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Remittances and in-kind products as agency for community development and anti-poverty sustainability: Making a case for Diasporic Nigerians

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Abstract

Successive governments in Nigeria, having divergent and often personal, rather than community sustainability agendas have increasingly impoverished the citizenry, leaving them with no hope for self, family and community actualization and sustenance. Over the course of the installation of many rouge governments, individuals and communities who hitherto were self-sufficient were, through badly formulated, badly implemented policies and unbridled corruption, literally stripped of their means of livelihood and in most cases, also their dignity. Family members who could no longer take the abuse and had the courage and wherewithal to undertake such venture, left the country in search of livelihood and sustenance for themselves and their families. As Diasporas, they began and have been remitting money and other in-kind products to their homebound family members. In this regard, and more than any country in Africa, Nigerians in the Diaspora remit an inordinate and disproportionate amount of money and financial and in-kind products to their families, relatives, friends, business associates and other medium of social engagement. This study explores the impact of such Diasporic remittances and in-kind gifts on the physical, mental and psychological well-being of family members. More poignantly, the study used non-structured interviews, participant and non-participant observation and meta-analysis to underscore the agency of pecuniary remittances and in-kind products for community development, homeostasis and anti-poverty sustainability.

Keywords: Remittances, Africa, Diasporic Nigerians, Anti-poverty, Community development, Self-help, Sustainability, Money Transfer Organizations

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1. Introduction

With an increasingly global economy and ease of long distance travels has come an accompanying trend in migration and transnational movements across the globe. Studies on migration and transnationalism (Ogbuagu, 2013) speak to several causes of migration and transnationalism some of which include, but are not limited to the simple concept of economics, quest for an enhanced quality of life, poverty and deprivation, refugee and displacement issues, wars, famine and pestilence. All these generate mass movements of persons from one region to another and Nigerians are no exception. In this dispensation, the African continent claims disproportionality in the number of refugees, migrants and displaced persons to other parts of the world (Capps et al., 2012). This condition is owed largely to multi-faceted post-colonial issues that have bedeviled that continent. An appropriate definition of the Diasporic African community will have to include a large number of migrants, some as in the case of those from the west, east, central and South African sub-regions subsumed in the Black categories (Foster, 1996; Smith, 1992; James, 1981), who originally left several African countries for sojourn and settlement in other parts of the world. During the 1970s, African Transnational movements grew, in light of the emergence of globalization, wars and famine on the continent (Mensah, 2002). The result was that between 1981 to 1991, a ten-year longitudinal period, more than 1 in 4 Black immigrants in such countries as Canada were born in Africa (Torczyner, 1997). Torczyner's finding shows that prior to this, and owing to a purposeful limiting of African immigrants into Canada by its government, less than 5 percent of all migrants to Canada were from Africa.

The Nigerian Diaspora, comprising mostly first generation families and their children began their initial Diasporic journeys in the 1950s and 1960s as a part of their relationship with the erstwhile imperialist overlord, Britain. During this period, travel outside of Nigeria was mainly to the United Kingdom for the purposes of studies and bilateral exchanges. Rapid departure from Nigeria became a reality following religious and ethnic hostilities that culminated in the Nigerian Biafra War of 1967 to 1970 (Nwankwo, 1998; Campbell, 1995; Adekson, 1981; Nwankwo and Ifejika, 1970; Schwarz, 1968). After the Civil War, yet other troubling issues, including endless military interventions, religious (Yusuf, 2009) and ethnic conflicts (Cooks, 2013; Adesoji, 2011) and lastly a failing state forced some of the largest ever known number of Nigerians out and into the Diaspora. The fact of the matter is that the Nigerians who left to host countries all over the world have families that include parents, grandparents, siblings, extended family members, friends, associates, businesses and other encumbrances in Nigeria (Safran, 1991). In the case of those Nigerians in the Diaspora, there remains a putative connection to their homeland, despite their physical absence. This putative connection, encouraged by the current Transnationalistic trends promotes on-going and perpetual familial and other ties. These ties, therefore warrant the expectation that as a part of the system, Diasporic Nigerians continue their connection by making contributions in monetary or other [in-kind] forms to the homeland for its growth and sustainability (Glick et al., 1995).

With a Corruption Index of 139th out of a total of the world's 176 (Transparency International, 2012), Nigeria is easily identifiable as not only one of the most corrupt nations of the world (Smith, 2008; Pallister, 2000), but one that has "internalized corruption as a national ethos" (Ogbuagu, 2013, p.207). This study seeks to explore the role of remittances, all remittances in cash and kind from Diasporic Nigerians to their

family members in the homeland as agency for community development. In light of a Nigerian economy that appears to favor only a few, thereby promoting excruciating poverty and lowered life expectancy to 46.5 years (Agency Reporter, 2012; World Life Expectancy, 2010), the study also seeks to articulate how these remittances and in-kind gifts and products have metamorphosed into anti-poverty sustainability agency. It is true that remittances assist community development, as well as play a large role in lifting families and communities out of poverty. However, the act of remitting these monetary products to the homeland become stressors to the Diasporan who remits it, for something has to give in this equation. In light of this, the study's final quest is for discovering, promoting and sustaining self-help, community development and eradication of poverty, which will have concomitants for the reduction of stress on the remitting entities. In this way, the study opens up ideas, suggestions and competencies for sustainable growth of deprived individuals in Nigeria and other societies. It also seeks modalities for not only promoting growth and self-sufficiency, but also the sustainability of those developments once they are established.

2. Literature review

In the last several decades, Africans, just like other continents' residents have migrated outside of their normal places of domicile for a myriad of reasons, ranging from economic, refuge, emigration and engagement in enterprise (Capps et al., 2012; Thomas, 2011). There are over 30 million Africans or 3 percent of the entire population residing away from their homelands, within Africa as continental migrants or outside Africa, in Europe, Asia, The Middle East, Oceania and North America (Ncube, 2013). In the past, persons were born, raised, lived engaged in national and cultural norms and died in one location. No longer! In the vein of national and international boundaries, Levitt (2004) states that these borders no longer constituted barriers, due to humans in them having attachments, therefore allegiances to two and sometimes more entities, including nation states (Levitt and Schiller, 2004). Enter Transnational migration or Diasporic Transnationalism as (Ogbuagu, 2013) supplies, a state of being that consents to residents engaging in work, play, nation building and social ties in more than one single location simultaneously. Safran (1991) argues that although most migrants, turned transnationalists spend most of their time in one location, they tend to orient towards the putative homeland. In speaking to the issue of homeland orientation, Safran enunciates six criteria, with four of these criteria falling in tandem with the construction of a homeland. The first is the maintenance of a collective myth regarding the homeland; the perception that the ancestral homeland is the true, ideal home where they must all return; a universal accordance that this homeland must be maintained and restored, and safety and prosperity sustained; constructing and sustaining identity and a sense of solidarity through the maintenance of vicarious relationships at an individual or group levels.

Safran's construct is in dissonance with original constructs of the Diaspora, which suggests a severance of the "umbilical cord" from the homelands by Diasporic entities. Supporting Safran's argument, Brubaker (2005) opines that it was erroneous to assume that migration was anything but bidirectional, in which case its unidirectionality took on immigrationist, assimilationist, nationalist, and teleological trajectories. Sheffer (2003) argued that the trend has become that Diasporic persons are engaging in fluid loyalties (Jones-Correa, 2002) as Transnationalists, which trumps previous assimilationist, immigrationist dialectics. For Lie (1995)

"It is no longer assumed that immigrants make a sharp break from their homelands. Rather, premigration networks, cultures, and capital remain salient. The sojourn itself is neither unidirectional nor final...[M]ovements...follow multifarious trajectories and sustain diverse networks. Rather than the singular immigrant, scholars now detail the diversity of immigration circumstances, class backgrounds, gendered transitions, and the sheer multitude of migration experiences". (p.304)

What this means is that migrants have exchanged their Diasporic assignments for transnationalism, which provides them the latitude to take physical and psychological root in the host countries, while simultaneously and non-antithetically maintaining their familial and consanguineal ties, even engage in political and cultural struggles raging in their homeland (Jones-Correa, 2002). Transnationalism therefore creates three categories: those who successfully migrate; those who did not and become recipients of Diasporic largesse as represented by remittances; and those who neither migrate nor receive pecuniary or other external support, therefore become susceptible to the vagaries of impoverishment. To this last category (Levitt and Schiller, 2004), transnationalism may present as an *annus horribilis* of inequality, in that they are residing in the same location as those who receive external succor therefore are able to purchase, consume goods and services that will largely be out of reach to them. On the other hand, and despite the divisionary properties of transnationalism, a trickle-down effect may also arise from the remittances, when the dispossessed provide essential services to those who receive the Diasporic largesse. It is argued (Levitt and Schiller, 2004; Levitt 2004, 2003) that the Transnational migration experience involves at least three distinct categories of those who complete the migration, those left behind in the home country and receive support and remittances, and finally those who do not emigrate and also are devoid of any external support, representing also the more dispossessed. What this transnational migration of their fellow country men and women does to them is further impoverish them, since goods and services normatively remitted home evidently becomes out of reach for them.

3. Theoretical contention

The theoretical assumptions for this study is gleaned from Diasporic and Transnational paradigms that emphasize the dialectics existing between the theories of Diaspora, Transnational movements and the construction of a sustainable homeland (Levitt and Waters, 2002; Levitt, 2002). In the other vein, is the positing of emergent social theories and constructs embedded in nationality, ethnicity, race, culture, socialization and identity. Dialectically, the constructs of homeland presents two dimensions: one that is corporeal and another that is putative, therefore mythical, perhaps even phantom. The dialectics of real and mythical generates a tension, which produce both positive and negative outcomes. On the positive outcomes, the Diasporic entity promotes community development, health and well-being through their remittances or other in-kind products. On the other hand, they not only feel the stressors of raising capital for transfers to their families; they also self-deny in order to insure that their families in the homeland improve their quality of life.

A common trait of the Diaspora is their traumatic dismissal from an original homeland to foreign lands. Inherently, the first use of Diaspora was with the Jews (Safran, 1991) and their traumatic dispersal to other lands. In recent times, the Diasporic nomenclature is no longer linear and has become widespread, even complex in its usage, and will continue to do so as ethnic groups and persons are displaced or exiled from their homelands for any number of reasons (Brubaker, 2005). Nigerians entered the Diasporic fray especially during the Nigerian Biafra War of 1967, when due to pogrom (Sheffer, 2003) committed against the Igbo of eastern Nigeria, they fled their normal place of residence, and many fled the country entirely. Diasporas now are also normatively referred to as expatriate, refugee, guest-worker (Clifford, 1994; Toloyan, 1991), ethnic community, exile community; long distance nationalist, transnationalist (Glick, Basch, and Blanc-Szanton, 1995) and yet emerging nomenclatures.

In contextualizing Diasporic and Transnational paradigms (Alex-Assensoh, 2010), opines that the African Diaspora represents a microcosm of an expansive transnational community. This community's experiences and internalization of colonial and post-colonial discourses, including manipulation of Globalization concepts, became the *raison d'être* for their flight from the homeland. The accompanying deterritorialization of this Diasporic community, accompanied by the type of sometime unpalatable treatment meted to them by host countries, forced Diasporic entities to reminisce over and capture a putative homeland consciousness. The ever increasing homeland consciousness and a mythical desire to return became the reason for the shift from Diasporan to current state of Transnationalism (Eisenstadt, 2000; Tambiah, 2000).

For the Nigerian Diaspora, it answered to the expediencies of the Nigerian Civil War or Nigerian/Biafra War, protracted military interventions, political assassinations, civil and religious crises as encapsulated by the Maitatsine and Boko Haram religious imbroglio (Adesoji, 2011) of 1980 and 2009 respectively, and above all, a failed economic and pillaged treasury. Wishing to return, but being unable to do so for the aforementioned reasons, the exiles transformed into Diasporas (Huntington, 1995), then Transnationalists, mainly owing to their mythical quest to return to the homeland (Brubaker, 2005; Safran, 1991).

4. Methodology

This is an ethnographic study, positing as a basic philosophy and platform of social research (Agar, 1996; Hammersley, 1995). The major ethos of ethnography is the study of a phenomenon by collecting data through participant and sometimes non-participant observation. Wright (2003) and Hammersley (2000) posit that the ethnographic study entails prolonged observation of the participants and phenomenon of interest, and through phenomenological interviews (Spradley, 1980) collect pertinent data. Spradley advises that the "series of friendly conversations into which the researcher slowly introduces new elements to assist informants to respond as informants" (p.58) must elicit information on how the participants experienced the phenomenon and the meanings they attach to the event. In addition to this, Creswell (1998) warns that the phenomenon, as soon as the meanings assigned to it by the participants have been deciphered must be rendered in its pure state and without embellishment.

The issue of remittances for Nigerians is the difference between health and well-being and extreme poverty and deprivation. As a country with some of the most mismanaged economy, Diasporic Nigerians understand very well the importance of remittances and their implications for individual, family and community development and have made commitments to send money home. Indeed, some Diasporic Nigerians state categorically that they are in the Diaspora for the purposes of earning money for their family and significant others in the homeland. To this extent all Diasporic Nigerians remit money to the homeland for various reasons and were eager to participate, resulting in the study's large pool of participants from North America, Europe and Nigeria.

There were 160 participants randomly selected from a number of large cities in the United States, Canada, Europe and Asia. Of these, 60 participants were drawn from the United States in Texas, Chicago, New York, New Jersey, Georgia and Washington, D.C., poignantly having North America's largest number of Diasporic Nigerian residents (Encyclopedia of Immigration, 2011). 30 Canadian participants volunteered from Toronto, Montreal and Ottawa. There were 20 participants from Europe, namely the UK, Italy and Germany. The other 20 were drawn from Asia, mainly China, South Korea and Japan. In order to comprehend the utility values of the remittances, a further 30 participants were polled from Nigeria, in the cities of Lagos, Abuja, Kano, Kaduna, Enugu, Umuahia and Aba, where the urban dwellers who picked up most of the remittances for onward transmission to the final recipients in the villages reside.

In light of the large pool of participants and the great distances involved, the investigator collected data over a 7 year period. There were 100 face-to-face interviews, mainly of the North American residents where the investigator also resides. During visits to Nigeria, the investigator must transit through major European cities, a fact that enabled him interview a few participants in London, Switzerland and France, and the rest during visits to the homeland. The balance of 60 participants was interviewed by telephone and Skype. A comprehensive demography of both senders and receivers (remittances) are provided further in this study. All the participants completed and signed consent forms voluntarily and at their discretion, signaling their approval to participate in the study. Information gathered from literature and participant observation was triangulated by audio recorded, semi-structured phenomenological interviews ranging from 1 to 2 hours.

5. Emergent themes

Remittances, monetary and goods (in-kind gifts), which translate into well-being of family members and community development in the homeland is a serious issue that did not hesitate to draw all sorts of emotions from the participants. From a catalog of equally important uses of remittances, we teased out the following themes:

Direct monetary remittance in the form of US dollars, British Pound, and Euro; Indirect-Monetary products and in-kind gifts-used cars [*Tokunbo*], motorcycles [*Okada*], household appliances and furniture, used clothes and clothing accessories. Purpose of remittances: children's education; for death in the family and the accompanying funerals; home construction and renovations; illness and hospitalization; investment in small

business; matrimony- including traditional and white weddings; retirement savings; self-directed funeral expenses and arrangements.

6. Discussion

6.1. How the Nigerian Diaspora emerged

The Berlin Conference of 1884-1885 resulted in the partitioning of Africa amongst European imperialists (Boateng, 2010; Okoth, 2006). In this dispensation, Nigeria was partitioned to Britain, which forced the merger of ethnically, religiously, culturally disparate groups in an Amalgamation in 1914 currently referred to as Nigeria (Nwankwo, 1998; Nwankwo and Ifejika, 1970; Okpu, 1977). This vassalage existing between Nigeria as the Serf and Britain as the Lord from the 1960s onward resulted in interchangeable sojourns to both countries by their citizenship. For Nigerians, the sojourns to England were for studies, skills training and diplomacy.

6.1.1. Military intervention as a Diasporic catalyst

Migration by Nigerians to Europe, especially England increased from the post-independence era in 1960 for the purposes of studies, attainment of educational skills, administrative, business and diplomacy. Ogbuagu (2012); Mberu (2010) maintain that those who went to England at this time did not stay back and had no intention of doing so. Their sponsors required them on completion of their studies to return to Nigeria to man the bureaucratic machine that had been bequeathed by Britain. While some returned and filled prestigious positions that had been vacated by the Whiteman, a significant number did not, and were soon to be joined by yet other Nigerians who left for a number of reasons, including those previously stated. Adesoji (2011) argued that Nigerian Diasporic movement increased, contingent on several crises occurring in Nigeria, ranging from religious (Yusuf, 2009), kidnapping for ransom (Aljazeera, 2012; Ubabukoh, 2012) political conflicts, which made a return to Nigeria untenable.

Mberu (2010) suggested that by 1978 a large body of Nigerian professionals had exited the Nigerian continental shelf, with at least 30,000 who had completed their studies in the UK pitching permanent camps in this country. Mberu further stated that an additional 2,000 who were studying in the United States regularized their visas and remained in the United States. Joining the fray, Afoloyan (1988) opined that by 1984 at least 10,000 highly skilled, disproportionately educated (Casimir, 2008) Nigerians were residents of the United States, and these had no plans to return and be domiciled in Nigeria. As supplied by (Ajibewa and Akinrinade, 2003), the farce that was the erstwhile dictator, Ibrahim Babangida's "Structural Adjustment Program" of 1985-1993, meant that another large Nigerian professional cohort was forced to find other lands to sojourn to work and reside. The SAP as it was referred to sapped ordinary citizen's will, when Nigeria, in cahoots with the IMF forced a gargantuan devaluation of the Nigerian unit of currency, the Naira and made it not even worth the paper upon which it was printed. The result was severely low and non-competitive wages

for professionals and highly skilled labor (Nwagbara, 2011), a condition that impoverished, therefore forced them to flee to Europe, Middle East, Asia and the Americas by the 2000s.

6.1.2. Current Diasporic trends

By the turn of the 21st Century, more skilled professionals, this time represented by doctors, nurses and healthcare personnel began trooping out and into the Gulf States and the United States, where they were perceived as paying competitive wages in juxtaposition with Nigeria. Singer (as cited in Nworah, 2007) argued that at the last count there were 15 million Nigerians living in the Diaspora a figure that approximates the loss of 1 in 10 Nigerians to other nations of the globe. USAID (2007) suggests that a large proportion of Nigerian migrants did so for economic reasons, rather than as political refugees. Ajibewa & Akinrinade (2003) added that the destruction of a previously, solid educational and training opportunities in Nigeria, by incessant strikes, lock-outs, a successively corrupt government and system (Smith, 2008), forced young Nigerians and indeed other Africans to seek these skills in more stable environments. For Harris (as cited in Ajibewa and Akinrinade, 2003) "increased migration is inevitable in an integrating world economy, that is increasingly characterized by widening inequalities between the rich and poor nations" (p.3).

As economic migrants, those who left Nigeria were in search of distinctive, creative and enriching life in host countries that had become largely unattainable in Nigeria. They also saw the host countries as somewhat tolerant of pluralism, which existence in Nigeria was an ongoing struggle. It is clear that they did not perceive sojourning and taking up residency in Diasporic countries as an elixir to all their woes, as poverty and destitution know no boundaries. However, they took solace in the assumption that a clear line of career progression that was also sustainable exists in the Diasporic nations, due to their high level of education and practice of professionalism. For them, any failures that they encounter in their host countries would be a part of their Diasporic milestones, therefore temporary and surmountable, a phenomenon that nepotism practices has all but erased from the Nigerian ethos and professional environment.

Some consider Nigeria as a failed state, because it is a country that appears to regress rather than progress when we compute their ranking in the Human Development Index (Fukuda, 2003; United Nations Development Program, 1999). If we go by the summation of the naysayers then, the mass exodus of Nigerians in the Diasporic community and context has only just begun.

6.1.3. Defining the Nigerian Diaspora

It would be challenging to contextualize the issues of remittances, community development and sustainability without understanding the concept of Diaspora as it pertains to Nigerians. The first step towards accomplishing this is to understand who constitute Diasporic Nigerians. This section aims to do just that by attempting to define and contextualize Diasporic Nigerians within the remittance and sustainable community development discourse. So, the question is who are Diasporic Nigerians?

A simple definition would comprise those Nigerians who left Nigeria for any number of reasons, are residing in another country as citizens, permanent residents, documented or undocumented. The other overarching variable is that this group of Nigerians has no immediate plans to relocate to Nigeria for

residency purposes. According to American Christian Science Monitor (2002) there are approximately 15 million or more than 1 in 10 Nigerians whose residence is outside Nigeria. For the United Nations (Orozco, 2006) 1.1 million Nigerians, representing 0.84 of the total population live outside Nigeria on a prolonged basis. Be it as it may, an accurate figure of Diasporic Nigerians is a hard one to come by, due to statistical errors, as well as accessibility for census purposes of those Nigerians who are undocumented, (Amalu, 2008) therefore quite understandably unwilling to present themselves for a head count. For instance (Adichie, 2009) states that there are approximately 1.5 million Nigerians in South Africa who live and work there as a post-Apartheid trend over the last 10 years, and others whose purposes for being there are not easily defined. There is also a large number of Nigerians, said to number half a million who reside in Ghana as a historic Diasporic host country and destination.

In the United States of America highly skilled, highly educated English speaking professional migrants from Africa (Capps, McCabe and Fix, 2011) are in preponderance here in 2000. Skeldon (2009) supplies that 59 percent of these Anglophone Africans came from Nigeria alone. Why this number, one may ask? The quest for decent wages and sustenance, security of employment, advancement in career, and opportunity for training and technological development are the main variables that spur Nigerians and other nationalities to Diasporic host countries, such as the United States. To put it in context, Black, Ammassari, Mouillesseaux, and Rjkotia (2004) state that one third of West Africans are Diasporas from their homeland, while over half a million Nigerians call the UK home (Daily Independent, 2009). For Adebayo (2010) there are 20 million Nigerians living outside the country. Of these, 3.4 million reside in the United States alone (Akinrinade and Ogen, 2011).

To contextualize this population, a single transfer company in the United States processes 125,000 transfers to Nigeria each month (Black, Ammassari, Mouillesseaux, and Rjkotia, 2004). This figure compares to United States Census and United Nation's estimate of 134, 940 Nigerian residents in the United States. In consideration that consistent with findings in other parts of the world where illegal immigration exist, Nigerians are found all over the world and many are undocumented, a situation that renders infeasible an accurate Diasporic statistic. The following tables are presented as estimates and an attempt to document the regions and countries of the world where Diasporic Nigerians can be located and from where remittances to their family members are sent and applied to checkmate poverty and enhance sustainable community development. It is highly feasible that as I document this, the figures and locations would have changed, because they are highly volatile on account of several variables beyond the scope of this study.

7. Diasporic African remittances as a framework for contextualizing Diasporic Nigerian remittances

There are estimates that over 30 million Africans, comprising about three percent of the total African population reside away from their own countries. Contingent on this estimate, Diasporic Africans include those residing in other African countries. Increasingly, these migrants from Africa to other parts of the world, especially Europe and North America are economic migrants. Their main reason for sojourning was to

improve their lives and those of their family members. In light of this, Diasporic Africans who remit money to their families become key players in financing and foreign exchange for their countries and the African continent. United Nations Conference on Trade and Development (UNCTAD) in a recent report (Ncube, 2013) indicated that global remittances in 2010 attained \$300 billion in United States dollars. To put it in context, this figure surpassed Foreign Direct Investments (FDI) and Official Development Assistance (ODA) combined. For the world's neediest countries, including 33 from Africa, they are in receipt of remittances that have burgeoned from 3.5 billion in 1990 to a whopping 27 billion in 2011. In the case of Africa, according to this report, remittances to this continent has quadrupled since 1990 to \$40 billion in 2010, accounting for about 3 percent of Africa's total Gross Domestic Products, GDP.

Table 1. Regions of the world where Diasporic Nigerians are located

Region	Population	Percentage of the general population
East Asia and Pacific	37,878.53	N/A
Europe and Central Asia	954,154.59	N/A
Latin America and Caribbean	10,950.85	N/A
Middle East and North Africa	145,703.47	N/A
North America	763,401.14	N/A
South Asia	61,776.72	N/A
Sub-Saharan Africa [South Africa]	3,197,540.02	N/A

Grand Total 5,171,405.32 approx. Estimated Nigerian migrant populations, from Global Migrant Origin Database, Source: United States Agency for International Development, USAID, 2007.

In this light and as Ncube (2013) opines, there are many, anti-poverty benefits that remittances and in-kind supports by Diasporic and migrant Africans accrue to families and governments. This includes an improved quality of life that is largely absent in households that do not receive such remittances. The World Bank surmises (as cited in Ncube, 2013) that such remittances by African migrants to their homebound families support anywhere between ten to one hundred persons, who utilize them to augment household income, as well as access education and healthcare products. The sum total of the impact of remittances at the micro and mezzo levels, Ncube insists, is in the reduction of poverty and improved human development. Remittances at the macro level promote the improvement of the balance of payments, thus bolstering the receiving country's foreign exchange reserves. He further opines that remittances have the potential to impact on financial development, which in turn fosters economic growth on a long-term basis, through

stimulating savings. Poor and low-income households, who represent a large proportion of recipients of the Diasporic remittances largesse, may begin salting away the surplus, which becomes the conduit into the formal financing system. Having become connected to the financial and monetary systems, the hitherto poor households may also use the surplus savings as collaterals and proof of liquidity for acquiring loans and lines of credit to start small businesses, thus escaping the entrapments of poverty.

Table 2. African nations that play host to Diasporic Nigerians

Country	Population	Percentage of the general population
Sudan	247,420- 1,354,809	23.76%
Cameroon	87,352 478,317	8.39%
Ghana	53,486 292,876	5.14%
Niger	41,379 226,581	3.97%
Benin	29,911 163,785	2.87%
Burkina Faso	26,572 145,502	2.55%
Guinea	25,885 141,740	2.49%
Kenya	25,853 141,564	2.48%
Togo	18,695 102,369	1.80%
Gabon	14,790 80,986	1.42%
Other	184,062 889,571	17.68%

Source: Global Migrant Origin Database, Development Research Centre on Migration, Globalisation and Poverty (Migration DRC). March 2007, Version IV.

Given that most remittances are underreported, contingent on being funneled through informal channels, it therefore stands to reason that remittances statistics for Africa may be grossly conservative. When informal flows are accounted for (Ncube, 2013) suggests that we could be looking at a rise in remittances to Africa by about 50 percent. There is a more recent finding by The International Organization for Migration (IOM) (as cited in Nzeshi, 2013) that Diasporic Africans as a whole remitted over \$60 billion to their respective countries and family members in 2012, an increase of over \$20 billion from the \$40 billion in 2010. Ratha (2012) suggests that of these remittances, those to Nigeria accounted for \$10 billion. Nigeria also places fifth among the largest remittance nations, with India placed highest on the totem pole of remittances.

7.1. Remittances to Nigeria and contexts for its anti-poverty and sustainable community development properties

7.1.1. Direct monetary remittance in the form of US dollars, British Pound, and Euro- Money Transfer Organizations- Western Union Money, Money Gram and others

Money remains the most important, most portable and most cherished Diasporic export to the homeland, Nigeria or elsewhere in the world. In the case of Nigeria, money has several roles that it plays in systems and relationships. Its Diasporic citizens reportedly remitted \$21 billion (N3.36 trillion-Naira) to the homeland in 2012. To contextualize this phenomenon, remittances by Diasporic Nigerians represent the very top five global countries which collective remittances (Imam, 2012) totaled approximately \$530 billion in 2012, an increase of \$179 billion from the \$351 billion World Bank estimate in 2011 (Jha, 2012). In this scenario, the largest remitter was India and China at \$60 billion approximately, followed by the Philippines at \$24 billion, Mexico at \$24 billion and Nigeria in the fifth position at \$21 billion. Egypt was ranked sixth largest at about \$18, an exponential rise from \$9 billion representing remittances from its Diaspora in 2008. Imam (2012) further argued that the \$179 billion surge was the outcome of increased Diasporic support to their family members in the homeland to assist them stave off hunger and destitution, or in other cases repatriated by returning migrants. Imam continues that the \$530 billion remitted in 2012 exceeded the \$406 billion projection by the World Bank by 6.5 percent. It is further projected that the remittances will increase by 8 percent and 10 percent in 2013 and 2014 respectively, attaining an approximate value of \$534 billion by 2015.

Guarnizo (2003); Hondagneu-Sotelo and Avila (2003); Jones, (2002) argue that remittance of money to family members and relatives sustains the existing consanguineal ties. Poignantly, remittances (Ratha and Xu, 2007) of money presents as life lines to family members who are the direct recipients and as an anti-poverty elixir. Not only that, but the fact that indirectly, the use of such remittances by family members to purchase goods and services from the community promotes community development. Those who provide the goods and services that the recipients of the Diasporic remittances purchase, go on to use the money they have earned to stave off hunger and engage in other forms of enterprise, the sum total of which promotes and sustains community development. In the case of Nigeria, Money Transfer Organizations-Western Union, Money Gram, Vigo, LCC, Munditransfers and many others, some not as well-known hold sway, nay stranglehold on the remittance phenomenon. The recipients of the remittances depend on them for food, and purchase health care products, transportation, education, investment in small businesses (Orozco, 2006) real estate, and survival (Aderinokun, 2009; Ogbu, 2008). Without it they would not only be completely deprived, due to a discriminatory economic system in Nigeria, they also stand to experience the sequelae of other poverty-driven issues.

Although Money Transfer Organizations –MTO present as obvious ways of remitting money to family, relatives, friends and business partners in Nigeria, human courier is a largely overlooked area of remittance, despite its use being primordial and rampant (Hernandez-Coss and Bun, 2006). The human courier constitutes other Diasporic persons, usually residing in the same location as the sender, and would have been

returning home to visit, or work on a project that was left unfinished during a previous visit. The poignancy of remittances to developing societies is further vindicated by findings by (de Hass, 2005), that for instance, remittances to Kenya, Ghana and the Philippines constitute close to 10 percent of these countries Gross Domestic Products-GDP. Not only this, but also the finding by de Hass that remittances constitute in such developing nations the fulcrum of their sustenance, without which most of the nation-states will collapse or enter into anarchy.

Ogbu (2007) cited the 2006 finance Minister for Nigeria, Dr. Shamsuddeen Usman, who claimed that remittances by Diasporic Nigerians to the homeland doubled from 10.5 billion in 2006 to 17.9 billion in 2007, a serious rise in comparison to the last two years. For Aderinokun (as cited in Mberu, 2010), this was a meteoric rise due to a finding that only in 2005 the comparison remittance figure was \$6.5 billion. Joining the fray, to lend veracity to this study's findings that remittances from the Nigerian Diaspora served anti-poverty purposes as well as promotes sustainable community development, Soludo (2013) stated:

"If you believe the World Bank's figures, Nigeria received about 10 per cent of its GNP in 2012 as remittances (about \$21 billion). Some interpret these to be remittances by the 'Nigerian Diaspora'. A caveat on the figures is important. They are total (recorded) inward remittances: we don't know what proportion is from Nigerians on short-term assignments— non-residents abroad (consultants, short-term workers, students, diplomatic staff, visitors, etc.) versus those who have 'settled' or are resident abroad (Diaspora). Let me add that no one (not even the World Bank) knows for sure the nationality or ancestral origin of the remitters. We don't also know the remittances through unrecorded, informal channels—cash transfers through friends and relations. Part of the remittances are for consumption; others for portfolio and capital investment. For the moment, let us assume that a significant proportion of the remittance comes from the Diaspora population. It certainly helps to reduce the big hole created by the outward 'remittances' (mostly capital flight?); is twice the Federal Government's capital budget, and is essentially what sustains many households in Nigeria". (para.4)

Table 3 illustrates how each of the big MTOs plays a part in the remittances and the respective percentages of their remittances vis a vis other competitors.

7.1.2. Profiles of Nigerian Diasporic remitters in Europe and North America (Study findings)

- Diasporic Nigerian remitters (senders) stated having resided in Europe or North America from 4 to 40 years on average
- 38 was the average age of remitters in this study
- Close to two-thirds were male
- Only about 30 percent of the respondents claimed to have attained citizenship of the country where they resided at the time of the study.
- An additional 40 percent claimed to be permanent residents or had some document that showed their eligibility to remain in that country.

- The rest 30 percent had no comments or refused to divulge their residency status.
- 65 percent of the respondents claimed to have completed an undergraduate or college degree, supporting argument by (Casimir, 2008) that more than members of the host countries, a significant number of Africans, with Nigeria leading are highly educated and place a high premium on education.
- 35 percent stated having completed high school or engaged in a vocational education or training.
- Personal income for the highly educated respondent senders ranged from \$20,000-\$40,000 annually, with household incomes in the range of \$50,000-\$60,000 annually.
- Those respondents who completed high school or had vocational training claimed to have annual incomes ranging from \$15,000-\$30,000, with household incomes in the range of \$40,000 annually.

Table 3. Major Money Transfer Organizations-MTO, locations and their percentages of transfer stranglehold

Money Transfer Organization-MTO	Percentage of Transfer holding	Country/Region Based
Western Union Company	78.26	Englewood, Colorado, United States
MoneyGram	15.38	Dallas, TX. United States
Envio De Valores La Nacional	2.34	New York, New York, USA
Cam	2.01	NY & Florida, USA
Citibank [Citigroup]	0.67	New York, USA
Bank	0.33	N/A
Bank To Bank	0.33	N/A
Hand By Hand	0.33	N/A
Vigo [subsidiary of Western Union Company]	0.33	New York, New York
	Total 100%	

Source: Survey of remittance senders United States Agency for International Development, USAID, 2007

7.1.3. Profiles of receivers of Diasporic remittances (study findings)

- Those homebound (receiver) relatives claimed to earn between N200,000-300,00, equivalent to approximately \$1,249.79-\$1,874.68 annually
- A sizeable number-60 percent had been receiving the remittances for over 8 years
- 30 percent had been receiving for 3.5 years
- 10 percent stated receiving for 1 year or less
- Recipients ranged in age from 20-30 years

- Over 70 percent of these recipients were male
- The 70 percent male recipients stated having an undergraduate degree, completed high school, or had undertaken a vocational training. Why were 70 percent of the recipients male and educated? The answer is provided below.

Table 4. Remittances by Diasporic Nigerians to the Homeland in 2006

The following is a conservative rendition of monetary transfers to Nigeria in 2006; A World Bank report about the U.K.-Nigeria corridor claims from interviews with money transfer organizations (MTOs) that there are five million Nigerians in the United States remitting the following monetary products (Hernández-Cox and Bun 2007).

Region of Remittance	Percentage of Remittance	Percentage of Remittance
East Asia and Pacific	@ 80% Remitting \$39826569.83	@ 70% remitting \$34848248.6
Europe and Central Asia	@ 80% remitting 1,474,896,580.72;	@ 70% remitting = 1,290,534,508.13
Latin America and Caribbean	@ 80% remitting 10,454,414.98	@ 70% remitting 9,198,717.10
Middle East and North	@ 80% remitting 139,875,328.62	Africa @ 70% remitting 122,390,912.54
North America @	@ 80% remitting 1,465,730,197.24	70% remitting 1,282,513,922.59
South Asia	@ 80% remitting 59,305,651.81	@ 70% 51,892,445.33
Sub-Saharan Africa	@ 80% remitting 831,360,404.14	@ 70% remitting 727,440,353.62

Grand Total @ 80% Remitting 5,134,599,201.65; @ 70% Remitting 4,497,749,688.27 4,200,000,000, Official World Bank Figure (2006)= \$4,200,000,000, Source: World Bank. World Development Indicators, 2006

7.1.4. Other demographics of homeland recipients

7.1.4.1. High incidence of male recipients

Historically, males have been responsible for picking up the remittances from the cities, where the banks disburse them and then forwarding such remittances to the village, where the actual (final) recipients reside. Some of the reasons that have been advanced for the high incidence of male recipients are the fact that more males have a higher mobility rate, back and forth from the village to the metropolis, especially for work purposes and other transactions. The other reason is that males are less likely to be attacked and the remittances snatched from them than women. Additionally, in case of an attempted hijack, the men present as more physically capable than women to defend themselves and the remittance. The other reason advanced and plausible is that there are more literate males in Nigeria than women. This is especially

important as a lot of the transactions are performed in English and Pidgon languages (Ogbuagu, 2013) and to claim the remittance, one is required to append their signature, a prospect that may be daunting and intimidating for a mostly illiterate Nigerian women population.

7.1.4.2. Other in-kind anti-poverty and community development “Remittances” to Nigeria

It is true that money and cash remittances represent the highest order of anti-poverty and community development medium, due to its liquidity and portability, however, findings from this study that are based on the participants’ narratives show that in-kind gifts to families are very significant as wealth makers, sometimes even surpassing cash remittances. Generally, these in-kind gifts are shipped or freighted to Nigeria, where they are either utilized for creating wealth or sold and the proceeds applied to the aforementioned. What fuels the remittance of such large financial capital to the homeland, one may ask?

7.1.5. Rationale for remitting money and monetary products-Research findings-Senders Rationale for Saving & Remitting Money to Nigeria

- 40 percent-for constructing a new home or renovate an existing one (See also Ogbuagu, 2011)
- 25 percent-Death in the family-funeral rituals and arrangement (See also Ogbuagu, 2011)
- 35 percent-To pay hospital bills or purchase of healthcare products
- 38 percent-Investment in small-scale enterprise
- 30 percent-sending to a bank account in Nigeria for their retirement and for use during visits-(See also Ogbuagu, 2013)
- 26 percent-for traditional marriage and white wedding
- 55 percent-to parents, siblings and extended family members for various applications

8. Indices for sustainable community development generated or orchestrated by Diasporic remittances

8.1. Building new homes or and renovating existing ones

Although Diasporic Nigerians visit the homeland, these visits are epileptic at best, as their commitments in the host countries preclude their ability to conduct frequent visits to their homeland. When they do visit the homeland, the same commitments that they have in the Diaspora force a speedy return. Regardless of this situation, Diasporic Nigerians invest inordinate amount of capital (Ogbuagu, 2013) in constructing a new home in Nigeria or renovating existing ones, be they theirs directly or those owned by their parents and family members. To accomplish this, Diasporic Nigerians have taken out huge loans, lines of credit, maxed their credit cards or other means to engage draftsmen or architects to draw structures that they now take to Nigeria and erect magnificent homes and fortresses. 50 or 31.25 percent of the participants in the study stated that they have either completed the construction of their home in Nigeria or were still working on completing them. 70 or 43.75 percent of the 160 participants were assisting to renovate their parents’ or

family homestead, where their parents and siblings still reside and where they stay when they visit. Why all this capital in a place where they visit infrequently? Diasporic Nigerians would be the first to argue that they do not plan to retire in their Diasporic homes, but must return to enjoy their retirement far from the rat race in the west. 80 participants, representing 50 percent of the total respondents clearly stated that they wish to retire in Nigeria and visit their children here in the Diaspora or access healthcare products that are scarce, frequently absent in their home country. Coming from a culture with a high degree of filial piety, they did not find amusing, the way retired citizens in the west are treated, they argued. Another reason they advance is that those, especially for the Igbo of the defunct Eastern Nigeria, it is a taboo or family shame for a natural born child, especially male to die and be buried in a distant land as the spirit of the departed is said to roam interminably until the bones are repatriated and interred among their ancestors (Ogbuagu, 2011). Such persons and their families become the subject of village ridicule, an assertion that Gugler (2002) also agrees with.

8.2. Death, funeral rites and interment

Despite significant paradigm shifts that have occurred, only 18 participants, representing 11.25 percent of all participants, insist that their children are in the Diaspora (Uzundu, 2012), precluding an interment in the homeland. Conversely, 142 or 88.75 percent of the 160 participants in this study expressed a desire to be buried with their ancestors. Those who are vehement about returning to be buried among their ancestors, cite American GIs and soldiers who are lost in combat, but must be retrieved as corpses or bones and brought back to America for proper and befitting burial (Ogbuagu, 2011). These participants saw themselves no less. For this cohort, as shown early in this study, some have constructed huge and stately homes (Osili, 2004) in Nigeria, where they intend to be buried whenever they expire. Not only this, but the fact that in Nigeria, most lying-in state and viewing are at the deceased living room rather than a funeral home. Funeral homes are new, few and far in between, therefore nonexistent in the cultural lexicon. To this extent, homes in Nigeria also double as funeral parlors, and it is here that they are laid in state. Again, there are virtually no cemeteries and the ones that exist are “ghostly” because no one “in their right senses” would use them. The culture and custom are such that one must be buried in their homestead, often at the main entrance of the compound so that all that approach must see that this is where the lord of the manor is laid to rest.

The import of this foray into homes and funerals is to show that an exceedingly great amount of capital is invested and expended on the construction of stately homes, nay palaces (Ogbuagu, 2013). Not only that, but the fact that Diasporic Nigerians and those belonging to different age cohorts are in competition (Chukwuezi, 2001; Ong, 1999) over whose home is more palatial means that more will be built and as such their erection joins the anti-poverty and community development fray. The participants in this study attested that the landscape of most cities and villages are dotted by private and rental properties owned by Nigerians who reside overseas, including them. Additionally, obscene capital is spent (Ogbuagu, 2011) on burial and funeral rituals as the participants in this study confirmed. What this means is that building contractors, some, expatriates from the Diasporic locations, marbled grave and tombstone makers, an army of jobless skilled and unskilled villagers, sub-contractors and all who are able to work are hired to build the mansion and

monument. Some of these projects are so large that for several months, all the workers at the site would sustain themselves and their families from wages and in-kind gifts received here. Indeed, others not only do they get lifted from poverty and its threshold, but some are able to begin erecting their own projects, engaging in petty trading themselves or their spouses, due to participating in projects executed by Diasporic persons in their locality. When there are many of these types of projects by a Diasporic Nigerian or Nigerians in a community, and sometimes, there are, the projects inadvertently become anti-poverty instruments for the whole community which benefits members in one way or another.

8.2.1. Setting up shop to sell commodities shipped to the homeland by Diasporic family members

8.2.2. Shipment of used cars (Tokunbo) Motorcycles (Okada), appliances and furniture to Nigeria as anti-poverty measures

8.2.3. Used cars [Tokunbo]

Owing to its liquidity and portability, it is evident that remittances in the form of money and cash occupy a higher pecking order in anti-poverty campaign and community development sustainability. However, it is pertinent to state that in-kind gifts sent, often shipped to family, friends and business associates, such as used cars with the sobriquet of *Tokunboh* play significant roles in the sustainability of families in Nigeria. Contends Connors (2011) of the Wall Street Journal, there is no official tracking of used cars to Nigeria. However there is an estimate of 155, 000 used cars of all models imported to Nigeria each year mainly from Texas and New Jersey since 2008. 74 or 46.25 percent of the respondents showed that they had at some time either shipped or contributed to the purchase of a used car either from the west or in Nigeria for the purposes of enabling their family members engage in the transportation business. This trajectory supports Connors' argument that the World Bank's prediction that the African middle class, comprising those who have incomes in excess of their basic needs, will grow from a current 13 million in 2000 to a whopping 43 million by 2030. In the final analysis, a lot of Africans will be lifted from poverty due to factors that include Diasporic remittances and importations of goods. With Nigeria as the continent's most populous and an emerging "African Tiger," there is an expected and accompanying exponential growth in wealth and sustainable development. As we shall see in the next segment, perhaps, the greatest anti-poverty product in Nigeria is the famous, sometimes infamous and ubiquitous motorcycle or *Okada* as it is popularly known all over Nigeria.

8.2.4. Motorcycles [Okada]

Cars aside, motorcycles also known and popularly referred to as *Okada*, play even bigger roles in curbing poverty and destitution, as well as promote community development more than cash remittances. In the case of cash remittance, it is highly expendable and if not well managed, can be liquidated as quickly as it is received. As in-kind products, the shipment of used cars (*Tokunboh*) and especially motorcycles (*Okada*) to family members in the homeland mandates the recipients to engage in enterprise aimed at creating wealth. In a country with a rather large population and fast growing economy, movement is essential in ensuring that goods and services are delivered in a timely fashion. Public transportation in Nigeria has historically been

delivered by the private sector, as most attempts by the public sector is decimated by corruption (Awowode, 1997; Ikeano and Akinrolabu, 1991; Adeniji, 1981).

Awowode (1997); Ikeano and Akinrolabu (1991); Adeniji (1981) put it in context by stating that as the population in some cities were growing, the number of public vehicles designated for public transportation were decreasing. For instance during the 1980s, whereas the population of Lagos burgeoned from 1,499,200 in 1973 to 3,790,000 in 1980, the number of public transportation was shrinking as shown by an overall number of vehicles registered in Nigeria in 1984 as 165,000. As an oxymoron, it gets better. This number dropped to 100,000 just a four short years later. Dictator, Babangida's Structural Adjustment Program was the farce that delivered the coup de grace on the inaccessibility of personal and government-operated public transportation (Awowode, 1997). To this extent, Oyesiku (2002) states that 70 percent of all transportation deliveries are accomplished by the private sector. Motorcycles or *Okada* took over as the intra-city, transportation mode (Olaore, 2011) due to unnavigable road network (Aderemo, 2012; Fasasi, 2012), their maneuverability, and low-cost maintenance. The ubiquitous *Okada* has all but chased cars and other transportation means out of town, due to the prohibitive cost of procuring cars and vehicles, concomitantly leading to a lower supply of four-wheeled vehicles that began in the 1970s. Enter motorcycle or *Okada*, as urban and rural dwellers use them and are transported by them quickly and efficiently to their destination (Fasakin, 2001; Adesanya, 1998; Ogunsanya and Galitma, 1993).

Commercialization of *Okada* came into effect in the city of Calabar, Nigeria in the early 1970 post-war period (Adesanya, 1998; Ogunsanya and Galtima, 1993). It became the colossus that it is today, when large sectors of the public services were retrenched (Oladepo and Omotunde, 1985) in 1975 and 1976 and people had no means of livelihood or survival. In desperation, and with hunger and destitution staring them in the face, previously white collar workers mounted their bikes and began picking and dropping off other desperate commuters for a fee. The reign of *Okada* has begun, with high profit margins following. As an anti-poverty agent, the ownership of *Okada* means that one is able to engage in the business of transporting people and goods to their desired location and in turn are paid for the service. Interviews of *Okada* operators, most of whom have high school and post-secondary diplomas state that they realize between N1,500 to N3,500 (approximately \$10-30 US dollars) each day after accounting for all operating expenses and overhead (Onyema-*Okada* operator, personal communication, July 5, 2005). As agency for community development, the proliferation of *Okada*, and the finding that it generates large capital for its operators in turn promotes the growth of ancillary sectors, comprising importers and dealers in motorcycle-*Okada*, repair men, government licensing office and plate numbering, increased use of petroleum and petroleum products, building of gas stations and hiring of petroleum products workers, etc.

Olubomehin (2012) has suggested that the sheer numbers of *Okada* used by families for sustenance yields millions of dollars each year, aside from over N10 billion or the equivalent of approximately \$632 million that the sales of *Okada* and its spare parts generates. With the shipment of *Okada* by Diasporic Nigerians to poor and desperate families in Nigeria, some state government initiatives in purchasing and leasing, many (Itodo, 2005), youth who would have engaged in antisocial behaviors, such as banditry, have a means of livelihood in addition to avenues for creating wealth. It is noteworthy that these measures assist in alleviating hardship for a country like Nigeria, which ranks 153 in Human Development Index, a process that

computes composite statistics that include life expectancy, education and income (Fukuda-Parr, 2003; United Nations Development Program, 1999). All the participants in this study spoke at length about how they have remitted thousands of hard currencies to their parents, siblings, friends and business partners. Of the 160 participants in this study 152 or 95 percent expressed having knowledge of the multi role of Okada, have been transported on it at some point during their visit to Nigeria, or have contributed or remitted money to assist family members or friends purchase it as a transportation enterprise, which will preempt the frequent request for money, hoping subsequently to become economically emancipated.

8.2.5. Government initiatives at sustainable community development

8.2.6. Diasporic homeland investment liaison-[Foreign Direct Investment-FDI; Direct Deposit Investment-DDI], capital investment and entrepreneurship-Manufacturing and assemblies industries, rental and real properties and others

Nigeria assumed a democratic status in 2000, following a return to civilian governance and the election of a former military dictator, General Olusegun Obasanjo as its President. In his pursuit of the African renaissance (Nworah, 2007) and the growth and development of Nigeria, Obasanjo undertook tours of several cities in Europe, Asia, the Middle East and North America, where Diasporic Nigerians call home, in order to persuade them to invest in Nigeria. Obasanjo's renaissance embodies the utilization of social and human capital, a trend that is currently burgeoning in Africa by the intervention of NGOs, Africans themselves, the government and the Diaspora to promote sustainable economies that enhance the eradication or abatement of poverty, and sustainable community development. Obasanjo engineered the creation of the Nigerians in Diaspora Organization-NIDO (Skrbiš, 1999), which aims to encourage Nigerians in the Diaspora to return to the homeland to apply their skills and capital in building and renewing the country's infrastructure (de Haas, 2006; Niam, 2002).

Although the Nigerian economy is booming, however extreme poverty is now a way of life, for a number of reasons, including corruption, religious and sectarian unrests and a government that appears devoid of any mass-based agenda (Cooks, 2013; Transparency International, 2012; Adesoji, 2011; Pallister, 2000). In light of the extreme poverty that exists in Nigeria, due to the demise of the middle class and a continuing chasm between the extreme wealthy and the extreme poor, the idea behind this Diasporic investment liaison as proposed by the Nigerian government is to "leverage the tens of billions of dollars already coming into the country and "crowd in" investments into capital-starved sectors. It's actually quite an intriguing idea to finance a development fund through a sort of 'national contingent asset' (Monk, 2011, para.1). The proposal considers the fact that remittances to the developing nations constitute the second-largest source of financial capital, having implicitly positive outcomes in the sustainable poverty eradication paradigm continuum. The argument posits that Direct Deposit Investment-DDI, which aims to prod Diasporic Nigerians to invest in their homeland economies have serious ramifications for the eradication of poverty, and the promotion of community-wide social, infrastructural development through the creation of jobs and other ancillary economies. To put this in context the Federal government of Nigeria according to the Minister of Trade and Investment, Dr Olusegun Aganga aims (Daily Champion, 2011) to raise in the first instance \$2billion in

Diaspora funds (Akwani, 2007). It is aimed to “float 'an open-ended instrument to be issued for sale' to the Diaspora Nigerians, thereby giving them the opportunity to invest in their home country” (para.1). Omoh (2011) quotes the Minister:

“We have so many Nigerians in the Diaspora. The economies of many countries were built based on investments from people living abroad. We are in the process of structuring a fund, which we hope to put in place sometime in September when all the approvals are in place. That fund will be targeting those Nigerians in the Diaspora...they will come in, bring their money and invest. According to the World Bank, in 2009, about \$18.6billion was remitted to this country by Nigerians in the Diaspora. If we take half of that, and channel it the right way into the country, we will have enough capital to invest in this country. That is just focusing only on what you already have” (para.6-7)

The respondents in the study were asked whether they were aware of the Diasporic homeland economic liaison proposed by the Nigerian government. Only 20 participants, representing 12.5 percent were aware of this proposal. Virtually all 20 of them were not taking the bait, due to their suspicion and experience with the high magnitude of corruption in Nigeria. They argued that if the same government was mismanaging and embezzling billions of dollars derived from the petroleum sector, how could it manage a basket of remittances that were being sent to their poor families, who are the victims of the same bad government in the first instance? I had no answer for that, because I could not agree more myself. The respondents all agreed that investing in Nigeria was a good idea, and some have been doing that on their own or with trusted partners, but they would not be doing it with the government, or giving its control over to the government of Nigeria any time soon.

9. Rental property and housing in Nigeria

A portion of the Diasporic homeland economic liaison involves the construction of real property, designed for wealth creation in Nigeria. The Sun Newspapers (2013) writes that massive deficits exist in the provision and affordability of housing for Nigerians. This situation has now encouraged business-minded people, including banks and Diasporans to cash in by either building or buying properties for rental purposes. The Sun Newspapers finds that investment in rental housing in Nigeria consumes up to N576 billion (about \$3.64 billion US dollars) each year, resulting in the mushrooming of private estates across the Nigerian metropolis and landscape. Rental properties of Diasporic Nigerians are generally managed and supervised by their family members. In this, as many as 25 participants stated that they own rental property [apartment building or flats as it is popularly known in Nigeria] designed for wealth creation and housing their family members [as caretakers] at the same time. As “caretakers” as they are popularly known, they also reside in a section of the rental property to insure its smooth operation. After all it is their property too. What this means is that such family member have “kissed” goodbye to paying rent, a serious burden for renters and non-homeowners in Nigeria. It is a burden, in Nigeria, just as it is in Diasporic societies because most tenants

expend more than 30 percent of their earned income on housing, which in turn makes a dent on their ability to execute other equally important projects. In Nigeria, landlords typically request between 2-4 years rent in advance and most workers and families can ill afford this (The Sun Newspapers, 2013). With this rental burden off their shoulders, such family members, doubling as “caretakers” now have surplus liquidity which they can plow into other projects, thereby raising their standard of living, status, assisting them escape poverty, while the property itself poses as an index for sustainable community development.

10. Conclusion and recommendations

Nigeria is indeed a rich country, when you juxtapose it with other so-called Third World countries and indeed some of the advanced, but smaller nations of the world. After all, it is the world’s 12th largest producer of the Brent-type petroleum (United States Energy Information Administration, 2011) having ceded a higher position owing to the Niger Delta conflicts that began a few years ago. Yet, it is paradoxically a very poor nation in that majority of its citizenry continue to live in abject and unwarranted poverty. The concomitant is that the Human Development Index is not only poor, but shamefully straddles a higher order on the totem pole when compared with some Third World nations that do not have such mineral wealth as Nigeria. There is a chasm that exists between the rich and the poor in Nigeria that this penury has resulted in the regression of the life span to 45.6 years (Agency Reporter, 2012; World Life Expectancy, 2010), and poor families are increasingly straitened. The straits have become the spur, for those who have vowed to escape it have either fled the country or have Diasporic family members, relatives and friends who now remit money and in-kind gifts to the homebound relatives to assist them stave off hunger and escape poverty. In this, the study found that remittances by family members in the Diaspora have become the elixir for poverty, enabling those family members who would have otherwise starved, diseased or succumbed to both to thrive. Remittances did more than these. As an anti-poverty measure, remittances assisted in community development and sustainability through the establishment by recipients of small business, mainly in the transportation sector, as shown by the preponderance of used vehicles (*Tokunbo*) and especially motorcycles (*Okada*), proceeds of which were applied for economic growth and anti-poverty sustainability. The importance of these products as anti-poverty instruments was seen in the growth of ancillary sectors, which allowed practitioners and entrepreneurs gain and escape poverty from the flow of goods and services.

With a large number of Nigerians residing away from their homeland as Diasporas, coupled with the fact that many of them are well-educated, with a whopping 17 percent in the US having a Master’s degree and 4 percent with a doctoral degree (Casimir, 2008). Contrasting this finding, only 19 percent of white Americans held bachelor’s degrees, with 8 percent holding master’s degrees and only 1 percent had doctorates (Aziz, 2012). Nigerians, when controlling for racial discrimination and other exclusionary practices of the dominant population, are therefore engaged in lucrative professions, suggesting that the amount of remittances to family members, to friends for sustenance and for the execution of projects has only one way to go, up. What this translates into is that these family members currently and more than previously apply the remittances to sustain themselves, purchase goods and services, including healthcare and educational products.

Additionally, the remittances and in-kind products sent home by Diasporic Nigerians find their way into projects such as housing for personal use and for creating wealth as rentals, to the extent that those who are hired as labor, those who supply materials and ancillary products necessary for the successful execution of the projects are lifted from poverty and sustained further through the maintenance of such projects.

In the most serious vein, the proposal by the federal government of Nigeria to engage in Diasporic homeland investment liaison (Akwani, 2007), by promoting Foreign Direct Investment-[FDI] and Direct Deposit Investment-[DDI] may yet be a step in the right direction for a sustainable community development and the fight against poverty. Already, tens of billions of dollars are being remitted to Nigeria mainly for subsistence, often in a staccato fashion. This liaison, which aims to encourage a well-planned, well-executed remittance system seeks to leverage these FDI and DDI as development fund into a “basket of fund” or what Monk (2011) refers to as “national contingent asset” (para.1) The “basket of funds” will then be plowed into capital-starved, but promising investment sectors of the economy, for employment purposes and the creation of wealth. The proposed plan exploits the finding that the second-largest source of financial capital to developing and poor nations comes from immigrant and Diasporic remittances and relay of in-kind products. Not only this, but the fact that these remittances have implications for community development and anti-poverty sustainability (de Haas, 2005) makes further evaluation and exploitation rather tempting (assuming that the undercurrents of corruption and inefficiency do not consume it) (Smith, 2008). What this means in the final analysis is that as the years wear on, remittances and provision of in-kind goods may force poverty onto the sidelines, while simultaneously promoting sustainable community development. Our fingers are crossed.

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