the impact of remittances on development has been of interest to many researchers and policy makers around the world especially in developing economies where remittances is expected to have significant impact on the development of such countries due to the poor socioeconomic conditions. All the studies reviewed were about developing economies with high levels of poverty. They include India, Bangladesh, Sri Lanka, Nepal, Tajikistan, Ghana, and Nigeria which is the focus of this study. The existing range of literature as revealed in this review shows that there is need to shed more light and research on this subject. In the case of Nigeria, the studies reviewed were conducted at the macro level whereas there is need for more micro studies to understand the impact of remittances on sustainable development. Therefore, this study which is about Nkanu East Local Government Area of Enugu State, Nigeria is a significant addition to literature.



## 2.6 UNPACKING SDG 10 AND THE IMPACT OF REMITTANCE ON SDG 10 (Reduce inequality)

SDG 10 calls for lowering “income” disparities and age disparities, gender, culture, disabilities, race, ethnicity, nationality, belief, including other position within a nation. Inequalities between countries, such as those connected to development assistance, representation, and migration, are also addressed by the Goal (UN, 2019). SDG 10 comprises 10 targets and 11 indicators, according to the United Nations. Indicators provide the metrics through which to monitor whether these targets are met. The original text quote of all the targets is listed in the below table (UN, 2015):

**Table 2: SDG 10 targets**

10.1	By 2030, progressively achieve and sustain income growth of the bottom 40% of the population at a rate higher than the national average.
10.2	By 2030, empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.
10.3	Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies, and action in this regard.
10.4	Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality.
10.5	Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations.
10.6	Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible, accountable and legitimate institutions.
10.7	Facilitate orderly, safe, regular, and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies.
10.a	Implement the principle of special and differential treatment for developing countries, in particular least developed countries, in accordance with World Trade Organization agreement.
10.b	Encourage official development assistance and financial flows, including foreign direct investment, to states where the need is greatest, in particular least developed countries, African countries, small island developing states and landlocked developing countries, in accordance

	with their national plans and programmes.
10.c	By 2030, reduce to less than 3% the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5%

*Sources: UN, 2016*

### **2.6.1 Remittances and SDG Goal 10 (reduce inequality)**

The global community has made great progress in assisting people in their efforts to escape poverty and reduce inequality. However, discrepancies in accessing education, health services and the persistence of inequality, as well as other resources, continue to exist (UN, 2018).

Several empirical studies have shown that remittances are significant for poverty reduction at the household and local level, also improve infrastructural development at the society level (Mazzucato et al, 2004; De Haas, 2007; Akanle and Adesina, 2017; Hidayati, 2020; World Bank, 2020). A relevant earlier study on migrants from Mexico confirms that there is correlation between the will to send remittances for the development of their community rather than remitting for consumption purposes (Margarita, 2003). Faist (2016) has studied how cross-country migration affects social inequality, with the background that most studies focus directly on the role of migration in development without addressing how migration affect social inequalities. Faist’s work (2016) has been prominent in explaining how social inequalities affect opportunities of cross border migration for different socioeconomic groups, and how the outcomes of migration affect the pattern of social inequality. He concludes that migration leads to upward social mobility but also to what he referred to as durable inequalities at a deeper level. While some researchers assert that remittance increase inequality and has no significant effect in reducing it (Beyene, 2014; Adams 2006).

Selim (2017) has also linked remittances to the sustainable development goals (SDGs). This article explains that the impact of remittances on sustainable development could be observed in two channels: the household channel, which could also be called the micro channel, and the macro channel. At the household level, remittances received from abroad, usually from low-income households should reduce poverty and hunger, and improve education and health because low-income households who receive remittances will likely increase expenditure on nutrition, health, education, safe water, and sanitation. At the macro level, remittances lead to a rise in aggregate savings, investment, and economic growth. Empirical evidence from the study showed that remittances lead to a rise in social spending which includes spending on education

and health. The finding also shows that the receipt of remittances leads to a rise in entrepreneurship activities. It will be interesting to also see how effective remittances is in achieving sustainable developments in Nkanu East LGA.

More so, Zsóka and Franz (2018) study shows that remittance has the capacity to lower inequality at the macro level and is of the that inequality would increase if there were no remittance. Akanle and Adesina (2017) focused on the social impact of remittances on households and communities in Nigeria, pointing to the fact that most studies on how remittances impact people in the developing countries focused on positive economic impact; they explained from their findings that the receipt of remittances affect patterns of family interactions, obligations, and expectations. The finding of the study supports the point raised earlier by the researcher that poverty is the main factor that induces the desire to send money (remittances) back home, sighting the report of the Nigerian Bureau of Statistics that over 70% of Nigerians are poor.

Akanle and Adesina (2017) also studied the impact of remittances on household welfare in Nigeria. They drew attention to the increasing role of remittances in the life of people in developing countries, pointing to the fact that the volume of remittances around the world rival's official development assistance. Findings of this study claim that unlike previous studies which claim that remittance receiving households spent their income mainly on consumption, more robust expenditure patterns were found which is the intangible benefit. Similarly, Ajaero *et al* (2018) investigated the linkages between international migration, remittances, and household welfare in Nigeria, the result indicates that households who have migrants that send remittances back home were better off in terms of welfare. More so, the study conducted in Ogun State, Nigeria, unequal distribution of higher educational resources favouring urban areas led to increasing migration between rural and urban in the state, resulting in the damage of "human capital" in remote regions (Okhankhuele and Opafunso, 2013). However, Ajefu (2018) studied how remittances affect household's ability to accumulates assets in Nigeria. Survey data of households was used. Data was analysed using quantitative response regression model to examine the possible relationship between remittances and the accumulation of productive and non-productive assets. The study revealed that the receipt of remittances increased the accumulation of productive and non-productive assets. The study concludes that if remittances are properly managed, it can lead to the development of the local community. Thus, studies such

as Wong (2006) identified years ago that remittances had been rapidly moving to new enterprises and development activities, particularly more long-term investments such as land, housing investment, education investment and self-sustaining businesses.

In the context of Africa, Anyanwu (2011) used data from 1960 to 2006 to examine the impact of remittance inflows on income disparity in African nations, finding that remittances had a positive significant effect on income in African nations- although remittances to North African areas bolstered greater income inequality, the opposite emerged in the data for SSA. Like SSA data, Arip-Gjini, Möllers and Herzfeld (2020) measured the dynamic effect of remittances on poverty and inequality in Kosovo. The finding of the study indicates that remittances alleviate both relative and absolute poverty. The study also shows that the poverty reducing effect of remittances is more in the short run than the long run. Additionally, when comparing real and hypothetical remittance scenarios for Ethiopia, Beyene (2014) analysed data from a 2004 survey and discovered no substantial influence on disparity from remittances. More so, internal migration studies that look at the influence of internal migration on intra-regional inequalities in sending regions highlight the contrasts between internal and international migration's impact on inequality in sending communities. Bastia (2013) gives an overview of such research and their results, which claim that even though domestic migration reduces inequalities, inequality reinforces and is increased by international migration through remittances. In contrast, Adhikari *et al* (2021) is of the view that international remittances have substantial influence in reducing poverty and inequality in Ghana and findings also shows that it helps in development (Kandilige, 2017; Adhikari *et al*, 2021). Muyonga, Odipo and Agwanda (2020) are of the view that Africa need to strengthen and improve inequality measurement in monitoring the SDGs targets. With the view that they need to take the SDGs more seriously.

In addition, Bang, Mitra and Wunnava (2020) investigated the impact of remittances on poverty and inequality in Nigeria. The study shows that remittance reduces poverty by increasing household expenditure. While this finding adds credence to other findings that remittances reduce poverty, the distribution of household expenditure patterns indicate that remittances had more impact on low-income households. Similarly, when Andersson (2014) examined the influence of remittance on living conditions in Ethiopia. He discovered a significant beneficial effect of remittances on community household wellbeing. Remittance contributed to improve food security (Moniruzzaman, 2020). More so, Hossain (2020) observed that social remittances

impacted significantly on economic activities and social development of rural communities. Evidence from Ghana, and Ethiopia, for example, shows that individuals receiving remittances are less prone to be impoverished (Adams and Cuecuecha, 2013). Remittances have been demonstrated to alleviate inequality and poverty in SSA (Akobeng, 2016).

Contrary, Mukherjee (2017) adds that, in many cases, remittances are utilised to expand and improve existing businesses rather than to start a new one from the ground up. McKay (2002) asserted that more studies need to be done on inequality to help unpack the trend and exclude the economic aspect of it. He postulated that a lot of work has been done on income inequality thus there is need for the social aspect of it to be unravelled.

Therefore, to understand how inequality impacts individuals who migrate and those who do not migrate, qualitative methodologies must be used to deconstruct the contextual causes behind the concept.

## **2.7 THEORETICAL UNDERPINNING**

Stem (2007) gave the definition of theory as a group of logically organized sentences of a relationship that constitutes a set of observations. Hence, a theoretical analysis can help explain why people move, and what is the impact of migrants to the families and friends who remained, also the role it plays in the actualisation of the SDGs. Remittances as it concerns social and economic life would play a key role in the theory that was adopted for this thesis. In the thesis, the researcher draws social capital and transnationalism as theoretical concept to help understand the motivations and networks of migrant contributions, to consider the prominence of social capital to development. The thesis also discusses network theory to guide the findings of this study.

### **2.7.1 Social Capital Theory**

During the last four decades, the concept of social capital has been popular concept in sociology and other social sciences and thus has emerged in public debates regarding development in groups and communities. Bourdieu (1979) defined social capital as the society's collective social resources, such as established ties and long-lasting networks, that allow it to sustain its status. The social capital concept focuses more on the benefits of belonging to a group or connected to a social network; it also considers society's values and networks for peace, power, or influence. Bourdieu (1980) and Coleman (1993a, 1993b) focused on a smaller group which were employed as the "units of analysis" (Portes and Landolt 2000:531). With some notable distinctions, both thinkers focused on the benefits accruing to people or families as a result of their ties with others.

Bourdieu's discussion of the concept was significant, that he claimed that people deliberately formed connections for the advantages they could bring later (Portes 2000). Flows of information, reciprocity, and trust are all features of a social network. Putnam (1993:35) argued that social capital distinguishes political culture since it is points to the degree of "trust" present. Social capital for Putnam (1993) describes the properties of social institutions, such as trust, norms, and networks that facilitate action and collaboration for mutual gain. Putnam agrees with Coleman that social capital is a feature that can help people cooperate with one another. According to Putnam (1993), as reviewed by Portes (2000) such a characteristic can be deemed a collective trait to the point that it is inherently relevant across communities, states, and nations. Portes and Landolt (1996:3) posit that social capital tends to exclude those who are not connected by kinship, and this is said to be a "pitfall" of social capital.

The attainment of both instrumental and recognition of individual goals can be facilitated by social ties, and accessibility to the most productive assets is dependent on the social structure a person is positioned (Doob, 2013). Research of the dispersion and structure of social capital from a micro viewpoint is required to gain a better understanding about how social networks are entrenched within the social structure. Individuals in high-social-capital communities do activities together, from important things like belonging to organisations, political groups, and the church including HTAs (Putnam, 2000).

Studies were supported by theoretical frameworks such as the 'Social Capital Theory,' which posits that positive improvements occur when social relations among communities or groups are beneficial (Kerber et al., 2015). Social capital, on the other hand, is divided into three categories: bonding, bridging, as well as linking (Szreter and Woolcock, 2004). Linking is a type of vertical social capital, building interconnections between government structures and community, local groups, and private institutions to contribute beneficial sustainable development (Silva et al, 2005). Bonding is a form of horizontal social capital. Silva *et al* (2005) asserted that bonding is the term used to describe the close relationship that exists between individuals who are already acquainted with one another, such as members of the same community or institutional bodies. Immediate family, close friends, or neighbours are examples of people that bond because they have common features such as ethnicity, family, age, or social class. This, on the other hand, is viewed as a strong and significant relationship, while bridging refers to the connections or relationships that develop at the place of work and between

individuals who are not previously known to each other (Szreter and Woolcock, 2004). Adopting bridging social capital as a concept for migrant transnationalism, it could be seen as migrants being outside a host “culture” but being able establish a relationship upon their arrival with people to whom they are not related.

More so, social networks assist remitters by offering knowledge and recommendations on savings and investment opportunities, as well as by establishing cultural standards. These social norms may be enforced through cultural conditioning or the strengthening of relationships with one’s country of origin. When migrants send remittances back home through a hometown association, the information mechanism allows them to learn about low-cost remittance routes (Aparicio, 2011). The networks operate as a catalyst for potential prospects since they can benefit prospective migrants by lowering the cost and hazards of migrating and increasing the expected return on investment. These migratory networks provide the conditions needed for migration to happen and succeed (Choe and Chrite, 2014). It is basic that once a friend or relatives can easily migrate and settle in overseas because of the social capital and connections.

Social capital is more complex and does not always lead to benefits. Portes (1998) argued that social networks can also be a barrier because only those with connection can benefit. Bourdieu (1979) conceded to the critiques that the network indeed is a gatekeeper and aid those who are connected to each other. Migration networks are also a bridgehead for individuals who are from same community groups. Durlauf (1999) cited in Claridge (2018) criticized social capital for being a multiple answer to different idea. He is of the view that social capital has no definite definitions because different authors have various views for the concepts and that it proffers solution beyond the lens of economic.

In contrast, according to Wahba and Zenou (2009), social capital is transformed into networks that play significant role in contributing to access to informal remittance systems. Furthermore, Massey et al. (1998) show that social capital influences the means in which social connections are maintained between migrants, their family relations in their home countries as well as host community, providing them quick access to unofficial remittance networks that is operated by their fellow migrants. Remittances can thereby expedite investments in human and physical capital, alleviate financial limitations in communities, households, relations, and contribute to long-term prosperity (Adams, 2005; Borja, 2014; Jouini, 2015). Authors such as Zhang et al., 2017; Akanle and Adesina, 2017; Ezebuilo, 2019 Osei and Zhuang, 2020; Hidayati,

2020) have argued that social capital is effective in poverty reduction and community development because of its significant capacity in sharing of helpful information to the underprivileged among group memberships, and they collectively make decisions that will benefit and benefit development. This is because it is established for the purpose of organisational interest and a tool to foster community development.

In addition, even though individual migrants and their dependents could gain from migration, the exact effects of such flows of resource are facilitated by a variety of both social and political organizations (Ellerman, 2005). Socially rooted institutions, such as hometown associations, alma mater, and churches, are significant players that assist migrants stay in touch and funnel resources into collective activities, as seen in Mexican migration into the United States; They act as the key network that connects international migrants to their communities of origin (Orozco 2004). These networks and affiliations, however, are not without their risks. Inability to uphold social relationships or conform to obligations at home, as Kankonde (2010) points out, can result to ostracisation and dishonour, a situation he refers to as “social death.” Because the migrants’ communities are always in expectant of what they will benefit from them. Given the extreme requirements of those left behind in the countries of origin, this moral sector may have a significant impact on migrants.

### **2.7.2 Network theory**

Network theory and or transnational theory is increasingly popular in migration studies as a means of explaining how migration happen within community and the globe, stemming from information/idea that migrants connect and facilitate migration for the interest of their community (Raghuram, 2010). Networks connect populations in both the country of origin and destination country. They act as interpreters of information and relayers of knowledge as well as provide other through remittances. Networks have the ability to develop into further complex migration processes. The research for this thesis found the emphasis on migration networks, community ties, political contexts, that touch on network theory (De Haas, 2010; Levitt, 2013).

There are various factors that necessitate migration starting from education, economic needs, social pleasure, cost of migration, and political purpose. However, networks play a key role in all of it as prospective migrants depend on information gathered from prior migrants to enable migration to happen. Therefore, Lee (1966 cited in Portes, 2000) prior migrants are sources of network which enables easy flow of migration within groups or community (Lee,



1966). Individuals do not develop social capital; rather, it is derived from inherent elements in social networks (Lin, 2000) and contacts with others, which reflect the pattern of relationships between network participants. To put it another way, social capital is a factor of network, thus social network is a useful method for studying migrants' social capital (Dahinden, 2016). By virtue of network, this leads to more migration and that contributes to how HTAs is formed. These are individuals who are related and connected in their community of origin.

More so, networks connect migrants, return migrants and prospective/nonmigrants to their communities of origin (Massey, *et al.*, 1993). HTAs abroad are linked and connected to migrant networks from the same community, which in the research of Velayutham and Wise (2005) a represented elder encourages and facilitates the flow of remittances and diaspora contributions from migrant groups to their community (Velayutham and Wise, 2005). Network, in Jackson's (2020) study, is the ability/capacity migrants have to collect relevant information that is useful and disseminate it to others through social ties.

Transnational networks, according to de Haas (2010), play a critical role in promoting and prolonging migration. As examples from Mexico show, this function is widely seen in studies of migration flows (de Haas, 2010). Networks have been significant not only in the flows of migration but also to connect community members and family abroad; networks also expand a migrant's links to their community upon their return through network connection. Furthermore, these networks are significant for reasons other than aiding migration: they are crucial avenues for social and financial remittances, and hence are intimately tied to how migration and development interact (Lindstrom and Lauster 2001). Access to networks, according to Bourdieu (1986), cannot be overlooked in social capital. It is important to note that networks are effective for returned migrants because the return migrant still makes use of the international connection to pave ways for themselves as well as help them excel in business also creating jobs for their community members (Setrana and Tonah, 2016). That is to say, when a migrant returns to their country of origin, it becomes easier to venture into entrepreneurial business or land investment because of the networks they have.

Despite the importance of other migrant-supporting organisations in aiding migration, migrant networks are fundamental to social capital theory and, as a result, to the majority of empirical research conducted within this study area. Government officials, employers, smugglers, and perhaps other migration facilitators, according to recent criticisms of this method,

are important linkages beyond community, kinship, and acquaintance (Krissman 2005). However, when migrants settle into the receiving community whilst cutting ties to their originating country, these networks disintegrate for some groups. Transnational networks, on the other hand, strive to encourage and promote political activities, socioeconomic activities and religious activities in both origin and destination countries. These migrant networks offer a new way of looking at the politics and socioeconomic influence of migrants.

## **2.8 Transnationalism and SDGs Nexus**

Transnational views shed light on a variety of internationally connected political economic, and social processes, such as governance and politics, social movements, political violence, terrorism, and organized crime, to name a few. Transnational migration has emerged as one the most productive fields of research. Robinson (1998) referred to transnationalism as the extension of social, political, and economic process beyond the borders of a nation. Basch et al. (1994:7) defined transnationalism in the early literature as “processes by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement” and “build social fields that cross geographic, cultural, and political borders.” They introduce the term “transmigrant” to refer to those who “develop and maintain multiple relationships – familial, economic, social, organisational, religious, and political – that span borders (Basch et al: 1994:7).” Furthermore, the study agrees that these relationships exist to link one or more locations. Transportation of goods, individuals, and feelings among others is among the most crucial distance bridges spanning worldwide diasporic transnational families and communities (Werbner 1999: 26). This definition sits quite well with the formation, organisation, and implementation of the SDGs. In recent times, most research on migration in development studies has taken a transnational perspective. Such perspective means shifting analysis in research to a global setting. Prominent among the research issues that adopt transnational perspective is the nexus between migration and development. Therefore, the relationship between migrant remittances and development could also be understood within the context of transnationalism.

More importantly, transnationalism and the rise of global diasporas are two significant current trends that have an influence on the 2030 Agenda’s goal to “leave no one behind.” The SDGs capture the developmental potential of migration in four Goals and five Targets. The inclusion of migration as an objective in the SDGs raises the profile of migrant rights, labour mobility, and remittances as the issue of development on a global scale. Objective 19 of the

Global Compact on Migration (GCM), which calls on governments and other key stakeholders to work together to achieve the SDGs, incorporates the SDGs in numerous ways (GCM, 2018).

Given the objectives of this research, the impact of remittances on development will also be explained using a transnational perspective, which is a component of a broader perspective of social transformation. Unlike the development-oriented work on migration and remittances, a transnational perspective emphasises the “cultural meanings, social values or aspirations that shape or accompany migrant resource transfers” (Upadhy, Rutten and Koskimaki 2018). Hence, transnationalism as a perspective allows us to understand how migrants share information, invest in education and real estate, influence politics in various ways, and also may work to bring better governance or social support in their places of origin.

Moreover, a transnational perspective to migration research also implicitly links migration to social transformation. According to Vertovec (2004), transnationalism is being affected by and is also a contributing factor to social transformation. As often the case in many social science issues, the role of cross-border migration and transnational practices in economic development, social change and structural transformations remains debatable (Fauser and Nijenhuis, 2016). Thus, transnational practices provide a variety of answers to the question, “What do remittances do?” (Carling, 2008); Remittances not only transmit cash, but they also help people form and maintain relationships and stimulate social investment. Home visits, communication on social media, sending ideas and educational materials, are part of remittance-sending, and are habits that a high number of migrants engage in at least periodically. They represent one side of a spectrum, with the more extensive and institutionalised transnational actions of a small percentage, like transnational businesses, education investment and political activists, representing the other.

Transnationalism is a contemporary and a relevant approach by which the development impact of migrants is felt at the community level. Through transnational activities such as return visits, communication, transfer of remittance, the development impact is influenced.

Thus, there is a propensity in studies reviewed to presume that migrants have convenient access to social networks (including friends or relatives) that assist in migration and settlement. These migrant networks reflect social capital traces, because of their strong links of social trust, creating an avenue to counter or hinder difficulties and problems that prospective migrants could face in the destination country.

This research adopted the theories of social capital and networks with transnationalism to explain both social and economic impact of migration on development, as well as the means through which migrants build network and status as they contribute to development in the home areas. Furthermore, this thesis reviews these topics in relation to the effects of remittances on the social and economic lives of the recipient. To this end, remittances have an impact on SDGs goal 4 (Education) and goal 10 (inequality), but to what extent is this impact in Nkanu East local government area of Enugu State? This thesis analyses this question in Chapter 4, after the methodology is explained in the following Chapter 3.



## CHAPTER THREE

### 3 RESEARCH METHODOLOGY

The main goal of this study was to investigate if remittances contribute to the achievement of Sustainable Development Goals (SDGs) in Nkanu East Local Government Area of Enugu state. Therefore, this chapter discussed the methodology used in obtaining data that explained how the researcher investigated the above topic. It included the methodology used, the sampling techniques used in the participant selection, the instruments used to collect data from the respondents, ethical considerations observed before, during, and then after the investigation, and finally the procedure followed to ensure that the data was analysable.

#### 3.1 Research Design

Two major research design traditions are the qualitative and quantitative research designs (de Vos, 1998), or a mixed methods incorporating both. It should be noted that, these choices and actions undertaken by the researcher are not arbitrary but systematic and replicable. During the research process, the researcher creates the best research design suitable for the research. Grosseohme (2014: 109), defines qualitative research as a systematic manner of gathering, organizing, and evaluating information acquired from a person or a group of persons for a given study. Compared to quantitative methods, qualitative approaches yield serendipitous discoveries, which usually provide a complete picture of the study and apparent evidence of accuracy and authenticity.

This research adopted a qualitative research design. Qualitative research reflects and interprets the significance of participants' actions, as well as a full account of their feelings, ideas, and experiences. Qualitative research has the advantage of allowing researchers to collect and examine personal data at a deeper level. It is possible to get new insight into views, trends, and subjective reasoning processes through qualitative research (Mohajan 2018). Ospina (2004) argues that traditional surveys are benefited from qualitative study to increase its design and interpretation since it investigates a phenomenon that has never been investigated before. This method is used to explain any social issue from the viewpoint of the parties concerned, instead of interpreting it from afar. It aids with the comprehension of complex events that are hard or impossible to quantify. This research approach is extensively utilised in the social sciences since it involves the narrative of human experiences, that can be presented through individual interviews, participant observations, imagery, and sentence structures (Grosseohme 2014:109).

The reason why the researcher chose this method is the necessity to understand the local context and perceptions around the role international remittances may play in achieving SDGs in the study area with focus on SDG 4 and 10 (UN 2015). In a clear understanding, the researcher is accepting that the sample is not representative of the entire population. Qualitative methods allow the researcher access to in depth experiences of respondents linked to a specific place, in order to analyse how remittances may impact the Sustainable Development Goals (SDGs) in Nkanu East Local Government Area of Enugu State, Nigeria. Qualitative approaches primarily consist of four components such as data collection, source of data, sampling, and data analysis.

The design made use of the qualitative data collected from primary sources. The primary source of data collection was with semi-structured interviews. To accomplish the purpose of conducting this study, the investigator interviewed remittance beneficiaries in the study area of concentration. Also, the researcher was able to conduct interviews with of the remittance facilitator participants who reside in South Africa, UK, USA, and Ghana. The researcher did not go to the area or participate in any group discussion because of the pandemic (COVID-19). However, the researcher carried out all the procedures with the help of digital technology such as Skype, Zoom, WhatsApp and telephonic conversations.

### **3.2 Sources of Data**

To collect relevant data and information needed to examine the role of international remittance in achieving SDG 4 and 10, this research used both primary and secondary sources. Primary data is information gathered directly from main subjects by researchers using methods such as interviews and questionnaires, among the others. Primary data is usually acquired straight from the original source. Primary data sources are typically chosen to ensure the accomplishment or objectives of a certain research project (Chambers and Skinner, 2003). Primary data was collected directly by the individual researcher. Secondary data are information that were collected from other sources other than what the individual researcher designed. Due to Covid-19, the researcher used secondary data collection online through access to articles, virtual libraries, reports, and book chapters.

### **3.3 Sample Size and Sampling Technique**

Sampling is a mechanism of choosing designated participants from a whole population (Chambers and Skinner, 2003); this is done due to the impracticality of studying the whole identified population, due to time and financial constraints.

The study employed the use of purposive sampling and snowball sampling techniques. Firstly, purposive sampling was used in this research to help identify first set of respondents comprising of 10 remittance facilitators (senders). In some cases, researchers prefer to use this type of sampling techniques to select or figure out individuals who has knowledge and are proficient in the subject matter (Etikan et al., 2016:2). Crossman (2020) defines a purposive sample as a non-probability sample that is selected based on characteristics of a population. Purposive sampling is a type of non-probability sampling wherein the researcher chooses people of the public to participate in a survey based on their own judgment. This survey sampling strategy necessitates previous understanding of the goal of the study for researcher to effectively select and approach survey participants. Etikan et al., (2016:2) alludes further that purposive sampling is a non-random strategy that does not require any underlying ideas or a specific quantity of participants. Basically, the investigator determines what information is required and goes out to discover individuals who are willing to supply it based on their skill or knowledge. Purposive sampling is based on the idea of concentrating on persons with specific qualities who are better equipped to aid with the study. The investigator was conscious that the facilitators' competence and credibility, and in this situation, was guaranteed for the accuracy of the evidence (Crossman 2020).

The researcher also used snowball sampling to locate 15 participants who are the beneficiaries of remittance, in other words, who receive remittance from abroad. Mahin et al., (2017) defined snowball sampling as a method of recruitment for a study in which participants recruit others. The snowball sampling technique is also a nonprobability sampling method, often employed in field research, whereby each person interviewed may be asked to suggest additional people for interviewing. This type of sampling goes a long way in assisting the researcher in locating the targeted participant as quickly as possible (Babbie and Mouton, 2001). It is employed in situations where a researcher finds it difficult to locate willing participants. And it is important to note that this type of sampling technique is usually employed when carrying out a sensitive study such as remittance, abuse, personal issues, among others. In this study, the researcher located the recipients through a series of referrals (snowball) from remittance senders, who can be considered the gatekeepers in this context. Each of the remittance senders who were interviewed referred the investigator to at least 2 remittance receivers in order to achieve a total of 15 recipients. 4 of the facilitators were known to the researcher and for the researcher to get

more facilitators, the researcher used Nkanu East forum on Facebook to locate 3 people who voluntary accepted to take part and recommended some beneficiaries as well.

More so, the researcher spent 2 months familiarising herself with the facilitators for them to gain the researcher's trust and for them to be assured that the information they provide will not be used for anything else other than the purpose of this study, considering the rate of kidnapping and insecurity in Nigeria. The participants were very careful and asked questions and were sure that they are safe to communicate and give information to the researcher.

It is unfortunate to note that, the researcher had reached the number of respondents needed for this study but lost 1 who travelled to the study area to commence a project but was kidnapped and killed by unknown gun men. Therefore, because of that sad incident 1 more person was recruited to replace him and that alone took the researcher addition 2 weeks to locate another person who was willing to participate.

### **3.3.1 Data Saturation**

Saturation is concerned with ways to improve the rigour and accuracy of qualitative studies, as well as the quality and trustworthiness of this method (Hennink et al., 2019). Data saturation is perceived saturated at the point where new knowledge emerges to be difficult as well as a false argument that offers very little guidance on how to get to the answer of the study because the new idea may not be related to the study case.

Saturation does have its origins in the grounded theory, which was first proposed by Glaser and Strauss (1967) as a method for developing theoretical and interpretative frameworks based on qualitative data. Saturation was defined by Glaser and Strauss (1967:61) as a measure for determining when to stop sampling, "no additional data are being found where the sociologist can develop properties of the category. And situation whereby the researcher sees similar instances repeatedly, thereby the researcher becomes empirically confident that data is saturated". Therefore, sampling for this study stopped as soon as the researcher started getting repetition of answers.

### **3.4 Data Collection Technique**

Focus group discussions, semi-structured, in-depth interviews, and structured interviews, face to face interviews is some of the types of techniques utilised in qualitative research. This research used semi-structured interviews in this study to collect and obtain information from the remittance facilitators and beneficiaries. Semi-structured interview describes a method where the researcher has pre-determined questions guide which the researcher uses as a guide through the



research processes (Cohen and Crabtree 2006). According to Bernard (1988), a semi-structured interview is ideally employed when the researcher will not have more than one opportunity to interview individuals. The semi-structured interview protocol gives interviewers clear instructions and can yield trustworthy, comparable qualitative information.

Therefore, because of the current pandemic (COVID-19), the researcher did not go to Nkanu East LGA of Enugu State, Nigeria to conduct the interviews face-to-face. However, in carrying out the online interview the researcher made use of digital technology such as Skype, Zoom, and WhatsApp to carry out an online interview on remittance-sender and receivers' families in the study area. The investigator involved 25 people in this study. The 25 respondents are comprised of 10 remittance senders who are referred to in this project as the "facilitators," and 15 remittance recipients who were regarded as the "beneficiaries". The 2 groups were interviewed with the aim of understanding the impact of remittances in achieving SDG 4 and 10 in a microlevel. The questions explored on the ways remittances are channelled and used and their perceived effectiveness.

The interview was conducted online with participants in different countries, time zones, and places; 5 facilitators in South Africa, 2 facilitators in United States of America (USA), 1 facilitator in Ghana, 2 facilitators in UK. Then, 2 beneficiaries in Mburubu Community, 2 beneficiaries in Amagunze Community, 2 beneficiaries in Nara Unateze Community, 2 beneficiaries in Ugbakwa Community, 2 beneficiaries in Nkerefi Community, 1 beneficiary in Akpawfu Community, 1 beneficiary in Amachi Idodo Community, 2 beneficiaries in Nومه Unateze Community, 1 beneficiary in Ama Nkanu Community. About 30-35 minutes was spent when interviewing each beneficiary and 25-30 minutes with the facilitators.

Most of the interviews were carried out in English, and few were Pidgin-English and Igbo which is the dominant language in that area, and almost all the respondents communicated efficiently in the English language. Therefore, there was no barrier in communication as the researcher advised them to feel free to communicate with whichever language, they feel most comfortable. Not only verbal information was obtained, but the researcher also could obtain information from the tone of their voice, and that helped the researcher to know when they were not comfortable with a particular question or choose not to answer.

### ***3.4.1 Advantages and Disadvantages of Online Interviews***

Within academia, the use of online technology for qualitative data collection has become standard (Baltar and Brunet, 2012). Several researchers have used online technologies to capture quality data within their locations and abroad. There are several significant benefits to employing online interview, including reduced travel expenses and time consumed (Walker, 2013a), and data collecting speed is frequently faster than traditional techniques (Walker, 2013b). It also makes it easier to contact “difficult to reach” groups and people due to location (Madge and O'Connor, 2002), cultural differences or factors such as the sensitivity of the research study (Davis et al., 2004). Secondly, it was not difficult to contact participants online. All the participants were either recruited online via Nkanu East forum on Facebook or were recommended to the researcher online.

Despite these benefits, one of the most difficult aspects of conducting qualitative online interviews is the less interactive aspect found in face-to-face interviews. The possibility of inadequate recording quality, the loss of crucial data, and, in the case of Skype, WhatsApp, Facebook or Telephone, the price of recorder equipment are all limitations of these instruments.

Participants are not anonymous in face-to-face interviews, which can be an issue for those who desire to remain private for social reasons or owing to the sensitive nature of the study. Online interviews provide a higher level of anonymity. In most part, online interviewing provides anonymity, which may help with confidentiality due to the added aspect of physical distance as a means to contain COVID-19.

### **3.5 Method of Data Analysis**

The data collected through the online in-depth semi-structured interviews was first transcribed. After transcribing the interviews, the data from the interviews was analysed to show recurring themes from the interviews. The results of qualitative data analysis are frequently expressed in some sort of explanation, comprehension, or interpretation of the respondents and the position in which they find themselves.

Therefore, this study made use of the narrative analysis, which enabled the researcher to explain the theme that emerged from the data gathered. Within social research, narrative analyses methodologies can provide insight into human experiences and decision-making processes in a sociocultural context. Narrative details can be obtained in a variety of formats and from a variety of sources. Essentially, narrative analysis is concerned with the order in which

components are presented. Thus, the process of identifying themes, sub themes, coding, and classifications in accordance with data patterns is known as narrative analysis (Cohen *et al.*, 2011:477). Narrative analysis, according to Creswell et al, (2007) is mostly employed in qualitative studies to analyse replies to open-ended questions, observation, interviews, or focus-group interviews. The responses from participants were recorded and the researcher manually transcribed the data into a word document. Some of the interviews done in a native language were interpreted and written in the English language because the researcher is proficient in the three languages used in the interview.

The transcribed data which is now seen as transcripts were examined and analysed, then highlighting information relevant to the study into several codes and that made up the first list of codes. Coding is the process of grouping data together into themes and placing it in a specific category (Grossoehme, 2014:113). The researcher collected data and arranged it into themes, where it was sorted together and grouped into categories, which is also known as coding. Cohen *et al.*, (2011) stated that it is advisable to start analysing data after every completed interview to enable the researcher to categorise the emerging themes/direction of participants response. Second-order coding was formed by grouping similar codes into common categories. The categories formed by the first-order codes were then merged to form different themes used in the analysis section. In addition, the use of codes helps for easier organisation of information gathered on the field, for easier deletion of information that is unnecessary to the research project, for observing different patterns and variations in the responses, and for automating the processing of the information. The aim is to show how the study was able to achieve its objectives in a clear and coherent manner.

The above section discussed the sampling method and participant outlines, collection of data method, and data analysis, the next section will discuss how to gain entry to the research field, then research ethics, the research area and location will be covered.

### **3.5 Gaining Entree /Research Ethics**

The researcher obtained permission from University of the Western Cape Senate, the Faculty Economic and Management Science, and the Institute for Social Development and relevant officials such as the remittance senders (facilitators) and the recipients (beneficiaries) and permission was granted before gaining access to any data or starting the online interview.

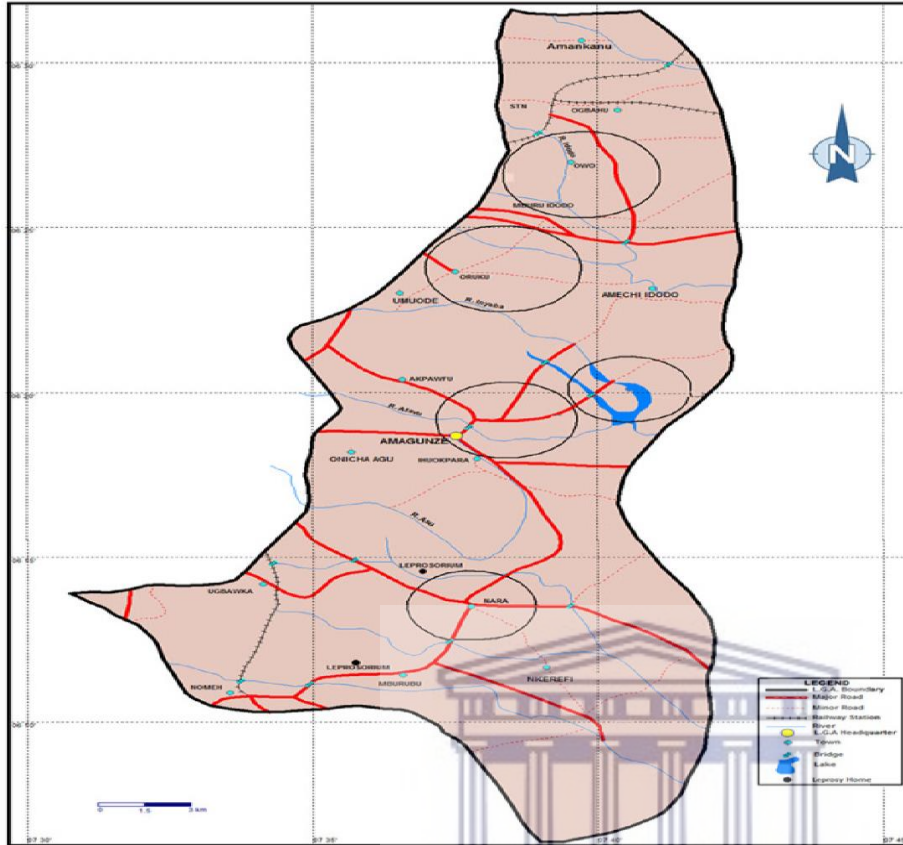
### **3.6 Research Ethics**

Ethical statements as specified by Polit et al (2001) are linked to moral principles which should be considered by the researcher in all methods of research at every phase of research design. Every research project needs to be guided by ethical principles (Babbie and Mouton, 2001). It is acknowledging the tolerable and intolerable aspects when conducting a study. This research did not incite any harm to all the concerned parties. As established specifically by Bryman (2012) the four key requirements of ethical standards to be addressed in research are to avoid: if there is detriment to the attendees; if there is a breach of explicit consent; if there is an infringement of confidentiality; and if there is fraud. Therefore, the investigator guaranteed confidentiality, and all data obtained remained anonymous and was only applied for the purpose of the study. Cohen et al., (2011:67) noted that all parties involved in the study need to be informed either through written or verbal for their consent. The right to liberty and self-determination of participants underpins the idea of full consent in study (McMillan and Schumacher, 2010). Respondents were guaranteed that they had the choice to withdraw from the research if anything went wrong during the cause of investigation. The participants engaged voluntarily, none of the participants was forced to complete the online interview and when they seemed tired, they withdrew and arranged for another date. Therefore, all the participants were informed both in written and verbal form.

### **3.7 The Case Study Area**

Nkanu East L.G.A is an area council in Enugu State. Nkanu East L.G.A is also the name of the main city in the Local Government Area, which has an area of 225 km<sup>2</sup> and a population of 147,770 at the 2006 census. However currently, according to the Nigerian Population Commission the population of Nkanu East is 207,300 (NPC, 2016). Nkanu East L.G.A is administered by an Executive Chairman elected through adult suffrage. The Council is composed of 14 elected councilors representing the fourteen wards of the council, namely: Akpawfu, Ugbakwa, Nkerefi, Mburubu, Nومه, Unateze, Nara Unateze, Owoh, Ubahu, Amaechi Idodo, Ama Nkanu, Oruku, Amagunze and Ihuokpara.

#### **Figure 1: Map of Nkanu East L.G.A**



*Source: Dept. of Lands, Survey & Town Planning Enugu, (2016)*

### 3.7.1 Location of Nkanu East Local Government Area

Nkanu East L.G.A is located between latitudes  $10.30^{\circ}$  and  $10.50^{\circ}$  North and longitudes  $6.40^{\circ}$  and  $7.50^{\circ}$  east. The dominant religions practiced in this area are Christianity and traditional religion. The inhabitants are mostly civil servants and a great number of them engage in different kind of jobs including farming, trading business, and students. Also, it is home to diverse ethnic groups such as Igbo, Hausa, Fulani, Yoruba, Igala, Idoma, and Tiv. The residents mostly understand and speak Igbo and English language. The study area experiences medium temperature all year round, which is a characteristic of the tropics (Ezebuilo, 2019).

### 3.7.2 Population of Study

The population of study comprised of residents of the Nkanu East Area council, who are all from different wards in Nkanu East Area council of Enugu state. The household served as the unit of analysis while respondents in the household were the unit of response for the study. According to Nigerian Population Commission the population of Nkanu East is 207,300 (NPC, 2016).

This area of study was chosen because the researcher is familiar with the area and have family members and friends who reside in some of the community. Also, the issue of lack of

government presence in this area was one of the reasons why the researcher chose to investigate how the people from this part of the country are coping and surviving, and how migrants from this location are lending helping hands to their community members without much government assistance.

### **3.8 Research Limitation**

The research was a portion of immense efforts to clarify realities regarding the international remittances. However, the study scope and time did not permit it to sufficiently do justice to incorporate all the communities in Nkanu East. Other places in the study area could have been included. It is possible that those communities' opinions on remittances received could have been elicited. A qualitative data is difficult to generalise. Most qualitative research is conducted on a small sample group, making it more difficult to generalise the findings to a larger group. Also, the snowball used to refer participants was a limitation because some of the facilitators referred the beneficiaries to the researcher (and vice versa).

Further, resources were a limitation, the participants in the area had poor network connection making it difficult to have a lengthy conversation because the researcher tried to manage airtime as she made direct calls. The pandemic was a bigger challenge; the researcher would have travelled to the study area but could not because of pandemic and resources.

It must be reiterated that no indicators were employed to reflect the percentage of remittances received by families, friends, and community members. However, the research focused on using qualitative methods and it was not part of the research objective.

Finally, the study is limited to a single case study region, Nkanu East LGA, and the findings may lack external validity and cannot be entirely generalised to the role of international remittance in achieving SDGs of the entire state/country. Also, there is possibility that some of the participants altered their responses to maintain a socially acceptable manner, which could influence the results.

#### **3.8.1 Conclusion**

This chapter covered a variety of qualitative data gathering and analysis research designs. The research design that is appropriate for this investigation has been discussed in this chapter. It included qualitative design, study participant recruitment, data collecting and analysis techniques, ethical considerations, etcetera. These procedures were used to ensure that the findings were reliable. The analysis of the findings is presented in the following chapter.

## **CHAPTER 4**

### **EMPIRICAL FINDINGS, ANALYSIS AND DISCUSSION**

#### **4 Introduction**

This chapter presents the empirical findings, analysis, and discussion based on the qualitative method espoused for the purpose of this research, which involved semi-structured interviews. It describes the responses to the research questions posed in the study's first chapter. The chapter is structured as follows: firstly, to present the forms and purpose of international remittance in Nkanu Local Government of Enugu State, Nigeria, secondly, the impact of international remittance in achieving SDG 4 and 10 in the area of the study, and finally, the paper will discuss various ways international remittance enhances education improvement and reduces inequality in the case study area as suggested by the data captured.

According to the World Bank, the COVID-19 pandemic reduced remittance flows to Nigeria by 28% in 2020. Remittance flows to Sub-Saharan Africa (SSA) declined by 12.5%. The decline inflows of remittance to Nigeria were to a great extent responsible for the decrease inflows of remittance to SSA. This is to say that it was because of the decline that Nigeria had that affected SSA the percentage of remittance inflows. "The decline in flows to Sub-Saharan Africa was almost entirely due to a 28 percent decline in remittance flows to Nigeria. "Excluding flows to Nigeria, remittances to Sub-Saharan Africa increased by 2.3 per cent, and this demonstrates resilience," (World Bank, 2020). And that is to show that there has been continued flow of remittances which will be discussed in the following information.

#### **4.1 Demographic Characteristics of Respondents**

International remittance facilitators' and beneficiaries' age, gender, educational level, and marital status are all included in this section. The level of education was considered a factor in the interviews in order to consider their access to and interest in education. Overall, 10 migrants (facilitators) were interviewed, and this comprises of 3 female and 7 males, and they were all graduates (7-degree holder all male, 2 master's holders and 1 PhD female). Then, out of 15 beneficiaries (recipients) interviewed, 10 were female and 5 were males (2 women were not educated, 2 males were master's holders, 2 females were master's holders, 6 females were degree holders, 2 males were degree holder, and 1 male was a PhD holder). The youngest participant was aged 28 and then the oldest person interviewed was 78 years old. The research

participants were mostly between the ages of 35-45 years and 46-59 years. However, female participants outnumbered male participants in the 35-45 age group.

Most of the participants were married with children and some already had grandchildren. In all, 19 respondents were married apart from 1 widow, 20 respondents were all married compared to 5 singles. A smaller proportion of the facilitators were spouses or siblings to the beneficiaries.

#### **4.1.1 Summary of Migrant Contributions**

The study found that migrant contributions to their families, friends, relative and community members are very significant in achieving education, sustainable living, infrastructural development, and poverty reduction in the community at large. Furthermore, an interesting additional topic emerged that will be initially explored here, in that, remittances also influence politics at the local and state level.

The study revealed that all the migrant facilitators in the sample sent remittance to their family members for educational purposes, food security, rent and payment of other bills and necessities. According to the migrants, their main priority is the family. When asked if they contribute to their families in their home country, the researcher quotes the response of one migrant: *“As long as I have family back home, this is what I do often on weekly basis. I have my parents still back home and my siblings are back home so there is always need for one thing or the other. So, yeah, I try to support them because they are my major priority (RF4 Nkereffi community, 2021)”*. Also, migrants expressed sending remittances as their responsibility, because they know the situation surrounding their families they left behind. Eight out of ten migrants in the sample sent remittance contributions to their community members, relatives, and friends. They expressed that they felt that “God has blessed” them and that there was a need to pass the blessing across the community members who are in need, most especially the less-privileged community members. Therefore, they send both financial and social remittances for educational purposes, distribution of food, and small development projects such as the digging of boreholes, renovating or rebuilding schools, sponsoring youth in entrepreneurship, scholarships, supporting politicians, to highlight a few of the channels of remittance that the researcher found. Basically, only two migrant participants do not send remittance outside relatives and family members because according to them, their focus is family for now because of their financial



capacity; however, when they get to a certain stage of earning capacity, they stated that they will include everyone when sending remittances.

Thus, sending remittance by migrants for community members and families follows the findings of Ubi and Essien (2018), Ratha (2018) and Faist (2008) that migrant remittances go a long way in assisting families and community members.

#### **4.1.2 Diasporic Associations and Networks (HTAs)**

In most cases before a migrant travels, they already have networks and are connected to diasporic associations even before arriving to their destined country. Research has shown that a migrant's network plays a crucial role in assisting the migrants when they get to their destination, such as helping them with accommodation, access job, and cheaper channel to remit remittances easily (Barker, 2007). This study follows that migration and remittances are linked to social networks, values, kinship, and other social ties that migrants have back home. These connections and networks are crucial in assuring remittances; migrants are obligated or motivated by this and rely on them to send remittance back to their communities of origin. Referring to the notion of social capital discussed earlier in the thesis, authors such as Zhang et al., (2017), Osei and Zhuang (2020) have argued that social capital is effective in poverty reduction and community development because of its significant capacity in sharing of helpful information to the underprivileged, and they as a group collectively make decision that will benefit development while decreasing opportunistic behaviour. Bourdieu's presentation of the notion points to how people purposefully created their relationships for the advantages that they might provide afterwards later (Bourdieu, 1985) and this advantage is for the building of their collective community which is the aim of HTAs. And this resonates with the findings, the migrant participants in this study also belong to their hometown associations; the aim of these associations are to unite community members in the diaspora and to send various kind of help to their communities when necessary.

*“I belong to my village meeting here and I also belong to a club called Dynamic; it is a very big club and almost in every part of the world, but I belong to the South Africa branch. What we do is that every month we have our meeting, and we donate money every month like a monthly contribution, so every December we take money from that contribution to our communities to build halls, police stations and we buy things to share for widows and poor*

*people in our community. I am just counting what we have been doing with our monthly contribution and that happens every 27th of December (RF1 Mburubu community, 2021)”*.

This comment shows that when migrants leave their communities there is still something connecting them back home. The hometown associations are viewed as home away from home, in the sense that they connect both the migrants and the community members, motivate them to remit and help build and establish their communities. Thus, every member of the community tends to benefit from a migrant’s remittances, not just the immediate households. According to RB 11: *“My uncle belongs to a social group, and the community groups have been helping our community members with so many things, such as giving scholarship, training people in business and so many other things. This community group always come to our village to show people love and give some Christmas packages, and this is entirely different from my uncle’s personal help that he renders to the community. The group that my uncle is in-- they really do philanthropic work for our community members (RB11 Ugbakwa community, 2021)”*.

Remittance is no longer a new study in research and so many scholars accepted and argued the effect of remittances flows. Orozco’s (2004) early study argued that hometown associations and churches are significant players that assist migrants stay in touch and funnel resources into collective activities, as seen for example amongst Mexican migrants in the United States. Some migrants believe that the community association is a motivator and enables them to put the families and community in mind while they remit. As stated by one of the participants: *“You see this my village meeting- it is very good because they make us to remember home and invest in our community. So, helping people back home is like an obligation, as I am earning, my family members are part of my budget, and the contribution that we donate every month in the meeting is mandatory, and the money we donate goes a long way in helping my community members (RF9 Amachi Idodo community, 2021)”*. Another participant also said: *“The association I am into by rising of Amar Mata helps us create connection with our community from different aspects- it could be job creation or facilitating people’s education or establishing businesses for some of the community members. The incentives we send from time to time has gone a long way to build a solid relationship with some of my community members (RF5 Nara Unateze community, 2021)”*. Therefore, the findings from the above responses indicated that social capital and networks, through hometown associations, connect migrants and motivate

them to foster the needs of families, community members, and friends they left behind as well as help maintain their strong ties.

#### **4.1.3 Family and Social Obligation**

Migrants feel obligated to send remittance. This is because of the ties and social connections that they have back home. The moment a migrant leaves his or her country for abroad, often their major aim will be to get a good paying job or venture into business in their country of destination and excel because people are depending on them (Akanle and Olutayo, 2017). The common objective of any family member possessing the wherewithal to travel out of the country is to better the lives of their relatives left behind and their community members (Augustine and Sunday, 2015).

International remittances have also become an important source of development in many communities. Ubi and Essien (2018) also shows a correlation between migrant remittances and the reasons they remit. Nigerian migrants who travel abroad often do this to improve their communities' standards, influence infrastructural development and improve their family standard of living. They seldomly migrate only because of conducive environment or individual benefits. Thus, at the slightest opportunity they remit money, social investment, and valuable items back home. And this was also pointed out by two participants below:

*"I have catalogues of dependents, family members here and there needing support financially for their welfare. And I am from a relatively average family in terms of their financial obligations; so, from time to time I have to send money to my mum, to my sisters and to the extended families, and I see it as an obligation to send on a monthly basis (RF5 Nara Unateze community, 2021)." Also,*

*"For the fact that I am living comfortable in this country; my relatives ought to live comfortable back home. So, I send remittance to make sure that they achieve the best education and are living comfortably, so it is mandatory to send things back home because if I don't, they will suffer and no one else can help them (RF2, AmaNkanu community, 2021)."*

This migrant expressed feeling obligated to send remittance. The findings of this research indicate that migrants' priority is their families, then as their earnings increase, they branch out to their church groups and then community members. This view was supported by two remittance facilitators. They both stated that presently they only send remittances to their

immediate families because they are not earning much, but as soon as things gets better that they will also help some people in their communities who are in need (RF3, and RF7, 2021). RF7 (2021) got married to her husband who is based overseas, and she joined him immediately after their wedding. She is not sending remittance to her community members. However, she built a private school in her community to enable them access to quality education, as discussed further below. Furthermore, she shared that her husband has been a tremendous help to his family and community as well, although he is not part of the sample of participants. While, RF3 (2021) said that he and his family had been through hardship, his family is his priority and that it is his obligation to take care of them. Thus, in this sample, migrants place families before assisting community members.

In addition, other research has shown migrants engage in philanthropy work in their various community. They help with community building by a way of encouraging the youth and old people to engage in meaningful future building initiatives like investing in business (Carring, 2014). In more recent studies, the term network migration has usually been used to describe this process of what used to be described as ‘chain migration’. More so, networks connect migrants, return migrants and prospective/non-migrants to their communities of origin (Massey, et al., 1993). HTAs abroad are linked and connected to migrant networks from the same community, which in the research of Velayutham and Wise (2005) as discussed earlier, also revealed. These social bonds and the feeling of being part of one (transnational) community also explain why migrants tend to remit substantial amounts of money to non-migrants. Philanthropy is anticipated to play a critical role in fostering inclusion and the achievement of a transformative agenda directed at accomplishing the SDGs in a middle-income nation like Nigeria. Unfortunately, the lack of data and tracking tools on philanthropy’s impacts to localised growth is limiting its potential (Koskimaki and Upadhya, 2018).

However, the evidence from the research has shown that migrants do philanthropy work as they engage in various activities to foster the growth of their communities. According to some of the participants (RF2, RF4, RF6, RF9, RF8, RB12 and RB14, 2021), migrant groups help the community members in entrepreneurship, engage the youth in soccer, dig boreholes, as well as send some members of the community to go learn trade after which they establish business for them. Findings also reveal that migrant group send remittances to the less- privileged in their

community twice a year, and they also donate to NGOs in their respective communities. Below is a response from a respondent:

*“I travel like once a year during the festive period- that’s when people usually travel home. I and some other community members that returned try to sponsor soccer and other little activities just to get the young people busy. The first target are the youth, and I also get involved because basically I teach entrepreneurship- we organise a kind of competition for innovative ideas, then we look at the ones with smaller ideas that we can invest in-- and when we say invest in is not like we are just taking over, like we just say, okay, for this idea maybe the person needs 500 hundred thousand to start up a business we will give them 200k or 300k just to support and see how they grow. So, these are small little ways that we help in my community. Like I said, we were all raised up by different people in the community so when the time comes, we also get involved in raising others (RF4 Nkerefı community, 2021).”*

According to Koskimaki and Upadhya (2018), philanthropy investment are key areas of remittance impact, and the ideas, skills, and knowledge that migrants’ remit or return with also have impact as social remittances (Levitt, 1998). These set of intangible benefits also encompasses social capital (Oucho, 2008). While, commenting on the benefit of social remittances, some authors are of the view that the problem of brain drain which has been identified as the undesirable consequences of migration could be turned to brain gain through social remittance (Ezebuilo, 2019). This was further supported by one of the remittance beneficiaries, stating from his experience with migrant groups (philanthropy work):

*“They are lot of people in my community without families abroad, and when the people abroad build something in the community, I think in that sense everybody is benefiting from it. Like the primary school, borehole, bridge, empowering young community members and some other things were what a migrant’s philanthropy did for our community in Amagunze (RB1 Amagunze community, 2021).”*

Moreover, one of the migrant philanthropies beneficiaries also stated that the migrant groups have contributed to their community: *“The fact is that some of my community members have migrated abroad with the help of this migrants’ group. And I have been favoured to travel abroad. And there are lots of people without relative in abroad, but they benefit tremendously a lot from migrant’s philanthropy (RB4 Amagunze community, 2021).”* This statement indicates the significance of migrant philanthropy, and yet this realm is little emphasised because

government does not adequately recognise their contributions. They are only celebrated by the community members who are the beneficiaries of the remittance and migrant contributions. It is also important to note that based on the researcher's experience, the state and local government leaders show less concern about the affairs of these communities. Most of the beneficiaries attested to the fact that Nkanu East as a whole does not benefit from the government, not even in building facilities nor infrastructural development. They said that migrant groups are "blessings from heaven" and they as community members do not take them for granted (RB1 RB2.RB9, RB12, and RB15, 2021). In this way, the philanthropic groups are more respected and honoured in various communities than the government.

#### **4.2 SDG 10**

The information mentioned in section 4.1 refers to the significant impact of HTAs in facilitating and motivating remittance sending and diaspora philanthropy. It also shows that a migrant's network abroad helps new migrants to settle easily and adapt to new way of life when they get to their destination. HTAs have been a facilitator and most development work and contributions are channelled at the community level as seen in the data; the data from the sample in this study revealed that migrants are mandated to make a monthly contribution to their community on a yearly basis for infrastructural development, as well as to empower some community members. Moreover, migrants are obligated to send remittances to their family members, community members, and those they share ties with as a result of the social connections that they have with those left behind. The following section will, however, discuss the types of remittances sent by migrants, and then the channel and cost of remittances.

SDG 10 on reducing inequality, as discussed in the previous chapters, is a complex issue in the migration context. Therefore, the researcher aims to add a dimension to an analysis of the impact of migration on reducing inequality through a qualitative lens (Bastia 2013). Specifically, the research focuses on qualitatively analysing the impact of remittances on SDG (10.2), which aims to empower and encourage social, economic, and political inclusion of all people by 2030, regardless of their age, gender, disability, ethnicity, race, nationality, religion, financial or other position; and SDG (10.c) to decrease the transaction costs of migrant remittances to less than 3% by 2030 and remove remittance corridors with costs over 5% (UN, 2021).

##### ***4.2.1 Types of Remittance that Migrants Send***

Studies have shown that a large number of migrants remit back to their community, families, relations, friends at their country of origin in the form of financial or social remittance (Cohen

2011). Because of the significance of monetary flows, remittances relate to better human development effects in terms of health, gender equality, and education, and they contribute to poverty reduction in their place of origin (World Bank 2019, UN 2015). Migrant remittances to their families, community members, and relatives in their home countries are a significant way to maintain ties and keep in touch with loved ones (Ezebuilo, 2019).

Financial remittance is the monetary measure of remittances which is usually captured in national income and balance of payment account of countries (Ubi and Essien 2018; Thomas *et al* 2018). In sub-Saharan Africa where there are limited opportunities, it is expected that the receipt of remittances will increase consumption and investment expenditure, leading to overall increase in the welfare of households and communities that receive remittances. In this case study area remittance facilitators mostly send financial remittance for the purpose of achieving their community's social needs. A remittance facilitator was asked what kind of remittance he sends. He replied: *"I send money every month because the people I am sending to know what their needs are, and it is wise to send money so that they can get what they need and pay their necessary bills. And since I am not within the country, I cannot send them food or books directly, so remitting money is the best and easiest means for me (RF1 Mburubu community, 2021)."*

Social remittance refers to the values, practices, behaviour, knowledge, expertise, and experiences that migrants either consciously or unconsciously transfer to their home communities. On social aspect of remittances, investments in land and philanthropy as well as cultural flows are key areas remittances impact (Koskimaki and Upadhy, 2018). This is important in the case study area as some of the beneficiaries also attest to the fact that social remittance has been a tremendous knowledge impact. One of the RB 14 seemed to have invested remittances to a hotel project, and according to him: *"My brother came with an idea of building hotel in our village (Mburubu), he said that the hotel will help facilitate development since there was no hotel nearby. After two communities-- that is where one can find hotel. So, imagine travelling that distance to get a hotel, and there are 3 other communities that will pass through our community to access this same hotel, and during celebration time that people will come back you will find out that most people are travelling to Enugu town to lodge. So, he sent money and a building plan, and the hotel was completed 2019. And I must for truth it made people to know our community as individuals come from far to lodge, and also tell people about the hotel (RB14 Mburubu community, 2021)."*

The findings show that migrants send both social and financial remittances to their country. As reviewed, Levitt (1998) fostered discussion of the social aspect of remittance, arguing that in addition to financial remittance, ideas, social capital, practices, and identities also travelled between migrants sending communities and the receiving communities as well. This is important in the case study area as some of the beneficiaries also attest to the fact that social remittance has been a tremendous knowledge impact. *“The books that my sister send helps to impact knowledge to the students and even to me. Sometimes she communicates with us on video call to teach us some new things in the educational system over there to enable us to teach our students and it has been a beautiful way to add values to them (RB3 Numeh Unateze community, 2021).”* This shows that migrant remittances go beyond financial benefits to include the social benefits of remittance.

#### **4.2.2 Channel and Cost of Remittance**

Transferring remittances can be done in a variety of ways. The literature distinguishes between formal and informal routes in a broad sense. Officially registered or exempted institutions, such as banks, post offices, and money transfer companies, provide formal channels. Informal channels include any alternative that offers unofficial remittance services. These can be legitimate, like physically transporting funds to a country of origin, or illegitimatised, such services provided by unlicensed, unregistered, or unofficially exempted businesses.

A comparison can be drawn between the specific transfer channels being used adding to the distinction between formal and informal networks. Firstly, funds can be formalised by transacting between a bank in the receiving country and a bank in the sending country. Bank transfers, which can be performed through paperwork, cheque, the migrant’s internet banking system, or the telephone, often requires both migrant who is the sender and the recipient to have a bank account. Secondly, remittances can be sent through MTOs, which have a large network of local branches where migrants can collect and transmit money. Western Union and MoneyGram are the most popular options. Credit unions have recently started to offer remittance services. SMS, traveller’s cheque, money and postal orders, prepaid gift vouchers, and debit or credit cards that enable money withdrawer through an automated teller machine (ATM) or bank branch.

Informal channels are less expensive than formal institutions. Remitting funds across borders via official channels is projected to cost around 13% of the remittance amount in



transaction cost. According to Plaza and Ratha (2017:64-79) formal remittance methods, such as banks and money transfer operators (MTOs) that is, MoneyGram and Western Union, are often more expensive. Due to a minimum percentage fee charged by most service providers, the price of transferring small funds can be significantly expensive at times. According to World Bank (2020), “the average cost of sending \$200 to the region fell modestly to 6.38 percent in the fourth quarter of 2020”. However, evidence from three of the participants shows that cost of remittance is high and stands at about 9.6% the last time they sent (RF1, 2021).

Nyamongo *et al.*, (2012), argue that a large percentage of SSA remittances happen via unofficial networks that appear to be more appealing to several migrants due to decreased regulatory requirements like bank accounts or identity proof. Such enforcement measures, however, are critical to counteracting anti-money-laundering; in contrast to that it also enables migrants who do not have much to send and have some saved for themselves. When the researcher asked one of the facilitators, “what channel do you use in remitting money?” he responded: *“I do not use bank or those Western whatever-- they are very expensive, and they can stress your life. So, I use one man that my friends introduced me to. He is very cheap, and he send immediately. Using him is not risky at all-- he has businesses here and property and there is no way he will run with any money I give him to send (RF3 Apkawfu community, 2021).”* Furthermore, some remittance facilitators prefer the official channel, but also use unofficial channels on an occasional basis. According to RF 5, *“I use Western Union to remit money back home and I use bank occasionally. There was time I used Mama Money which was also safe. However, Western Union is most preferably and convenient for me to use. I also use our brothers sometimes- that is if they have up to the money I want to send (RF5 Nara Unateze community, 2021).”*

When immigrants send remittances back home through a hometown association, the information mechanism allows them to learn about low-cost remittance routes (Aparicio, 2011). Therefore, social capital allows migrants to reduce inequality in remittance costs, because migrants have found their own channels, and this unofficial channel can successfully operate with exitance of trust. The networks operate as a catalyst for potential prospects since they can benefit prospective migrants by lowering the cost and hazards of migrating and increasing the expected return on investment. In addition, according to Barker (2007), migrant networks make remittance sending easier by telling members about several ways to remit money. This reflects to the

response the researcher received from RF3 (2021), where he said that he sends money through an informal channel that a friend introduced to him, and he trusts the person. RF5 (2021) also uses the same routes to remit funds sometimes. And some of remittance beneficiaries attested to the fact that the official remittance channel is too demanding and stressful: *“When my husband sent money through MoneyGram, I was frustrated and stressed, I almost ran mad. Those people kept asking me for a document that I don’t have, and my husband told me that they charge too much to send money. But thank God for the people he is using now. They don’t even waste time, and I don’t have to submit any document to collect my money (RB7 Apkawfu community, 2021).”* Therefore, there is agreement between the data findings to Nyamongo et al., (2012).

A larger proportion of migrants in this study used unofficial channels to send remittances. They believe that it has no risk attached to it as they usually engage someone who is well known to them or a relative. This is because the cost of sending remittance through official channels is quite expensive and stressful at the same time, according to 4 remittance facilitators. One respondent replied: *“Most times when you calculate the cost of sending, you will realise that the one can save up when use other methods of sending. And like here in South Africa, the bank requirement is too much. They will ask you for permits, and what you do to earn money as if they are looking for their money or you stole from them. It is quite annoying, and for that reason I can never go to them to send money. I will rather take the risk and use all these unregistered channels and save money from the cost of remitting (RF2 Ama Nkanu community, 2021).”* Only few respondents said they prefer the official because it is convenient when sending a huge amount of money. Sometimes the unofficial channels may not have the equivalent to remit for them, although the official channel is very expensive. However, the majority of the respondents use unofficial channels. Below is a response from one of the participants:

*“These MTOs are too expensive, I always use them especially whenever I am sending huge amount of money. So, the good thing about them is that they do not run out of cash like those our brothers that send money. And it is not everybody that can use MTOs because of the cost; some people will tell you that they can use the charges accrued to do meaningful things or add more to the person they are sending to, and this is not because they are sending small money. I have a friend who sends money more than I do, but he never uses official. He prefers the unofficial, even if it will take a week to send all the money he wants to send. He does not mind, my friend would wait until they have complete amount (RF1 Mburubu community, 2021).”*

Therefore, in total 6 respondents always send their remittance through unofficial channels and 4 respondents remit their remittance via official channels, and sometimes unofficial channels. Evidence from this study shows that migrants often prefer unofficial channels because the cost is low, and again, they see it as a way to support their network connections as some of them are from same community. Moreover, findings from the study shows that some migrants who are rich prefer the official channel because they are wealthy and see the cost as minimal compared to what they send. Although, others who cannot afford to pay for the cost, deem it to be wasteful as they can save more, while some have the money to pay for the cost but prefer to support their network and “do not want to waste their resources”. The study thus points to the inequality that is exposed in remittance sending, and that there is need to reduce the cost of sending remittance to enable the achievement of SDG 10.c The researcher also argues for the need to enable better capturing of data; The percentage of remittance sent to Nigeria as shown by World Bank is potentially misleading because remittance sent through unofficial channels is not adequately captured.

### **4.3 Migrant initiatives**

As mentioned above, the cost of remittances influences the channels that migrants use. In order to evaluate the impact of remittances to achieve SDGs there is need to revisit the emphasis on economically oriented targets; studies have shown the need to incorporate the social aspect to enable clear evidence of the informal and localised flows of migrant contributions. Social remittances can complement financial contribution to achieve the desired goal. This section presents some significance of social remittance.

#### **4.3.1 Empowerment and Inclusion of Community Members**

The goal of SDG 10.2 is to ensure the people are encouraged and empowered socially and economically as well as to allow them to participate in politics without being discriminated against in terms of their gender, age, religious affiliation, or disability (UN, 2015). The overall goal seeks the betterment of people across the globe ensuring that individuals attain a good standard of living and mitigate poverty and inequality. However, the SDGs have been criticised for being over focused on the economic development and not paying attention to the social aspects. Kumi (2019) has critiqued the SDGs because of the focus on economic growth as an instrument for poverty reduction and achieving sustainability. The argument as stated earlier is that the pursuit for economic growth is not always consistent with sustainability (Kumi, 2014).

The inclusion of migration as an objective in the SDGs raises the profile of migrant rights, labour mobility, and remittances as the issue of development on a global scale. Given the objectives of this research, the impact of remittances on development was seen in the lens of transnational perspective, which is a component of a broader perspective of social transformation. Unlike the development-oriented approach to migration and remittances, the transnational perspective emphasises the social values or aspirations that shape or accompany migrant resource transfers (Upadhya, Rutten and Koskimaki 2018). The findings from this study shows that Target 10.2 can be achieved with the help of migrants. Evidence shows that when a migrant arrives in his country of destination, their second priority is their community members (how to build their community by empowering their community members). When asked about how community members were empowered, encouraged, and included in this regard, below is the response of one participant:

*“I teach entrepreneurship as a profession, and like the saying goes ‘charity begins at home’. We as a migrant group have successfully empowered individuals in my community, most especially the young and old people of my community. We have established businesses, sponsored some youth in a football academy, and we are still training people. Our organisation sends people to learn how to sew, catering, farming, and a whole lot of other things that we do to empower our community members, and we establish them when they graduate, especially the youths as we don’t want them to be nuisance or join bad gangs. Because if they do, the community will not be safe for us whenever we visit (RF10 Amaguze community, 2021).”*

And when asked if every community member benefit from it, he replied: *“There is no way every community member will benefit once; it is a gradual process, and the target is to ensure that the entire community members is part of what is going on. Mind you that we are just few, so we also need more migrants in the community and hope that those that have been established will also see the need to give back to the community (RF10 Amagunze community 2021).”*

Commending a migrant’s effort on empowering community members, one of the participants said: *“I can tell you categorically that those without family members abroad benefit from migrants as well. They are a lot of initiatives that migrants create for the community members. Some Amagunze community members are beautifully benefiting from those programmes. And on the aspect of politics, everybody is included once they are of age. We all*

*have voters' cards and equal rights to choose a candidate that will represent us. Although the corruption at the top may not allow us to exercise our voting right at the national and state level because it is the government that chose for themselves (RB 4 Amagunze community, 2021)."*

The above findings shows that the goals and development work are often even without government contributions (Faist, 2016). In line with the above data, Selim (2017) shows that remittances lead to a rise in entrepreneurship. Recipients of remittances used it to establish businesses (Akanle and Adesina, 2017). More so, findings show that some migrants prefer helping those with disabilities as they see them as the most vulnerable in the community. A respondent from Nkerefi Community said migrant groups in their community help people with disabilities more than any other community members: *"The migrants' group in my community, of which my relation is part of, prefers to encourage and empower those with disabilities in my village. This group of persons are the only group they are obligated to help collectively, and according to them, people with disabilities need empowerment because they are handicapped. However, they kind of help other community members but in a very little way, they are not seeing that as their obligation (RB10 Nkerefi Community, 2021)."*

The study by Arip-Gjini, Möllers and Herzfeld (2020) shows that the poverty-reducing effect of remittances is more in the short run than the long run, which is contradicted by the evidence from this study. The researchers' findings show that migrants empower individuals in their community, whereby community members are sponsored to learn vocational skills, entrepreneurship, among other skills, and they are established in their various skills when they graduate. This points to the effectiveness of remittances in reducing poverty in the long run. Additionally, Hossain's (2020) result shows that social remittances impacted positively on economic activities, indicating that remittances impact both the economic and social welfare of remittance receiving households, and hence the economic and social development of the rural communities. The research is of the view that inequality and poverty also require an analysis on a local scale. Although not generalisable to whole population, amongst the sample of this study, there was an agreement that migrants have opportunities and a large impact in helping with poverty reduction and also with socioeconomic prosperity in the area. Thus, remittances ought to be defined in line with its social and economic aspect.

#### 4.4 SDG 4 Education

By 2030, this goal will ensure that all girls and boys have received free primary and secondary education. It also aspires to equalise access to low - cost vocational training, erase wealth and gender disparities, and ensure access to quality higher education globally. The basic aim of SDG 4 is to “Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” (UN, 2019). The information that follows will discuss migrants’ contributions to family and community education attainments.

##### 4.4.1 Types of School and Quality of Education in the Community

There are 14 communities in the study area, and data was only collected in 9 communities where the researcher accessed participants who are willing to participate and had migrant family members or other ties abroad. The 9 communities have primary and secondly schools and are shown in the table below

**Table 3: Numbers of schools in the community**

Community	Public Primary School	Public Secondly School	Private Primary School	Private Secondly School
Mburubu	1	1	2	1
Amaguze	1	1	3	2
Nara Unateze	1	1	4	2
Numeh Unateze	1	1	2	1
Ugbakwa	1	1	2	
Nkerefi	1	1	4	2
Akpawfu	1	1	1	
Amachi Idodo	1	1	2	1

*Source: Information gathered during the interview, 2021.*

The public schools in these areas were built and established in 1917, 1920 and some in 1930 according to the school signposts by the missionary, and ever since they were built, little has been done by the government to renovate nor rebuild the schools. Evidence from this study shows that migrants have been responsible for the management and renovation of the public schools to enable their community members attend free school. More so, the private schools in these communities are built and managed by private individuals, and some of them were build by migrants to provide a better learning environment for people in and outside the community.

#### 4.4.2 Family Education

Based on various studies, remittances are linked to a greater household living standards, higher income rates, higher educational performance, investment portfolios, and more creative economic activities (de Haas, 2003; Özden and Schiff, 2005 and Testas, 2010; Augustine, and Sunday, 2015; Akanle and Ola-Lawson, 2021). In Nigeria international remittances prove to be very effective in educational attainment; migrants who moved abroad tend to send money for their left behind relatives' schooling (Egbulonu, K. G. and Chukuezi, 2019). Also, Bertha's (2010) study carried out in six SSA regions argues that there is correlation between remittance and education attainment. They conclude that international remittances help families in education achievement. Findings from this study are in line with the results shared in the literature review that showed an impact of remittance on education in rural areas. A participant from the research stated: *"The major thing I do prioritise is my family members schooling. I am sponsoring 3 siblings and my elder sister- two children in school. So therefore, a total number of 5 children are being sponsored by me. Not minding the situation of that country (Nigeria), where people graduate and there is no job; I believe on impacting people with education because I see it as an asset and great benefit (RF3 Apkawfu community, 2021)."*

Migrants are sponsoring and encouraging their family members education even though they know the uncertainty of getting job in the country. One of the respondents also commented on the job uncertainty: *"I am a graduate today and my other siblings are still in school courtesy of my brother. My brother has been the brain behind our education. He started paying for our fees few months after he migrated. And has since then been sponsoring I and my siblings together with other relatives. Though I have graduated for the past 2 years; I am yet to get a job, and my brother has been applying for a visa for me to join him, but they kept rejecting it. Although, I will continue pushing; I believe that soon I may be lucky to emigrate successfully (RB 13 Amachi Idodo community)."*

Evidence shows that migrant contributions help in education, and also this study notes that people are aware of the job uncertainty in the country. Findings also show that migrants prioritise enrolling family relatives in school and sending them not just to any kind of school but to private schools. Narratives touched on the standard of the school environment and its impact on student performance. School environment is human and nonhuman elements that aid in the teaching-learning activities, such as the school building and facilities, teaching materials, human

resources, and so on. All these factors have a significant role in the pupil's learning and teaching process. The quality of the learners' materials and conducive environment has the potential to improve a child's academic progress (Orji, 2016). According to one of the respondents: *"The money my husband sends is very helpful. My children go to one of the best schools in the country, and they are living well because they need to study in a comfortable environment to enable them to perform well. Like my son before his master's-- he was the best graduating student of the year 2015 and finished his master's with a very beautiful grade. We all know the impact of standard schools, but money is the challenge, and most times you see parents sending their kids to poor schools because they couldn't afford private schools, which have all the learning tools and conducive environment (RB8 Ama Nkanu community, 2021)."*

The statement above shows that regardless of migrant's contribution in educating their family members, they still try to send them to the best schools in their community, which is very expensive if compared to a public school. This is to enable their family members to improve their academic performance. This was supported by two other beneficiaries who said that their children are receiving quality education because they have family abroad, stating that if they never had anyone in diaspora, they would not have been able to afford the school fees (RB 6 Mburubu community and RB 12 Nomeh community, 2021). Therefore, with the help of remittances, quality and inclusive education is helped, but on the other hand, disparities exist between private school education and public education. Some migrants are even building private schools in their community to enable their community members access a good quality school:

*"If she has not been remitting, then our family would have not been going to the kind of standard school that they are going now, and even the private school that she built wouldn't have been built. And like, you know, our people are really not into education, but with the help we receive from her and educational materials that she sends termly is giving us quality education and motivating other children to start schooling (RB 12 Nomeh Community, 2021)."*

When the researcher asked the above participant about his education aspiration for the community members, his response was: *"Education is the most vital instrument that many do not know. A poor educated man is better than billionaire illiterate because the knowledge that is embedded on an educated person cannot be sold in the market. I love education so much, and my generation must follow that legacy, and that is the more reason I insisted we build a school to help impact our younger generation. I have a degree in Educational Management."*



The migrant that built the school stated in her response that the quest to give her community quality and affordable education made her build the school: *“Living here in the States [USA] opened my eyes and mind to the needs of my community members. One of their earnest needs is quality and conducive learning environment. My brother brought it up in our conversation a few months after I left Nigeria, and a year later I built that primary and secondary school and made the fees very affordable. The fees are just for the running of the school. I don’t make any benefit because benefit was not the target. The main purpose was to impact the younger generation and to educate my community members. People from neighbouring village attend the school as well (RF7 Nومه community, 2021).”* Findings from this study shows that remittances act as educational tool and facilitator, enabling migrants’ family member and relatives’ access to quality education.

The information above shows the significant role migrant remittances play in achieving quality education for their families and relatives in this study. And findings prove it positive in this regard. The question that came up along the line was to know if migrants also contribute to community members’ education. The following section will answer that.

#### **4.4.3 Migrant Contribution to Community Education**

One of the motivations for this study was to understand the role of remittances in achieving Sustainable Development Goal (SDG) of quality education for “all”. The word in quote indicates education for everyone in this area of study, which for this thesis includes those without migrants’ connection, and those who do not have family members or relative abroad. Migrants sending remittances for education benefits not only children in primary/secondly school, but also adults in tertiary. Annually, a considerable number of migrants are responsible fully for the schooling of their friends, nephews, nieces, and other community members in addition to their own family (UNESCO, 2019). This definition indicates that migrants also remit for community members who are not their family members but are only connected by virtue of coming from the same community. The researcher asked if migrants assist community members with schooling and quality education. Below is response from some participants:

*“We have primary and secondly schools in my community- both private and public. The public school always receive funding from migrants because government are not concerned about our schools; most of the public school you find in this local government are dilapidated buildings built during our ancestors’ time, and the fact is that the government don’t care about*

*this part of the state, it is like we don't exist. Migrants have been contributing to education and making sure that every member of our community gets the opportunity to attend primary and secondary school. They helped with school building, uniforms, textbooks, and other things. They have contributed not just to education but also building roads, clean water, help with health care (RB5 Nkerefi community 2021)."*

Other participants mentioned to the researcher that although the public schools in the community are regarded as government schools, the government does not really do anything to maintain nor manage the school. According to them, growing up as a child they have never seen the government renovate nor rebuild any school in that area, neither did their own parents see that from the government (RB 15 and RB9 Nara Unateze community). Responding to the issue of lack of government support RB6 stated below: *"Government has failed us, and we are not relying on them for anything because nothing good can come from them. The only time you see government in this area is during election, using same school premises that migrants renovated to campaign for vote. The fact is that my community members see migrants as God because they include them always in their budget. The school is open for everyone, and December last year migrants had a meeting with the community leaders where they requested that the Igwe (King) of our community pass a law that no child is allowed to stay at home during school hours. That was achieved this year, so schooling in my community is now free and compulsory for everyone (RB6 Mburubu community, 2021)."*

Speaking on renovating the schools and other education contributions, another migrant participant said: *"In 2018 when I travelled to my community, then it was a rainy season; so, I was passing through the primary school in my community and realised that the roof was very bad, and I saw children studying while they were hiding from getting wet, since the roof that was supposed to be sheltering them was entirely torn apart, and that is a big threat to the life of those pupils as the roof might fall on them. Immediately I stopped and went to the principal office had a meeting with him in respect of repairing the roof, and he gave me the go ahead and I renovated 3 classrooms that were entirely bad. I still have plans to rebuild the school because I went to that school as a child, even my dad also went to that school... I was among the migrants that rebuilt the secondary school in my community, and we have been helping our community members academically up to tertiary level (RF1 Mburubu community, 2021)."*

It is interesting to note that apart from RF3, all the remittance facilitators in this study contribute to the education of their community members. They all played role as an individual and group to give their community members quality education among other things. Some of the community members received scholarship from migrant groups as part of their yearly contributions. One of the participants said: *“I am not the only person my uncle trained in school, and he is currently training others aside his family members. He used to give scholarship on a yearly basis and some community members are benefactors. 8 of his benefactors are out of the university with a good degree, I’m not include-, those are community members who aren’t related to him (RBI Amagunze community, 2021).”*

The above contribution was on an individual contribution to education of community members. And below is response on migrant group contributions to education: *“The public school usually receives help from people abroad (migrant groups). I know they renovated the school building and added new buildings; they usually distribute uniforms annually, they share books termly, and are still planning to dig borehole for them. Also, this groups gives yearly university scholarships to the best graduating students (RB6 Mburubu community, 2021).”*

In line with the above finding, Velayutham and Wise (2005) assert that diaspora migrant groups often belong to HTAs where they discuss and deliberate the affairs of their community to come up with ideas on community contribution.

The research argues that migration should continue to be taken seriously if SDGs must be achieved, as well as require an emphasis on the complexity of local and social context of migrant remittances. Thus, with socioeconomic remittances some of the most vital aspects of life can be achieved. While other countries like South Africa are striving to achieve the SDG 10, Nigeria is placing blame on the recession and Covid-19 as what is hindering and preventing the country’s SDG agenda. The National Planning Commission stated:

It is pertinent to state that, just as we commenced the implementation of the SDGs, Nigeria found itself in an economic recession in mid-2016. Following the adoption of the 2030 Agenda, Nigeria began to implement the SDGs almost immediately. First, it established institutional frameworks at the national and sub-national levels to support effective implementation. With this early head start, several strategic initiatives were implemented between 2016 and 2020, while others are still ongoing. Nevertheless, just as Nigeria

commenced the ‘Decade of Action’ for the SDGs in January 2020, the outbreak of COVID-19 took place, thus challenging the prospects of achieving the SDGs in Nigeria.

This report was produced by the Office of the Senior Special Assistant to the President on SDGs (OSSAP-SDGs, 2020).

The findings also point to inequality in education attainment. Those directly related to migrants attend private schools because it is expensive, and most community members with no families abroad who are under-resourced attend the public school. Also, some poor community members who attend private school either have wealthy relatives or received scholarships from the migrants. Further, the statements from the Nigerian government show a focus on the SDGs. The aim for this study is to shed light on the ways that migrants in this locality in Nigeria act as “development agents” (Faist 2008) and that their contributions should be considered in government and development planning around the SDGs.

#### **4.4.4 Migrants Contribution for Religious Buildings**

Places of worship are another social institution that connects migrants to their community of origin, and they also benefit in various ways from the remittances that migrants send. Evidence from this study shows that some migrants give to their community through the church, and if they want to give scholarships, it usually goes through the pastor or priest of the church. A response from a respondent goes thus: *“So, it doesn’t matter where we go, when we come back home the church remains our place of worship. So, occasionally-- like I know once or twice a year-- 5 of us put funds together. We will tell the pastor to link us to people within the community that we would like to support, especially people who do not have parents and widows, so we find a way to support them. That becomes our contribution to the church; we say to the church if you can identify 5 children, so that we commit a particular amount to be given them yearly for their schooling and upkeep (RF4 Nerefi community, 2021).”*

Diaspora links, steady financial flow, and the deep impact of social remittances have significantly reshaped the attitude and operation of most religious organisations in Nigeria (Ezebuilo, 2019). Correspondingly, Levitt investigates the spiritual effect of Dominicans from the United States in local Dominican churches, arguing that social remittances cause significant changes in the community religious setting (Levitt, 2004). In Nigeria, amongst the people interviewed, data shows that migrants also contribute to church building: *“I contributed to the building of our church in the village because I love to worship in a conducive environment, and I*

*want my friends from other developed communities to feel relax whenever I invite them for church activities. The truth is that the house of worship needs to be beautiful, so, I contribute to the things of God because God gave me all that I own (BF5 Nara Unateze community, 2021)."*

Moreover, this was further confirmed by one of the remittance beneficiaries who said that migrants send remittances through them to give to their church to support the work of God and also to help complete or decorate the church. They also send remittances to enable the church to have food to distribute to those who are hungry and to the downtrodden in the community (RB11 Ugbakwa community, 2021). Remittances have thus significantly impacted religious organisations, and those churches benefit from remittances beneficiaries.

#### **4.4.5 Reason for Migrant Community Contributions**

Remittance sending is an effort made by migrants to ensure the continuance of their socioeconomic bonds and social ties with their communities, even though they were physically separated. Migrants also sent remittances because they shared moral and social obligation for families and community members they left behind (Cohen, 2011). They are various reasons to migrants remitting to their community. Some send remittances to their community members because they feel it will help reduce poverty and inequality as well as enable them attain education. One of the participants mentioned that he feels obligated to give back to his community because God has blessed him. According to him, *"It is better and profitable to help my community members because I know they really need help than saving the money in my bank account. For every penny I spent on their education and other things is a huge savings to life. I can't stand having millions in my account while my community people suffer in penury, I will continue to give and that's my own understanding of life. God gave me and I give to people in general, not just to my community members (RF1 Mburubu community, 2021)."*

When it comes to helping community members, every migrant has reasons behind their contribution. Some believe it is the right way to maintain peace and coherence of unity and to avoid having crime in the community, and some state that the government is not helping their community members. This is in line with the work of Isiguzo (2013) that the LGA has been abandoned by the government; below is an example statement from another participant: *"Home is home; no matter anywhere I am, home is definitely on my mind. I send money back home- not just to my family members but also to my community members to help impact the youth most importantly. I have realised that when you fail to manage the youth they will become community*

*bad boys, nuisance, and there will be conflict in the land, which will not go down well with all the community members. So, my strategy is engaging the youth so that they can be useful to the community. This part of the state has been forgotten by the government. They don't care about my people. The only time you see government is during election (RF10 Amaguze community, 2021),”*

Some of remittance beneficiaries also believe that their relatives send remittances to the community because they grew up in that community. So therefore, the bond that they have with the community inspires them to contribute to building it (RB6 *et al*, 2021). While others believe that the exposure and ideas, they have developed from overseas is the more reason they contribute, because they also want their community to attain minimum development and help community members attain sustainable standard of living (RB9 *et al*, 2021).

Findings from the study show that beneficiaries of remittances who are related to migrants also feel excited seeing their relatives contribute to community building. One of the participants said that she is happy with the progress her husband and other migrant groups bring to their community. She wished she had an opportunity to go to school during her days as she was affected by her parents' inability to see her through, because of the lack of resources (RB2 Nomeh community, 2021). This offers evidence that remittance beneficiaries are in support of their relatives, and they also wish they could give more to their community and to foster development.

#### **4.5 Social Capital and Networks**

Bourdieu (1979) defined social capital as the society's collective social resources, such as established ties and long-lasting networks, that allow it to sustain its status. Social capital focuses more on the benefits of belonging to a group or connected to a social network; it also considers society's values and how unity brings power and influence. A survey of how this idea is employed in migration research, for example, reveals that social capital may be examined at multiple levels. This category allows for multi-layered studies, and because it deals with relationships between groups and individuals, it also allows for the investigation of the relationship between the two dimensions (ukaszewska-Bezulska, 2014). Faist, for example, argued that social capital and networks serve as a link between the micro and macro levels, “determining the character of the social space and the context” in which migration occurs (Faist 1997).

Social capital and network theory play a vital role by connecting migrants to their communities for their smooth running, for empowering community members, and contributing to the education system of their community. The researcher argues that social capital and networks afforded the migrants social status and political connection. Thus, their participation in community assistance and development gave them recognition. Therefore, the influence of remittance on politics and migrants' social status will be discussed in the following section.

#### ***4.5.1 Influence of Remittance in Politics or Migrants Contribution to Politics***

Employing panel data for a large population of 81 developing countries studies, O'Mahony (2011) discovered that remittances appear to increase substantially during election seasons, with the effect being higher in contested elections. Elections are more impacted and performed on a global scale, and migrants have become more prominent political contributors in their native countries' elections. Wealthy migrants tend to support political parties, and their preferred candidates often win elections. According to one of the participants:

*“One of my siblings got involved in the election. Somehow in every election, politicians will need fund for campaigns. They usually ask for money and contributions from their migrant's network or relations, and I was able to get involved. I sponsored his campaign and urged my community members to vote for him. Politics is a game, and the crucial aspect of it, is that victory depends on the resources the contestant has to enable them to purchase an election ticket, also money to share during the campaign as a way of soliciting for vote (RF4 Nkerefi community, 2021).”*

What is shown here is that migrant remittances have influence in politics. Evidence shows that elections are resource-consuming and there is a need to have a financial backing and support. Levitt and Lamba-Nieves (2011) revealed that social remittance also plays a vital role in political engagement. Political transnationalism has impacted some communities from India in Dubai, and migrants continue to invest in politics and other forms of influence which is beneficial to its recipients (Koskimaki, 2018). Scholars are of the view that transnationalism impacts politics (Lacroix et al., 2016; Boccagni et al., 2017; Félix and Lea, 2020). Migrant contributions in their community provide the recognition and connection to know more people, even in politics. One of the participants in this study stated how his community donation connected him to the local government chairman and to the state governor:

*“When I constructed the borehole and renovated those classrooms, that was when I knew the counsellor representing my community. He came to my house and congratulated me for my participation and contributions, and after a week he took me to our governor. It was actually my first time visiting the state house. So, during the house of representative election one of the candidates I met during my visit to the state house asked for my support. I supported him and I am not willing to say the amount I gave (RF1 Mburubu community, 2021).”*

It is also important to note that in return, migrants also benefit from this politician if they win. And those benefits are not for them per say, but it is through them that their community members may get the benefit:

*“So, when he won, he said I should tell him what I want from him, and I am like what will I need from you? But I realize that I have some youth in my community who have graduated but don’t have a job, so I told him about the issue, and he gave me 10 slots, so I went back to my community and organized some of the youth. Some studied engineering, accounting, and I picked 10 of them, and now as we speak presently, they are working in the local government, and some are in the state house. And none of them are my relations, I just randomly picked the 10 lucky people, and they got the employment, and I see they are absolutely doing well (RF1 Mburubu community, 2021).”*

A politician’s victory is often dependent on their networks and connections, and failure to have the mentions will make losing inevitable, because people still take cash in exchange for a vote. However, some migrants came up with an initiative to educate their community members to stop selling their vote. According to him:

*“I belong to an organisation- not a party per say. This movement is just about sensitising especially young people about when election is coming, how we make right decision so that we don’t always get fooled with a bag of rice and bag of beans. What we are doing on a national scale, we are trying to go round the whole country to educate people that it is time to get everybody involved, but not just get involved, but to please even if they give them the rice and money, they should take it but don’t sell your vote. Because we know that people are hungry so you don’t tell not to collect the money or food, we tell them to accept them, but they should not sell their conscience” (RF4 Nkerefi community, 2021).”*

In this sense, migrants are also transforming the ways that politics in their community are being practiced. Emigrants not only vote in hometown elections, but they also have an impact on



how others vote, provide new political strategies and ideas, contribute to political races, and fund elections. Clearly, it can be seen from above response, that a migrant's social capital and networks have a strong influence on community members, and also their social capital enabled them to increase and spread their network even beyond the community level. Thus, the researcher asserts that social capital and networks plays a vital role in the multilayer social aspects of how "development" at the community and state level is instituted or achieved. The following section will discuss how remittances that migrants send contribute to their social status.

#### **4.5.2 Migrant Social Status**

Migrants, especially in many African contexts, remit mostly in order to avoid "social death" (Kankonde, 2010) by nurturing familial ties and maintaining social status. Migrants who contribute remittances to their hometowns on a regular basis would be admired by community members and have a higher social status, whereas migrants who fail to meet their responsibilities would even be despised (Adebayo *et al.*, 2021; Cohen, 2011; Ezebuilo, 2019, Akanle and Adesina, 2017). This is in line with findings from this study, whereby some wealthy migrants who contribute and facilitate community building are recognised and given a title by igwe (king), pastors and politicians. According to one of the respondents:

*"The fact that I am well known in my community, has given me so many titles. I shy away from those things because that is not my main purpose. The king of my community awarded me with a title last December, so, I am Onwa 1 of my community, and in my church; I was also recognised with a position. And all these titles are a big plus to my good name and reputation (RF1 Mburubu community, 2021)."*

In line with above statement, another participant stated the following:

*"Helping my community members has really impacted my status in the community. It is not possible to see who do not know me in my village. I am very popular even more than I think; I don't like it that way, but it is inevitable. When people love you because of who you are and what you represent in their life, then there is every reason to be thankful to God and ask for strength to do more. My community members including churches have accorded not just me respect but also to my family members. My community leaders gave me chieftaincy even at this my very young age. The lesson is that, when God blesses you with resources, try as much as you*

*can to bless others by so doing you will be uplifted before kings (RF10 Amagunze community, 2021)."*

Similarly, speaking from family recipients' aspect, below is response from one of the remittance beneficiaries:

*"When you have a relative abroad, because once they leave this country, they become a bank and they will become supplier. So, everybody literally depends on him. And so, I am not surprised at the level of respect and title accrued to him. Just imagine all the children in school because of him, imagine the massive help community members are receiving. So, I feel that without him in the gap it would have been a very bad thing. Sorry, I am just emotional; the man is a gift sent from God to mankind and I am proud he is my uncle (RB6 Mburubu community, 2021)."*

Result from this study shows that the more migrants send remittances to their community members the more they value and respect them. Migrants become significant to their community only when they start helping their community. Therefore, this is in line with Kankonde's (2010) findings which points out, that the inability to uphold social relationships or conform to obligations at home can result to ostracization and dishonour. Given the extreme requirements of those left behind in the countries of origin, this moral sector may have a significant impact on migrants.

#### **4.6 Social Capital and SDG**

An essential factor in society is social capital, which is constructed on interpersonal relationships, bonds, and social structures as seen in the study. Social capital enables migrants and migrant groups with the capacity and power to mobilise and combine resources stemming from values that encourage desire to collaborate and agree in achieving community objectives. As previously stated in this research, social capital values are included in the components of sustainable development indicators, and cooperation/participation in HTAs help migrants to ensure that the concepts of sustainable development are applied successfully. Building and enhancing social capital also contributes to the establishment of a cohesive community development in the study area.

Evidence from the above analysis show that social capital tools can lead to sustainable development at the community level and migrants can act as the agent of social development. Therefore, the researcher is of the view that social capital can be seen as migrants and/or group

effort to facilitate rural development/SDGs on a voluntary basis carried out without the help of the government.



## CHAPTER FIVE

### 5. Recommendation and Summary

This section provides the research recommendation and summary on the role international remittances play in achieving SDGs in Nkanu East LGA of Enugu State, Nigeria. Findings, analysis, and the researcher's recommendation as well as contribution are presented below.

#### 5.1 Final analysis and summary

The study's main contribution to knowledge was determining how or if remittances sent from international migration could affect or improve the Sustainable Development Goals in the study area. The research mainly focused on SDG 4 and 10 with some indicators as shown in the study. It was expected that if facilitators and beneficiaries reported improvements in any of the SDG indicators, such as contributions to improve education attainment, contributions to reduce inequality and improve the standard of living, social and financial remittances would have an impact in achieving the SDGs and boost their community social development.

Findings from the study showed that activities of facilitating remittance were dominated by men and only men in the sample belonged to their hometown associations in the destined countries. Although this was a small sample, the researcher found that men participate more in migrant groups, while women mostly gave directly to their families or ventured into businesses. Also, it was seen that more women are beneficiaries of remittances when compared to men. All the men in this study were educated compared to two of the female participants who are not educated but are married to an educated husband. Therefore, out of 25 participants only 2 are not educated (the 2 women still believe in education). It is seen that the participants attain education, and that is one motivation for sending remittances to their family and community members for schooling purpose, as well as empowering individuals with skills acquisition, reducing inequality/poverty, and contributing for the social development of their community.

The research confirmed the significance of social capital and network theories, which have been previously connected to migrant livelihoods and development contributions. Migrants and migrant groups were able to send remittance contributions to their community through the help of hometown associations and social clubs that they belong to overseas. Most of the migrants had connections abroad even before they emigrated, and they eventually have network contacts both in their community and abroad. Politics and churches are another factor that

connects migrants to their community. Migrants were involved in sponsoring politicians, and they send contributions to churches as way to maintain their networks and ties.

The study's findings further showed that the major and dominant channel used in remitting is the informal network. This is also triggered by the migrant's social capital and network, as they see the informal means as a way of supporting the business of their network or showing their brothers love, and some believed that the formal channel is expensive and too demanding. Some of the beneficiaries also complained about the official channel frustration and "big English" used by its operators, which led them to advise the facilitators not to use that medium.

The study also gathered that other than the financial remittance sent by migrants, social remittances was at huge play. This contributes to the idea that remittances have social purposes as well, which are education, empowering entrepreneurs, skills acquisition, investment in hotel and land, which are regarded as related to or requiring social remittances in this study (Levitt, 2001; Koskimaki, 2018).

Additionally, the study reviewed that there is discrepancy in the kind of school between those that are directly connected migrants and community members who are not related. It was gathered that migrants' relatives attend private and more equipped school than those with no migrants abroad.

Finally, findings from this study show that governments are contributing less to community building; the government failed to fulfil promises of service delivery for many decades. It also revealed that the communities in this area have given up on government and do not consider themselves as part of government responsibilities. Additionally, the research shows that communities in this area only support migrant groups, and that is why it is very easy for the migrants to influence local government and communities' elections because community members mostly vote those endorsed by migrants.

## **5.2 Recommendation**

The significant role of remittances in this study cannot be overemphasised. This section raises policy and other issues from the literature and findings in respect of international migration, remittances, and the SDGs in Nigeria.

**The need for federal and state government to collaborate in community building:** The findings shows that government needs to assist more in local matters that concern the

community, as they do not recognise the significance of migrant contributions towards community building. Remittance inflows may be a substantial tool in the actualisation of the SDGs through reduction in poverty, inequalities, increase in education investment and quality healthcare by increasing the recipient's social capital and overcoming socioeconomic constraint (Ewubare and Okpoi 2018; Amega, 2018). Therefore, it is important for the government to acknowledge these agents and actors (migrants) of community development and assist their goals to enable total achievement. More research is needed, however, into the connection between local politics and government support on a higher level, and the potential for corruption arising out of government work, migrant remittances, and political influence.

**Policies to address the issues and challenges faced by international migrants and prospective migrants:** Findings from the study shows that international remittances could achieve the SDGs at the micro level. It shows that migrant contributions enhance education of the community members and reduced poverty and inequality to a greater level. Therefore, it is recommended that migration policy and governance address the potential triple win in migration, by allowing greater mobility. Policy makers and development institutions need to consider the benefit of migrant contributions and their impact on SDGs and enact favourable laws and recommendation for prospective migrants. Also, migrants should not be exploited in their host country. However, further research is needed into how education access may unevenly impact in the rural community; although migrants contribute to rural education, usually family members of migrants benefit from private school education, which thus increases their opportunities.

**Effective policy management for migrant remittances:** It is worth noting that in recent years, Nigeria has remained a top receiver of remittance inflow in Sub-Saharan African and yet it has not utilised it as its major source of foreign exchange (Ewubare and Okpoi, 2018). It will be recommended that government of Nigeria utilise remittance as its major source of foreign revenue just like India, Ghana and some other countries as seen in the literature. The findings show the importance of establishing remittance management policies in Nigeria in partnership with banks as well as other private entities. This might be accomplished by relevant organisations and banks and other financial institutions establishing new structures for migrant workers who are remittance facilitators and their beneficiaries, as well as by establishing strong ties between financial entities, banks and money transfer operators on the sender and recipient ends.

**The need to revisit the global goals:** Some aspects of the SDGs have been criticised for being focused on economic and financial indices. It was argued by Kumi (2019) that to achieve development, there is need to address the institutional and structural constraint and the power imbalance in the world economy. Also, as noted in the thesis, Kumi (2014) argued that the pursuit of economic growth is not consistent with sustainability. Findings from this study also show the need to pursue development beyond the context of economic growth and private sector partnership as well as to bring the social aspect of development into play.

Essentially, the UN could continue to utilise the local development potentials from migrants in order to achieve a sustainable development at the microlevel community. Migrants are actively involving each member of the community in socioeconomic activity, and social capital is present at this level.

### **5.3 Recommended Areas for Further Study**

This research recommends a general or national study on SDGs and international remittances from both beneficiaries and nonbeneficiaries. By this, the impact of remittances received from both groups will be analysed to get a better idea about the impact of remittances and the role it plays in achieving SDGs in the country. To examine the effects of transnationalism, it is also necessary to understand how migration benefits families/community members with and without migrants. Finally, the report suggests that more research be done by looking at communities/families based on their remittance status. This is because migrant contributions/remittances transfer might vary not just in terms of amount, but also in terms of destination, and the place of transfers can influence the rate of its significance in the actualisation of SDGs in that country, communities, and families. The role of politics in transnationalism and the connections it has with remittances could be further researched in Nigeria. This will give more understanding on how vital or significant impact of remittance in the national politics.

### **5.4 Conclusion**

Migration is becoming more widely acknowledged as a critical human potential contributing factor that, if it is effectively handled and utilised, can help Nigeria achieve socioeconomic progress (Ezebuilo, 2019). As transnationalism has become a permanent part of human existence, the remittance flow associated with it will expand in frequency and volume. According to the report, migrant remittances to beneficiaries in Nkanu East LGA have increased substantially. It is sustainable because these remittances flow into a long-term investment that are durable over time such as, education, skills, land, building and estate. These remittances have

made a considerable contribution to improving SDG 4 and 10 (Ewubare and Okpoi, 2018; Amega, 2018). As such, social remittances and social capital migrants transfer creates avenues and resources strategies for sustainability lacking in the global sustainable development goals (SDGs) and it can help with the capacity to become agent of national development as shown in the study. Thus, responsive, and scientific proof policymaking is essential to ensure that migration benefit all the regions in Nigeria.





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**Consent form:** Online interview.

**Project title:** An analysis of the role of remittances in achieving Sustainable Development Goals in Nkanu East Local Government Area of Enugu State, Nigeria.

**Researcher name:** Peace Amaka Mbadugha

I seek your participation in a study that I am conducting for the completion of my Master's degree at the Institute for Social Development at the University of the Western Cape. For this I am analysing the various ways remittances may impact the Sustainable Development Goals (SDGs) in Nkanu East Local Government Area of Enugu State, Nigeria through qualitative studies of migrant perspectives and motivations. The focus is on SDGs 4 and 10. The exact objectives of the study is to examine the role of international remittance in achieving SDG4 (Quality Education) and to examine the role of international remittance in achieving SDG10 (Reduce Inequality).

The questions that I will ask you will be based on SDGs 4 and 10.

**SECTION A: International migrants sending remittances**

I will ask you how long have you been in abroad and do you have plan of returning home?

Do you have relations or any network connection in your home country living in Nkanu East?

Do you send money back home and how often do you remit (send them money)?

For what reasons do you send money to your community, family, and relations?

How has the money you send helped reduce inequality and improve quality education in the community and that of your family members?

Can you please tell me other things that you send remittances for and has remittances helped you build relationships, networks in your home country?

## SECTION B: Families receiving remittances in Nkanu East Local Government

I will ask you about your relative abroad and for how long have they been in abroad, do they have plan of coming back or?

Does he or she send you money and how often do you receive remittance (money) from them and I will also ask you if the remittance has any impact or does it feel like nothing was received.

I will ask you about your education or if not you; do you invest money in your children schooling and do they go to a good school? However, if other aspects of development arise in the interview, I will ask you. I will also ask for picture of the area of study to enable me to have clear sense of what is happening since I cannot be there in person because of the ongoing pandemic.

Be assured that any information you share with me remains safe and confidential, your rights will not be tampered.

### Please initial box

1. I confirm that I have read and have understood the information sheet explaining the above research project and I have had the opportunity to ask questions about the project.

2. I understand that my participation is voluntary and that I am free to withdraw without giving any reason and without there being any negative consequences. In addition should I not wish to answer any particular question or questions, I am free to decline.

3. I understand my responses and personal data will be kept strictly confidential. I give permission for members of the research team to have access to my anonymised responses. I understand that my name will not be linked with the research materials, and I will not be identified or identifiable in the reports or publications that result for the research.

4. I am aware and give permission that the information I provide in the online diaries might result in research which may be published (anonymously) on websites, in printed material such as reports or exhibitions.

5. I agree to take part in the above research project.

6. I understand that my participation in providing photos of my migration experience is voluntary and that I am free to decline. I am aware that I need to be careful about the environment

where to take photos, which must not include any governmental installation falling under the national security points such as the border entry points, police stations, bridges, and inside the Home Affairs building. The photos also should not show the faces of others, nor should depict violence or illegal activities.

7. By signing this form, I give free and informed consent to participate and share my photographs and diary.

**This research project has received ethical approval from the Humanities & Social Sciences Research Ethics Committee of the University of the Western Cape, Tel. 021 959 2988, E-mail: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**



\_\_\_\_\_  
Name of Participant  
(or legal representative)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Lead Researcher

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

*(To be signed and dated in presence of the participant)*

*Copies: All participants will receive a copy of the signed and dated version of the consent form and information sheet for themselves. A copy of this will be filed and kept in a secure location for research purposes only.*

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## **INFORMATION SHEET**

### **Project Title:**

An analysis of the role of remittances in achieving Sustainable Development Goals in Nkanu East Local Government Area of Enugu State, Nigeria.

### **What is this study about?**

This research project is being conducted by **Peace Amaka Mbadugha** a student at the University of the Western Cape. This study seeks to analyse the role of Remittances in Achieving Sustainable Development Goals (SDGs) in Nkanu East Local Government Area of Enugu State, Nigeria. The study will focus on SDGs 4 & 10 which deals with quality education and reduction of inequality, respectively. In Nigeria, the financial structures and infrastructure for migrants to remit money back home is limited and underdeveloped; therefore, a study on the impact of remittances will help justify the need for government to initiate policies to develop the financial structures and infrastructures for remittance. Also, the finding from this study will help in a deeper understanding of some of the complexities, both socially and economically, on how remittances may impact and hope to promote sustainable development. You are invited to participate in this project because it will help us to understand the complexity of international remittances flows in relation to the Sustainable Development Goals.

### **What are the interviews?**

The interview seeks to investigate the role of remittances. I will ask you about your relative abroad and for how long have they been in abroad, do they have plan of coming back or?

Does he or she send you money and how often do you receive remittance (money) from them and I will also ask you if the remittance has any impact or does it feel like nothing was received. I will ask you about your education or if not you; do you invest money in your children schooling and do they go to a good school? However, if other aspects of development arise in the interview, I will ask you. I will also ask for picture of the area of study to enable me to have clear sense of what is happening since I cannot be there in person because of the ongoing pandemic.

You can send me voice notes, as well as photographs of the area. If you send photos, make sure they do not have the faces of any people in them who have not consented, and they should not show government buildings or illegal activities.

**Will my participation in this study be kept confidential?**

All participation will be treated with confidentiality and integrity. All personal information will be kept confidential and will remain anonymous. You will be required to sign a consent form before partaking in the study to protect your privacy and confidentiality. The researcher shall not reveal the identity of the participants and will safeguard the confidential information obtained in the course of the study.

**What are the risks of this research?**

Although there are no risks anticipated from participating in this study, you may find that the questions ask you to recall difficult life circumstances.

**Is any assistance available if I am negatively affected by participating in this study?**

There are no negative effects that could happen from participating in this study. However, if it happens that some questions you see reasons not to talk, I won't force you as it is not compulsory and you are very free to pull out at any time.

**What are the benefits of this research?**

There are no material benefits for the participants.

**Do I have to complete the whole interview proceedings, or may I withdraw from the process at any time?**

Your participation in this research is completely voluntary. Should you feel the need to withdraw from the study, you can do so at any time.

**How long will it take to complete the whole interview process?**

If the interview is in real time, a full interview session will take about 30-45 minutes to complete. If you offer what are called "asynchronous" replies in your own time, it will take however long it takes for you to reply. You can choose how much time you put into your interview replies. I estimate you will spend around 2-5 hours of your time over a month participating in this project.

**Do I need to bring anything to the interview?**

You do not have to bring anything. You should be in a place where you have privacy.

**What if I have questions?**

This research is being conducted by **Peace**, a student at the University of the Western Cape.



If you have any questions about the research study or if you have any questions regarding your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact the student's research supervisor, **Dr Leah Koskimaki**, at the Institute for Social Development (ISD), University of the Western Cape.

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**This research project has received ethical approval from the Humanities & Social Sciences Research Ethics Committee of the University of the Western Cape, Tel. 021 959 2988, E-mail: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**

## Sample of Survey Questions

### Project title

An analysis of the role of remittances in achieving Sustainable Development Goals in Nkanu East Local Government Area of Enugu State, Nigeria.

### Researcher name: Peace Amaka Mbadugha

I seek your participation in a study that I am conducting for the completion of my Master's degree at the Institute for Social Development at the University of the Western Cape. For this I am analysing the various ways remittances may impact the Sustainable Development Goals (SDGs) in Nkanu East Local Government Area of Enugu State, Nigeria through qualitative studies of migrant perspectives and motivations. The focus is on SDGs 4 and 10. The exact objectives of the study is to examine the role of international remittance in achieving SDG4 (Quality Education) and to examine the role of international remittance in achieving SDG10 (Reduce Inequality).



### SECTION A: International migrants sending remittances to Nkanu East

Age

Sex

Level of Education

How long have you been in abroad?

Do you have plan of returning home?

Do you send money back home and how often do you remit (send them money)?

For what reasons do you send money to your community, family, and relations?

What are some of the needs of the community in your hometown?

Do you do philanthropic work in the community?

How has the money you send helped your community and your family members?

Has remittances helped you build relationships, networks in your home country?

Can you please tell me other things that you send remittances for?

## **SECTION B: Families receiving remittances in Nkanu East Local Government**

Age

Sex

Level of Education

Year of relative migration, and does she or he have plan of coming back home?

Does he or she send you money?

How often do you receive remittance (money) from them?

How much do you usually receive (give a range if the amount is not fixed)?

What are those things that you do with the money you usually receive from abroad?

What are those things that you cannot do if you do not receive money from abroad?

How does the money you receive help your children education (if you have children)?

Can you tell me about your education aspirations?

Does remittance received help you attain a sustainable living?

Do you contribute to improving education for those in need in the community?

Do you personally help those in need in the community?

How do people with no family abroad benefits from remittances send by your oversea relative?

I will also ask for pictures of the area of study to enable me to have clear sense of what is happening since. I cannot be there in person because of the ongoing pandemic.

