

Analysis of the Impact of Remittance in Kogi State Nigeria

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ABSTRACT

This study assessed the impact of remittances in Kogi State, Nigeria, focusing on both their positive and negative effects. Data were collected through a survey of 400 purposively selected respondents across two communities in each of the following Local Government Areas (LGAs): Ajaokuta, Ogori, Okene, Ankpa, Dekina, Ibaji, Lokoja, Kabba Bunu, and Yagba West. Descriptive statistics were used for data analysis. Findings revealed that 43.2% of migrants were aged 20–30 years, and 69.4% had lived away from home for over six years. In terms of remittance type, 74% of respondents received monetary remittances, while 26% received non-monetary support. Among those receiving monetary remittances, 34.8% received between ₦20,000 – ₦40,000, while 16.2% received more than ₦50,000. Additionally, 34.9% of non-monetary recipients received items like electronics, whereas only 3.0% received farm tools. Regarding the positive socio-economic impacts of remittances, the ability of families to meet basic needs (6.11) ranked highest, followed by improved living conditions and well-being (5.93). Conversely, key negative impacts included dependency on remittances (5.73) and discouragement from engaging in work (5.53). The study recommends the implementation of policies and programs that enhance the positive effects of remittances, particularly through entrepreneurship promotion and reducing household dependency on remittances.

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INTRODUCTION

Migration, which is the movement of people over defined space and time, is a phenomenon that has been part of humans over ages. Humans have been on the move in quest of finding sustenance hence, exploit existing resources and socio-economic opportunities for their wellbeing. The reasons why people choose to migrate are complex and cannot be generalized (Afolayan and Ikwuyatun et al, 2011). In all migration contexts, remittances play an important role. Remittances is the transfer of money by a foreign worker to an individual in the home country (World Bank, 2016) and also one of the most important outcomes of migration which has also become an important source of income and foreign exchange for many developing countries. Remittances are monetary and non-monetary items that migrants send to members of their families and communities in their countries of

origin (Ohiomoje, 2019). Remittances are associated with increased households' investments in education, entrepreneurship and medical services, all of which have social return in most cases. Although remittances are spent primarily for consumption, especially in the case of poorer households, remittances also provide funds for education, medical services, and business investments in many poor countries and for asset accumulation (Kangmennaang et al., 2017).

Remittances play a crucial role in the socio-economic dynamics of nations, particularly in regions where migration is prevalent. They represent the financial and social contributions made by migrants to their home countries, often serving as a lifeline for families and communities left behind. In the context of Nigeria, the study of remittances is of paramount importance, given its status as one of the leading sources of remittance inflows in

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Sub-Saharan Africa. Kogi State, situated in the central region of Nigeria, has not been exempt from this phenomenon.

There are many Nigerian migrants (specifically from Kogi State) who regularly send remittances to their relatives even though little is documented about them. These Kogi State migrants range from highly educated professionals who are working with multinational companies to those fairly formally educated working on part time basis. Other categories are those with little or no education who rarely visit their origin but occasionally are sent remittances. From all these categories, streams and waves of remittances originate from this diasporic population to Kogi state

Furthermore, due to the increasing relevance of international migration, the economic contributions of remittance represent an important factor of development for both the host (receiving) and (sending) countries of origin. The direct and indirect impact of remittances on economic growth of sending countries need to be continually addressed, although, the direct and indirect impact have been investigated to a reasonable extent by scholars from other parts of the world. However, remittances need to be disaggregated into its component parts in order to know the component that contributes effectively to socio-economic development. At the same time, the socio-economic situation of migrants is important in understanding the underlying factors influencing the steady flow and sustainable transfer of remittances across the global divide. Indeed, the prevailing COVID-19 Pandemic with global and local effects would have worsened the situations of Nigerians, hence, income and financial supports from remittances played more roles in supporting Nigerians. Migration and remittances are inherent part of societies; hence, many studies have been carried out on them.

Migration is seen as a strategy adopted by many developing countries to eradicate poverty, shrink poverty index value and thereby enhancing livelihood. The poverty index of a state is the measure of the extent to which a poor person's expenditure level falls below the poverty line. Kogi state has a dollar per day poverty value of 87.46% and poverty index value of 0.5346 in 2019 (National Bureau of Statistics [NBS], 2020). This implies that

more than half of the populations of Kogi State live below the poverty line. Thus, the relevance of remittance to poverty reduction needs to be understood. There are challenges faced by households in terms of livelihood which have to be taken care of. Many households rely on agriculture as their main source of income followed by petty trading. These sources of income may not be sufficient to pull households out of poverty. Hence, households find an option to send someone from the family out of the state or overseas to ameliorate the households' financial problem. The additional income in terms of remittance has a multiplier effect on the country of origin which is the destination of remittance. Although remittances are known to contribute significantly to the well-being of recipient households and communities, there is a paucity of comprehensive research that examines the positive and negative impact of remittance in Kogi State, Nigeria.

METHODOLOGY

Kogi State lies approximately within latitude 6° 25'03"N to 8° 04'02"N and longitude 5° 0' 15'00" E to 7° 0' 50'00" E respectively as shown in Figure 1 (Otopuru, 2014). Kogi State is located in North Central Nigeria sharing boundaries with 9 other states and the Federal Capital Territory (FCT). The neighbours apart from the Federal Capital Territory are Niger State towards the north, Nasarawa State towards the north east, Kwara State to the north west, Benue State to the east, Anambra State towards the south, Enugu State is found in the south east, Ekiti and Ondo State are located to the west and Edo State is found in south west. It has a landmass of about 75,000 square kilometers. The location of Kogi State in absolute and relative terms is shown in Figure 3.1. An examination of Kogi State in the location within Nigeria reveals that it has numerous borders with other states, alongside the FCT. This location no doubt is advantageous for outmigration from Kogi State to other parts of Nigeria. In terms of international migration (focusing on air transport) the proximity to the Nnamdi Azikwe International Airport in Abuja will facilitate easy movement to other places and countries outside Nigeria. In a nut shell, the location of Kogi State provides ample

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opportunities for out-migration and consequent ease of remittance to the state.

The climate of Kogi State is clearly defined by two seasons. The rainy season usually starts from late March, but maximum rainfall occurs towards the end of the rainy season with September having the wettest month of about 1096 mm of rain (Odekunle, 2004; Sani and Haruna, 2010). The geological setting of Kogi State is unique in view of the occurrence of the two major components of Nigerian geology (Basement Complex and Sedimentary Basin).

Approximately half of the State is covered by crystalline basement complex, while the other half is covered by cretaceous to recent sediments (Otupuru, 2014). The State is mainly drained by the rivers Niger and Benue with the confluence of the two rivers occurring around Lokoja. These rivers, with their extensive flood plains, drain the area across sedimentary rocks which characterize the low-lying plains that are studded in places with flat-topped hills of elevation generally less than 300m (Ologe, 2002). The relief of the study area like other parts of the middle belt could be classified into two, stable land surface and erosional land surfaces. The stable land surface consists of level or undulating plateau surface at over 1,200 feet. The surface is characterized by smooth round inselbergs with examples. Soils of the study area are usually stony, although patches of reddish clay at the foot of inselbergs. Extensive patches of clay occur at the lower lateritic tablelands, where a marked catena arrangement of laterite clay on the upper slopes and fine-grained to sandy clay at the base is typical (Musa, Ogbodo, Jatto and Kudamnya, 2013).

Kogi State, in 1991 had a total population of 325,623 (NPC and ICF Macro, 1992). This was used for determining the sample size for the study. The choice of the 1991 population was because it is the only population census that disaggregated population distribution at ward level. To obtain the sample size, the population census figure of Kogi state for the year 1991 was used and projected for the year 2021 using the Newman (2001), formula with 3.04% growth rate for Kogi State.

The formula is given as:
$$PO = \frac{Pn + (Pn \times 1 + r)n}{100}$$

PO = Population at the future date 2021

Pn = 328,753 (Base year population 1991)

r = growth rate (3.04%)

n = number of intermediary years (1991 – 2021 = 30)

$$Po = \frac{328,753 + (328,753 \times 1 + 3.04)30}{100}$$

= 727,201

Yamane (1967) formula was used to determine the sample size at 95% confidence level and 5% sampling error assumption.

$$n = \frac{N}{1 + N(e)^2}$$

n = sample size

N = Population size = 727,201

e = sampling error

$$= \frac{0.05}{\sqrt{1 + 727,201(0.05)^2}}$$

= 399.51

The sample size was 400.

A multi-stage sampling procedure used to select the respondents for the study. Nine (9) LGAs are randomly selected from the twenty-one (21) LGAs in the state. They were selected using lottery method. The nine LGAs are Ajaokuta, Ogori and Okene LGAs in Kogi central, Ankpa, Dekina and Ibaji LGAs in Kogi east while in Kogi west are Lokaja, Kabba Bunu and Yagba West LGAs. This followed by a purposive selection of two (2) wards in each of the Local Government Areas selected. The major criterion considered for the selection of the wards are socio-economic condition such as with high rate of unemployment and poverty, social inequality, abundant relatively youthful population and education population that have been documented as drivers of migration.

To determine the positive and negative impact of remittance in the study area, Kendall's W statistics (Kendall's Coefficient of Concordance) was used. Kendall's Coefficient (W) is a non-parametric statistic. It is a normalization of the statistics of Friedman test, and can be used for assessing agreement amongst raters. Its value ranges from Zero (no agreement) to unity (complete agreement) (Nwaogazie, 2011). This was used because the Kendall W statistics brings out the mean rank as well as the percentage contributed by each positive and negative impact. All results were presented in tables or charts.

RESULT AND DISCUSSION

Age Group and Length of Stay of Migrants

Table 1 reveals that majority (43.2%) of the respondents were between the age of 20 – 30 years while a few (3.1%) were above 50 years. This implies that the migrants in the study area are youthful and there is often a strong relationship between youthful migrants and

remittance. In many cases, young migrants may be more likely to send remittances than older migrants, as they are often more likely to be employed in low-skilled, low-paying jobs that require less experience and education. However, the amount of remittance sent may vary depending on the individual's earnings and expenses, as well as the level of support they receive from their family and community.

Table 1: Age Group and Length of Stay of Migrants

Age Group	Frequency	Percentage
< 20 years	16.4	4.1
20 - 30 years	172.8	43.2
31 - 40 years	120.4	30.1
41 - 50 years	78	19.5
Above 50	12.4	3.1
Total	400	100
Length of Stay		
< 1 year	11.2	2.8
1 - 2 years	18.8	4.7
3 - 4 years	43.2	10.8
5 - 6 years	49.2	12.3
Above 6 years	277.6	69.4
Total	400	100

Source: Author's Analysis (2023)

In addition, Table 1 reveals that the majority (69.4%) of the migrants have stayed more than 6 years away from home, while a few (2.8%) have stayed less than 1 year. This might have a positive implication on remittance. This is because it is believed that the longer a migrant has been away from home, the more likely they are to send remittances back to their families and communities. One reason for this assertion is that migrants who have been away from home for a longer period of time may have established stronger social and economic ties at their base, which can provide them with more stable and better-paying jobs. This, in turn, can increase their ability to send money back home. In addition, as migrants spend more time away from home, they may become more familiar with the needs and challenges facing their families and communities. This increased awareness can motivate them to send more remittances in order to provide support for their loved ones. However, it is important to note that the relationship between the lengths of time a migrant has been away from home and remittance is not always straightforward. Other

factors, such as the migrant's income, expenses, and family obligations, can also play a role in determining the amount and frequency of remittances sent.

Form of Remittance

Received Migrants typically send remittances in monetary or non-monetary form. The monetary form involves sending money while the non-monetary forms of remittance that are common among migrants includes goods such as clothing, foodstuff or electronic gadgets as gifts to their families back home. Others may send prepaid debit cards or mobile airtime to their families as a way of providing financial assistance. The form of remittance in the study area was examined and the result is presented in Figure 2. As presented in Figure 2, 74% of the respondents regularly received monetary remittances, while the rest most times, and receive non-monetary remittances. Both monetary and non-monetary remittances are common without any spatial lopsidedness that higher 74% 26% Monetary Non-monetary

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number of respondents received monetary remittance is not surprising.

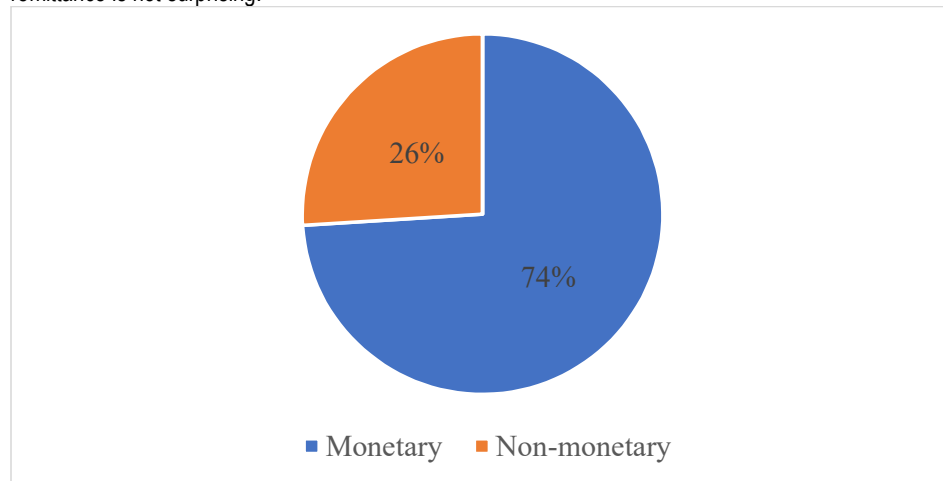


Figure 2: Distribution by Forms of Remittances in the Study Area
Source: Author's Analysis (2023)

Indeed, people value money than any other gifts across the world since money can be used to obtain materials which would otherwise be sent as non-monetary remittances. Also, sending money is less cumbersome for the sender and receiver than non-monetary remittances which may be bulky, perishable or with other limitations. This signifies that migrant send more monetary remittances in the study area. This finding agrees with the result of Zohry (2017), that Egyptian migrants send home more monetary remittance than non-monetary remittance. The preference for monetary remittances no doubt is that most migrants send remittances to their families back home to support their basic needs such as food, clothing, shelter, and education. Monetary remittances provide direct financial support to the recipients, and this is usually the most urgent and pressing need for most families (Hassan and Shakur, 2017). In addition, sending monetary remittances is often more convenient for both the sender and the recipient. It is easier and faster to send money electronically through formal channels such as banks or money transfer operators, than to send physical goods or non-monetary forms of remittance. Also,

sending money directly through formal channels can build trust between the sender and the recipient. It provides a level of transparency and accountability that may not be present with non-monetary forms of remittance (Iheke, 2016). This is also in accordance to the assertion of the New Economics of Labor Migration theory which highlighted the economic rationale behind migration decisions and how they relate to the sending of remittances. According to the theory, migrants often send remittances home as a means to improve their families' economic well-being, mitigate risks, and invest in human capital.

Range of Monetary and Non-monetary Remittance Received

The range of monetary remittance and non-monetary items regularly received in the study area was examined and the result is presented in Table 2. It indicates that majority (34.8%) of the respondents who receive monetary remittance got between ₦20,000 – ₦40,000 while a few (16.2%) receive more than ₦50,000.

Table 2: Monetary and Non-monetary Remittance in the Study Area

Monetary	Frequency	Percentages
< ₦20,000	78	26.4
₦20,000 - ₦40,000	103	34.8
₦41,000 - ₦50,000	67	22.6
>₦50,000	48	16.2
Total	296	100
Non-monetary		
Educational materials	6	5.7
Foodstuffs	24	23.4
Clothes	18	17
Drugs	7	7
Farm tools	3	3
Electronics	36	34.9
Means of Transportation	9	9
Total	104	100

Source: Author's Analysis (2023)

This is because most migrants in the study area are mostly within Nigeria and low-income earners who may not be able to afford to send large amounts of money back home. It is also explainable that the money sent is usually to cover basic needs such as food, clothing, and healthcare. Smaller amounts of remittance may be sufficient to cover these basic needs, especially in rural areas where the cost of living is relatively lower.

Furthermore, Table 2 reveals that 34.9% of the respondents got non-monetary items like electronics while a few (3.0%) got farm tools. The preference of non-monetary items like electronics might be because personal preference as migrants may have personal request or interests in certain electronic items and may want to share these

items with their families back home. This usually include items such as smartphones, laptops, or tablets, which can be useful for communication and accessing information.

Positive Socio-economic Impact of Remittance Receiving Household

Remittances are monetary and non-monetary items that migrants send to their families and friends back home. They are a significant source of income for many families, and they can have a number of positive socioeconomic impacts on receiving households. The positive socio-economic impact of remittance in remittance receiving household in the study area is presented in Table 3.

Table 3: Positive Socio-economic Impact of Remittance in the Study Area

Impact	Kendall's Mean Rank	Position
Allow family to meet basics needs	6.11	1st
Improve living conditions and increase well-being of individuals receiving remittances	5.93	2 nd
Opened up opportunities for investing in education, health care	5.45	3 rd
Loosen the constraint in family budget to invest in business or savings	5.38	4 th
Emergency resources	4.94	5 th
Strengthen balance of payment by provision of foreign exchange	4.64	6 th
Social security resource base	4.43	7 th
Boast local economy	2.51	8 th
Finance local development projects	2.25	9 th
Kendall's Coefficient Concordance (W)= 0.730		

Source: Author's Analysis (2023)

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Table 3 shows that among the positive socioeconomic impacts of remittance-receiving households, the ability of families to meet basic needs (6.11) and the improvement of living conditions and the increased well-being of individuals receiving remittances (5.93) ranked 1st and 2nd respectively. This implies that households receiving remittances meet their needs better and live in better conditions than those not receiving remittances. This is similar to the findings of Borici and Gavoci (2015) who asserted that households who get remittances have a more comfortable life in comparison with households that do not receive remittances. This is because when households receive remittances, they may have more financial stability and security, which can reduce stress and improve overall well-being. Financial assistance can help cover basic needs such as housing, food, and healthcare, which can improve living conditions and reduce the risk of homelessness and hunger. Also, adequate nutrition and access to healthcare can improve physical health, which in turn improves mental health and well-being. Households receiving food support or healthcare assistance may have more favourable health outcomes than those without aid. In addition, children in households receiving aid may have increased access to educational resources, such as school supplies or after-school programs

Negative Socio-economic Impact of Remittance Receiving Household

Remittances, which are money transfers made by individuals working in one country to their families or friends in another country, can have both positive and negative impacts on the receiving households. While remittances can help support the basic needs of families and

contribute to economic development, there are also potential negative impacts to consider. The negative impact of remittance on remittance receiving household was examined and the result is presented in Table 4.

Based on Table 4, it is evident that the most reported negative socio-economic impact on remittance-receiving households was a dependency on remittance (1st) and that discouraged members of the receiving household from working (2nd). This implies that remittance negatively impact household receiving remittance by leading to dependency on remittance and discourage household members from working. This agrees with findings of Amuedo-Dorantes (2014) who stated that remittances can reduce labour supply and create a culture of dependency that inhibits economic growth. This is because when households receive regular remittances, they may become reliant on this source of income and rely less on their own labor and effort. This can create a culture of dependency, where individuals do not see the need to work hard to earn their own income (Narang, 2020). Also, the availability of remittances may lead to a lack of motivation to work and earn money, especially if the amount of remittances received is sufficient to cover basic needs. This can result in individuals becoming complacent and not pursuing education or training to improve their job prospects. Remittance also discourages receiving household members from working (2nd) because when households receive significant remittances, there might be a reduced incentive for members to seek employment locally. This can lead to a lack of engagement in the labor force, contributing to dependency and idleness among working-age individuals.

Table 4: Negative Socio-economic Impact of Remittance

Impact	Kendall's Mean Rank	Position
Led to economic dependency of remittance	5.73	1 st
Discourages receiving household members from working	5.53	2 nd
Reduce the employment likelihood and hours worked by individuals receiving remittances	4.83	3 rd
Change consumption patterns among receiving family members	4.27	4 th
Increase inequality between families who receive remittance and those who do not	3.82	5 th
Inability to develop a culture of saving	3.61	6 th

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Neglect of local productive activities by families	3.26	7 th
Causes inflation	2.92	8 th
Hardly used for productive investment	2.87	9 th
Deteriorate social balance	2.77	10 th
Deteriorate the balance of trade by stimulation of import and appreciation of local currency	2.51	11 th
Loss of educated and agile members of the community	2.45	12 th
Kendall's Coefficient of Concordance (W) = 0.520		

Source: Author's Analysis (2023)

Similarly, remittance might lead to the reduction of employment likelihood and hours worked by individuals receiving remittances (3rd) for the reason that if remittances provide a substantial portion of a household's income, individuals within that household might be less motivated to actively seek employment. This can lead to reduced labor force participation and overall economic productivity. Similarly, the presence of remittances can alter consumption patterns within recipient households. Households may prioritize immediate consumption over long-term investments, which could impact overall financial stability and development. Likewise, if only certain families receive remittances, it can create disparities in income and wealth distribution within the community. This can lead to social tensions and a sense of inequality among community members. Also, reliance on remittances for daily expenses might discourage families from developing a culture of saving. Without savings, families might struggle to cope with unexpected expenses or invest in future opportunities. Furthermore, families receiving remittances might not be motivated to engage in local productive activities, such as agriculture or small-scale entrepreneurship. This can hinder community-level economic growth and self-sufficiency.

Also, if remittances lead to a sudden influx of money into the local economy, it can drive up demand for goods and services. This increased demand can potentially lead to inflation, making basic necessities less affordable for those not benefiting from remittances. While some remittances might be invested in productive activities, a significant portion might be used for immediate consumption rather than long-term investments that could spur economic development. In addition, a heavy reliance on remittances can disrupt the traditional social fabric of

communities. This could lead to shifts in roles and responsibilities within families, potentially affecting social dynamics and cultural values. Additionally, if remittances lead to an appreciation of the local currency or an increase in imports, it can negatively impact the country's trade balance. This can affect local industries and economic sustainability. Also, in some cases, remittances might encourage educated and skilled individuals to seek work opportunities abroad. This can lead to a brain drain phenomenon, where the community loses valuable human resources and expertise

CONCLUSION

The findings of the study underscore the significant socioeconomic impacts of remittances on receiving households. The study affirmed that the ability of families to meet their basic needs is the most prominent positive impact, followed closely by the improvement of living conditions and the increased well-being of individuals within these households. These positive effects highlight the vital role that remittances play in enhancing the overall quality of life for recipients. However, it is essential to acknowledge that there are also negative socioeconomic consequences associated with remittances. The study revealed that dependency on remittances was the most prevalent negative impact, suggesting a potential overreliance on these financial inflows. Additionally, remittances sometimes discouraged members of the receiving household from actively participating in the workforce, which could have implications for long-term economic sustainability.

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