



## MIGRANTS' REMITTANCES: PATTERNS AND TRENDS IN BENIN CITY

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### ABSTRACT

*Remittances are supplementing source of funding to private capital inflows and foreign direct investments of most developing countries. This study has examined migrants' remittances; patterns and trends in Benin City. 875 respondents were sampled across the 3 local government areas in Benin City namely Egor, Oredo and Ikpoba Okha. The instrument used in this study was the questionnaire. The method of data analysis used in this study was descriptive analysis with the aid of a Statistical Package for the Social Sciences computer software (version 22.0). The result showed that migrants from Benin City were more prone to migrate abroad between January and April (55.3%). 63.8% had a visa before migrating that is, the visas were issued to them by embassies and high commissions before their migration to their current countries of destination. 40.4% of the respondents migrated based on the availability of high paying skilled jobs. 55.3 percent of the migrants sent remittance mostly in September – December due to preparations for the Christmas, Igue Festival, and New Year celebrations which commence in October. Comprehensive legal migration pathways to various continents and countries in the world should be brought to the knowledge of all Nigerians to discourage the use of dangerous illegal migration routes. Hence, no pressure should be placed on migrants especially during festive periods to avoid economic imbalance for them in their destination countries.*

### INTRODUCTION

All over the globe, households continue to benefit financially from their family members resident in other countries via remittances. The remittances have contributed immensely to the social and economic development of the nation. Globally, it is estimated that the total volume of remittances in 2014 was USD 436 billion and such amount is expected to be accelerated in the following years. Previous statistics as reviewed in the literature ranks Nigeria as sixth among the top ten remittance receiving countries and the highest remittance receiving country in Africa. Remittance is, therefore, a crucial revenue option for migrant dependents and the economy as a whole. Income stream into Nigeria in the form of remittance spans from the growing number of migrants to different countries within and outside Africa.

The pattern and trend of Migrants' remittances in Benin City remain generally unknown in literature. It is noticeable that the impact of Migrants' remittances in Benin City is felt among their household usually through family income and the nature of the household spending. In no small measure, migrant remittances have contributed to the economic and social development of Africa. The continent which falls among the developing economies of the world benefits from the developed economies through her citizens resident in such countries. The same was supported by Ratha (2015), noting that remittances are a more dependable source of funding than private capital inflows and foreign direct investments. As observed by the World Bank (2015), remittances have become one of the most significant sources of foreign exchange for African countries. Only in 2014, the total remittances to developing countries reached 436 billion US dollars. (World Bank Migration and Development Brief, 2015).

### Background of Research

Migrants' remittances sent to developing countries are about three times higher than the official development assistance for the countries. The remittance can play a significant role in the overall development and human welfare in the recipient countries (World Bank, 2016). Much is not known about the effect of remittances on poverty in a high remittance-receiving country like Nigeria (Waheed, Timothy, Adebayo, & Ayodele, 2013).

Though there is a general consensus on the importance of remittances with respect to welfare and income distribution of other countries (Adams & Cuecuecha, 2010; Taylor & Feldman, 2010; Quisumbing & McNiven, 2010). De Haas (2010) raised caveat on the danger of unrestrained optimism concerning the potential of remittances to reduce poverty. He noted that the observation that remittances significantly contribute to income stability and welfare in developing countries does not necessarily imply that they contribute to poverty alleviation.

Most studies on migration involving the people from Benin City have been too focused on the causes of the massive migration from the area and attempt to understand the irregular nature of their migration, ignoring, either by commission or omission, the migrant's remittance; the patterns and trends. Hence, a gap subsists on the patterns and trend of migrant's remittance.

### **Problem Statement**

International migration from less economically developed countries to developed countries has increased dramatically in recent years, a trend which is predicted to gain strength in the foreseeable future (Dhungana, & Pandit, 2014). Relatively successful international migrants send money back to their country of origin in a variety of ways; where available, they may use formal channels such as banks and money transfer services; in other instances they may use informal channels, carrying money home or sending cash and in-kind goods home with returning. It is also estimated that remittances through informal channels could add at least 50 percent to the globally-recorded flows (World Bank, 2016). For a variety of reasons, remittances are extremely difficult to measure; on the one hand, official figures may underestimate the size of remittance flows because they fail to capture informal transfers. The inflow of remittances in the last two decades had increased significantly in developing countries. Officially recorded remittance inflow increased from \$125billion in 2004 to \$429billion in 2016. Available statistics show that the actual size of remittances in this period is three times the amount of the Official Development Assistance (WDI, 2016). However, given the unique nature of the international migrants from Benin City and the need for baseline data for phenomenon that has a high likelihood to continue into the future, the variety of reasons that inform migrants' use of remittances sending channels, and the periodic pattern of sending remittances, if any, have not been adequately studied and scientifically investigated.

### **Research Objective**

To evaluate the pattern and trend of migrants' remittances in Benin City.

### **Research Questions**

1. What are the patterns of migrants' remittances in Benin City?
2. What are the trends of migrants' remittances in Benin City?

### **LITERATURE REVIEW**

Remittances could be defined as financial inflow arising from the cross-border movement of nationals of a country, are the transfer of money and goods sent by migrant workers to their country of origin (Thapa and Acharya, 2017). Nearly one-tenth of the world's populations are beneficiaries of the billions of dollars in migrant earnings known as remittances that are sent to nations around the globe (DeParle, 2008). The financial impacts of remittances, the wider societal impacts of transnational migration, the development potential of remittances, the microeconomic, psychological and sociological effects at the household and community level and the ramifications of the increased dependence on remittances are necessary areas of study (Romano, 2009). Globally, recorded remittances are now significantly larger than overseas aid flows and comprise an annual flow of around US\$240 billion into the global South (Mercer, Page & Evans, 2008).

The trend of international migration has a significant relationship with the pattern and trends of migrant remittances as the proportion of a country's citizens in other countries will determine what is received in the country as a remittance. Migration in Nigeria can be traced to the pre-colonial era where John (2011) noted that parallel to rural-urban migration, migration to and from other African countries; Nigerians have migrated to Europe, principally to follow higher education considering the poor Nigerian educational system. The exposure to the economic potentials of the western and more developed countries motivated early Nigerians to migrate in search of a better life. This trend followed after the slave trade era where Africans were taken to other countries under forced migration. The trend in Nigerian migration has also not been strictly tailored to western and European countries but Africa. According to Adepaju (2000), Nigerians have increasingly emigrated to countries

such as Ghana, Cameroon and particularly the wealthy economies of Gabon, Botswana and South Africa. This is purely an economic motivation for migration that emerged in the wake of the harsh economic realities of the immigrants' home country.

In most cases, the skill of the migrant determines where he or she emigrates to. More highly skilled migrants tend to migrate to more developed economies with better potentials than unskilled migrants who usually consider countries with less stringent immigration barriers and opportunities for menial jobs. In the African perspective, however, the skilled have found the booming economy of South Africa to be convenient alternatives to Europe, the United States and the Gulf States (Adepoju, 2004). The standards in the west are higher compared to Africa where a skilled migrant has more potential to work and make a living. Better placement and opportunities for the migrant will have a multiplier effect on their remittances. John (2011) maintained that recent migrants to continental European countries are less skilled on the average and that they more often work in the (formal, and particularly in southern Europe, informal) services, trade and agricultural sectors of the economy.

The upsurge in migration however to the receiving country has occasioned serious stress on facilities and threat to security. This has doctored the strengthening of immigration rules to control the flow of migrants. The impact of these is however insignificant as increasing restriction and controls in immigration in Europe have not led to a decrease in Nigerian emigration (John, 2011). In recent times, more formal structures have been established, promoting emigration and aiding intending migrants. Immigration consultancies are one of such structures, providing visa and career support for migrants. Hernandez-Coss (2006) pointed out that the UK and in particular the US (through student and professional migration as well as the green card lottery) generally continues to attract the relatively higher skilled workers.

As more options open up for different categories of migrants, there are potentials for migrant remittances to improve. Approaching the issue from the bases, remittance is the portion of migrant's income that, in the form of either funds or goods, flows back into the country of origin (Oucho, 2010). The migrant leaves behind other family members in search for greener pastures and due to the link between the migrant and the household as explored in the previous sections, the migrant has a duty to the family members left in the home country. Conventional literature has shown that the migrant is both responsible for his family members in the home country as well as the economy of the home country by extension. The interrelationship is such that, remittances from the migrant to his family will be spent and invested in the economy thereby contributing to the economic growth and development of the country. The study will broadly review the pattern and trends of migrant remittances from a global, African and Nigerian perspectives.

All over the globe, households continue to benefit financially from their family members resident in other countries. The remittances further have a spillover effect on the social and economic development of the nation. Globally, it is estimated that the total volume of remittances in 2008 was USD 420.1 billion. In most countries, however, available data on migrant remittance is inadequate, making the data on remittance a mere estimation.

Formal and informal means of remittance are adopted by migrants though depending on the status of their residence in the migrants' country. Most times, an illegal migrant may subscribe to informal sources of revenue and these sources may follow through the illegal routes of migration. However, the Western Union, Money Gram, and bank wire transfer are the common formal medium of remittances. The table below shows international flows of migrant remittance between 2004 and 2008.

**Table 1: Global flows of Migrant Remittance 2004-2008**

<b>Region</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
All developing countries	164,370	198,932	235,403	289,376	337,761	1225842
East Asia and Pacific	40,336	50,460	57,598	71,309	86,115	305818
Europe and Central Asia	20,955	30,089	37,341	50,777	57,081	196243
Latin and Caribbean	43,330	50,122	59,119	63,239	64,717	280527
The Middle East and North Africa	23,034	24,958	26,112	31,364	34,696	140164
South Asia	28,694	33,924	42,523	54,041	73,293	232475
Sub-Saharan Africa	8,021	9,379	12,629	18,646	21,139	69814
<b>Total</b>	<b>328740</b>	<b>397864</b>	<b>470725</b>	<b>578752</b>	<b>674802</b>	<b>2450883</b>

*Source: Authors computation from World Bank Data (2009)*

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migration. The trend in Nigerian migration has also not been strictly tailored to western and European countries but Africa. According to Adepoju (2000), Nigerians have increasingly emigrated to countries such as Ghana, Cameroon and particularly the wealthy economies of Gabon, Botswana and South Africa. This is purely an economic motivation for migration that emerged in the wake of the harsh economic realities of the immigrants' home country. Previous statistics as reviewed in the literature ranks Nigeria as sixth among the top ten remittance receiving countries and the highest remittance receiving country in Africa. Remittance is, therefore, a crucial revenue option for migrant dependents and the economy as a whole. Income stream into Nigeria in the form of remittance spans from the growing number of migrants to different countries within and outside Africa. Between 2000 - 2005, it was estimated that 1.2 million Nigerians lived in Italy, with 20% and 5% increase in the number of migrants to Canada and the United States respectively (John, 2011). A number of formal and informal channels are employed in making and receiving the remittance. This section of this chapter, therefore, is tied to data on the period of the year migrants move abroad and the period of the year remittances are sent, the medium adopted for sending remittances, and the whole gamut of households' attitudes toward remittances and how they are handled.

## **RESEARCH METHODOLOGY**

The study adopted the survey research design.

### **The Study Area**

The study area was Benin City. The reason for the choice of Benin City is the obvious evidence of remittance within households in the state. Benin is a metropolitan city having 3 main local government areas – Egor, Oredo and Ikpoba-Okha.

### **Population of Study**

According to the 2006 population and Housing Census, Egor Local Government Area has a total of 78,862 households, 90556 households for Oredo Local Government Area and 83847 households for Ikpoba-Okha Local Government Area. This gave a total of 253261 households in the study area. This figure(s) appeared to be too old and out-dated since the last census in Nigeria was conducted in 2006. Hence, there was a need for households' population projection. This updated the 2006 population and housing census to the year 2016 as contained

### **Sample Size**

Using the percentage of migrants' remittances receiving households among the households with a family member living abroad which had 15% for Egor, 67% for Oredo and 33% for Ikpoba Okha, the sample size for this study was computed with Kish (1965) survey sampling formula.

According to Leslie Kish (1961), the formula for sample size was:

$$\text{Sample size} = \frac{Z^2Pq}{d^2}$$

Where Z = 95% confidence level which is equivalent to 1.96.

P = proportion of the number of households that receives remittances in the study area.

$$q = 1 - P$$

d = 5% sample error which is equivalent of 0.05

**Table 2 Summary of Sample Size for the Study**

**Number of households as well as the sample size for the study**

<b>Local government Areas</b>	<b>Number of Households from census 2006</b>	<b>The projected figure for Households from 2006 Census to 2016(Using 2.6</b>	<b>Percentage of households that receive remittances</b>	<b>Proportion For sample size calculations</b>	<b>Sample size</b>
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<b>Growth Rate)</b>					
Egor	78862	101969	15	0.15	196
Oredo	90552	117084	67	0.67	340
Ikpoba– Okha	83847	108414	33	0.33	339
<b>Total</b>	<b>253261</b>	<b>327467</b>	<b>115</b>		<b>875</b>

Source: *Derived from NPC 2006 Census Priority Table, Volume IX.*

In the absence of reliable and authentic data to indicate the number or proportion of households that have been receiving migrants' remittances, an empirical means to get around this limitation was devised. First of all, two wards from each of the three local government areas were randomly selected, and also seven streets were randomly selected from each of the previously selected wards. With the interviewees convinced of the mission of the study and the identities of the research assistants, at least four individuals or group of interviewees were interviewed to give a count of households in the streets that had family members living abroad, and a count of the households that had been receiving migrants' remittances. Deductions from the figures gathered from this exercise had it in 15% of households in Egor LGA had been receiving migrants remittances, 67% of households in Oredo LGA had been receiving migrants remittances, and 33% of households in Ikpoba-Okha LGA had been receiving migrants remittances.

These percentages were subjected to Leslie Kish (1961) as above. Hence, 196, 340 and 339 samples were derived- totaled 875 respondents were sampled across the three local government areas as presented in table 2 above.

### **Instruments of Data Collection**

The instrument of data collection was Questionnaire

### **Questionnaire**

The quantitative method consisted of the well-structured questionnaire guide. The questionnaire had multiple close-ended questions and open-ended questions

### **Validity and Reliability of Instruments**

In order to achieve the objectives of the study, the validity and reliability of data collection instruments were given the necessary attention, to ensure that the instruments of data collection (i.e. the questionnaire) measured what they purport to measure.

### **Data Collection**

The data collection approach consisted was quantitative using the instruments of the questionnaire.

### **Data Analysis**

The analysis of the data was carried out using descriptive analysis with the aid of Statistical Package for the Social Sciences computer software (version 22.0).

## **DATA PRESENTATION AND ANALYSIS**

### **Objective 1: The patterns of migrants' remittances in Benin City**

The pattern of migrants remittances was discussed to be inclusive of migratory pattern, mode of traveling (with or without a visa?) and reason for traveling and culminated in the pattern of the remittances. Table 3 below shows the migratory patterns of the migrants.

**Table 3: Migratory pattern of migrants**

<b>Period of the year migrant migrated</b>	<b>Frequency</b>	<b>Percentage</b>
January-April	494	55.3

May-August	285	31.9
September-December	114	12.8
<b>Total</b>	<b>893</b>	<b>100.0</b>

Source: Researcher’s survey, 2017

Table 3 above indicates that migrants from Benin City were more prone to migrate abroad between the months of January and April (55.3%) of the year compared to the ‘May to August’ (31.9%) and the ‘September to December’ periods (12.8%). This is presented in figure 1 below;

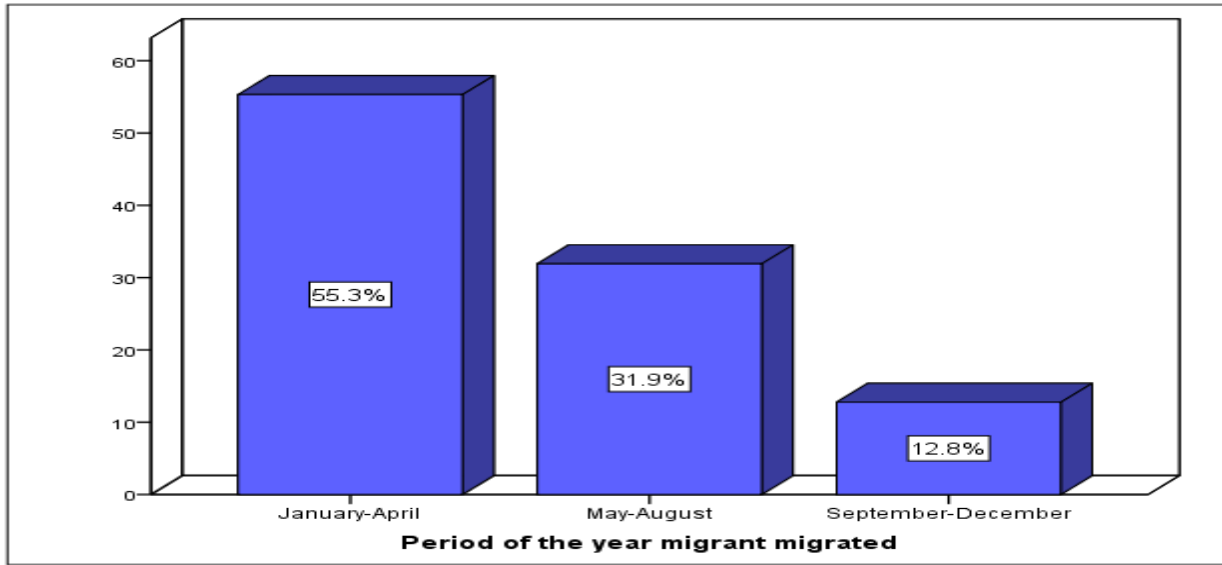


Figure 1: Period of the year migration

**Table 4: In Migration, did migrants had a visa?**

Migrant had a Visa before migrating abroad	Frequency	Percentage
Yes	570	63.8
No	285	31.9
Undecided	38	4.3
<b>Total</b>	<b>893</b>	<b>100.0</b>

Source: Researcher’s survey, 2017

From the table 4 above, 63.8% had a visa before migrating that is, a majority of the international migrants from Benin City had visas issued to them by embassies and high commissions prior to their migration to their current countries of destination. Apparently, these set of international migrants who had visas of the countries they migrated to, could be described as regular or legal migrants as at the time they were migrating as they were documented.

Meanwhile, 31.9% had no visa. That is, they did not have visas issued to them by the countries of their destination; they could be regarded as irregular or illegal immigrants as at the time they were migrating. Hence, they must have utilized irregular and dangerous routes to travel to their countries of destinations. This could have contributed to high illegal migration and migrants across the globe. However, for various reasons these irregular migrants must have gained legal immigrants status after the government of their host countries must have recognized them as such.

**Table 5: Reasons for Migratory pattern of migrants**

Reason for choice of country	Frequency	Percentage
Presence of a family member in that country	133	14.9
Presence of a friend in that country	95	10.6
Availability of high paying skilled jobs	361	40.4
Availability of high paying menial/odd jobs	95	10.6
Low/no immigration barriers	57	6.4
Assurance of job by a friend/madam/helper	152	17.0
<b>Total</b>	<b>893</b>	<b>100.0</b>

*Source:* Researcher's survey, 2017

From table 5 above, 40.4% of the respondents migrated based on the availability of high paying skilled jobs. Following this reason was the assurance of a job by a friend, madam (human trafficker), or a helper, and the reason of the presence of a family member in the proposed country of destination, as authenticated to 17 percent and 14.9 percent of the household representatives. Other sundry reasons responsible for Benin City migrants' choice of country to migrate to, were the presence of a friend in the country, availability of high paying skilled jobs, and low or no immigration barriers as confirmed by 10.6 percent, 10.6 percent respectively. However, only 6.4% migrated, based on low or no immigration barriers. Deductions from the foregoing findings suggest that economic motives inform the choice of country of destination for international migrants from Benin City, this implies that when they are successful in their objectives to earn a higher income, remittances will be sent back home.

**Table 6: Household pattern of financial remittances**

<b>Variable</b>	<b>Frequency</b>	<b>Percentage</b>
<b>The frequency at which money is requested from migrants</b>		
Regularly	133	14.9
Occasionally	494	55.3
Rarely	209	23.4
Never	57	6.4
<b>Total</b>	<b>893</b>	<b>100.0</b>
<b>The pattern of who monies are sent to by migrants</b>		
Father	361	40.4
Mother	323	36.2
Brother	76	8.5
Sister	57	6.4
Relative	57	6.4
Friend	19	2.1
<b>Total</b>	<b>893</b>	<b>100.0</b>
<b>Pattern, in percentage, of remittances, compared to household income</b>		
10 percent	19	2.1
19 percent	19	2.1
20 percent	19	2.1
30 percent	76	8.5
40 percent	114	12.8
45 percent	19	2.1
49 percent	19	2.1
50 percent	304	34.0
55 percent	19	2.1
60 percent	133	14.9
65 percent	19	2.1
69 percent	19	2.1
70 percent	38	4.3
75 percent	38	4.3
80 percent	38	4.3
<b>Total</b>	<b>893</b>	<b>100.0</b>

*Source:* Researcher's survey, 2017

The household pattern of financial remittances is regarded here as the frequency at which money is requested from migrants and the pattern, in percentage, of remittances compared to household income. These various components of household stance on financial remittances were measured systematically and their data is presented in table 6 above.

The frequency at which household requested for money from migrants was measured with regularly, occasionally, rarely, and never. It was therefore found that a majority of households (55.3%) occasionally requested for money from their migrants family member. Households which rarely, and regularly requested for money from their migrant family members were 23.4 percent and 14.9 percent respectively. However, 6.4 percent of the household representatives claimed that they never

requested money from their migrant family members. This finding conveys the fact that more often than not international migrants from Benin City have the prerogative to sending of financial remittances.

The patterns of who monies are sent to reveal that, fathers are the major household member who took charge of the remittances monies as presented by 40.4 percent of the household representatives. Closely, mothers were also major household members who took charge of monies migrants sent to the household. It was also found that in very few cases siblings, relatives, and a friend took charge of the remittances fund sent to the households. However, among siblings, the males are meant to take charge of the remittances monies more (8.5%) than the females (6.4%). While deductions from the foregoing findings signal to the implication that parents are more trusted by both migrants and other household members to manage remittances monies, it suggest that years of parental and household management experience parents have, would make for a judicious use of the fund in ways that it would reflect on the socio-economic status of the household.

Patterns of remittances in percentages revealed that about 70 percent of households in Benin City had remittances fund that was between 30 and 60 percent of their household income, while 13.9 percent of the household representatives affirmed that the remittances they had received over the years accounted for below 30 percent of their household income (Table 6). On the other side, only 17.1 percent of the household representatives claimed that the remittance fund they had received constituted over 60 percent of the household income. This finding implies that migrants' financial remittances account for a considerable proportion of household income in Benin City.

### **Objective 2: Trends of migrants' remittances in Benin City**

By the trends of remittances, the emphasis is placed on what time in the year remittances became rampant.

**Table 7: Trend of sending remittances**

<b>Variable</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Period of the year migrant sends more remittances</b>		
January-April	190	21.3
May-August	209	23.4
September-December	494	55.3
<b>Total</b>	<b>893</b>	<b>100.0</b>

*Source:* Researcher's survey, 2017

Table 7 above showed that the trend of sending remittances. Certain household socio-economic needs and wants are needed more in a certain period of the year than other periods. Whether this assertion was true or not was tested with the data collected on the period of the year migrants sent more remittances. Hence, from the responses of the household representatives, a majority of them representing 55.3 percent asserted that the September - December period of the year constituted the period of the year witnessed the most sending and receiving of migrants' remittance. Nevertheless, for 23.4 percent, and 21.3 percent of the household representatives, the May-August and the January - April periods of the year respectively, were the periods during which the migrants sent remittances more. This is also showed in figure 2 below;



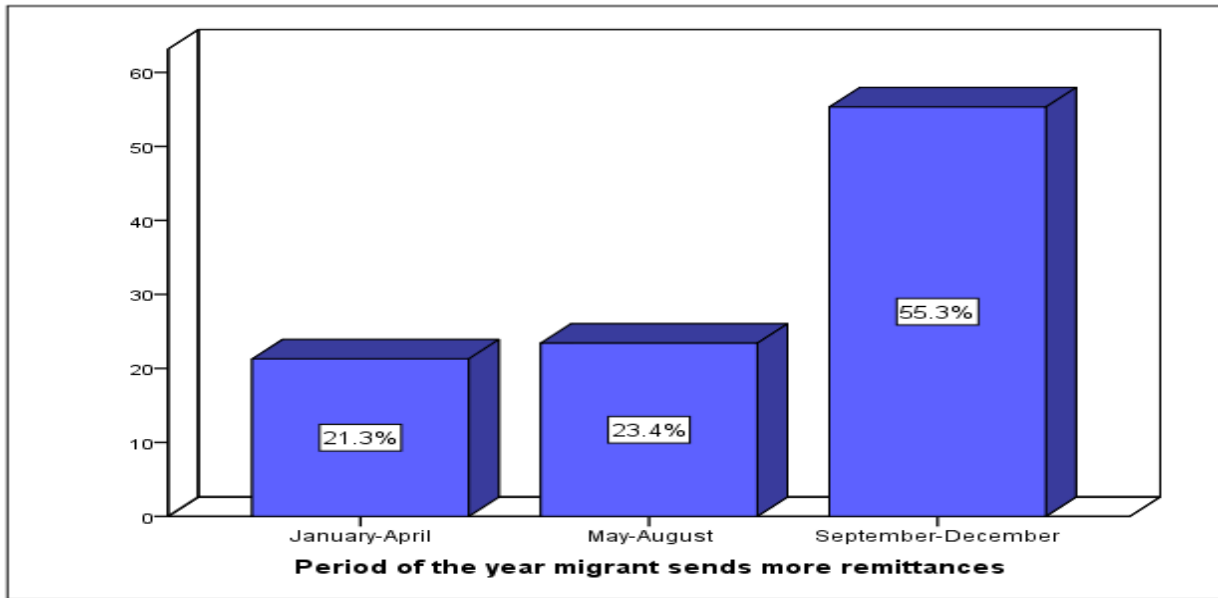


Figure 2: Period of the year migrant send more remittance

It could be deduced from the foregoing findings that international migrants from Benin City are inclined to send remittances more during the latter part of the year. This implies that households in Benin City have more socio-economic needs to cater for in the latter part of the year compared to other periods. In the Benin City, anecdotal evidence have it that beginning from the month of October, preparations for the Christmas, *Igue* Festival, and New Year celebrations commence. Together with these end of year activities and celebrations, the people in Benin City usually regard the period beginning from September and October to organize activities such as weddings, house warming, vacation, house renovations, and other social activities.

## Conclusion

From the result; migrants' remittances; patterns and trends.

- (i) The pattern of migrants from Benin City was between the months of January and April (55.3%).
- (ii) 63.8% had a visa before migrating that is, a majority of the international migrants from Benin City had visas issued to them by embassies and high commissions prior to their migration to their current countries of destination.
- (iii) 40.4% of the respondents migrated based on the availability of high paying skilled jobs.
- (iv) A majority of households (55.3%) occasionally requested for money from their migrants family member.
- (v) The patterns of who monies are sent to reveal that, fathers are the major household member who took charge of the remittances monies as presented by 40.4 percent of the household representatives.
- (vi) Patterns of remittances in percentages revealed that about 70 percent of households in Benin City had remittances fund that was between 30 and 60 percent of their household income.
- (vii) 55.3 percent of the migrants sent remittance mostly in September – December which is connected to preparations for the Christmas, *Igue* Festival, and New Year celebrations which commence in October.

## Recommendations

1. Comprehensive legal migration pathways to various continents and countries in the world should be brought to the knowledge of all Nigerians to discourage the use of dangerous illegal migration routes.
2. The pressure should not be placed on the migrants during the festive period especially in October - December because it may create economic imbalance for them in their destination countries.

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