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THE ROLE OF NIGERIAN MIGRANTS IN THE DEVELOPMENT OF NON-CAPITALIST ECONOMIC ACTIVITIES IN NIGERIA

A Research Paper

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Disclaimer:

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Dedication

I dedicate this paper to the Almighty God who orchestrated my path through the studies of Economics, Law and finally Development Studies culminating in this research. The hand of God is definitely in this beautiful journey and I cannot be more grateful.

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List of Acronyms

HTA – Home Town Association

NGO – Non-governmental Organizations

GNH – Gross National Happiness

GNP – Gross National Product

IOM – International Organization for Migration

CAMA – Company and Allied Matters Act

OECD - Organization for Economic Cooperation and Development

ABSTRACT

At the core of achieving social justice is the need to secure right to basic needs of life. There is no real development without provision of the basic means of survival. Hence, the need to rethink the economic system and deliberately create a community-led economy in which non-capitalist activities, that exist to advance the interest of the masses, is prevalent. The research sought to determine whether or not, Nigerian migrants in the western countries are open to funding non-capitalist activities in Nigeria and find out the extent of openness in terms of barriers and motivations.

Both the qualitative and quantitative analysis of data gathered revealed that Nigerian migrants are largely open to funding non-profits despite having the consciousness that some of the organizers of these non-profits are out to meet their own needs rather than societal needs. Nigerians are known for their strong sense of community and generosity which is reflected in their willingness to support non-capitalist development initiatives in any community in Nigeria just as much as they remit to their family members.

However, the volume of funds that can be realized through remittance will be greater if all stakeholders ensure the transparency and reliability of non-profits. More development remittance will be secured if the specific projects or needs to be provided for are communicated for the purpose of the migrants meeting them directly. Massive awareness on social media on existence, activities, achievements, location, targets and specific needs is necessary for more success in utilization of remittances for development purposes.

RELEVANCE TO DEVELOPMENT STUDIES

This research is relevant to development studies in so far as it relates to proffering solution to the developmental problems of poverty, inequalities, environmental degradation and global injustice fuelled by capitalism and colonialism. It highlights the possibility of the establishment of a non-capitalistic economy through the instrumentality of development remittance.

Keywords: Remittances, Migrants, Social Justice, Development, Capitalism, Community Economy, Funding, Non-profits.

CHAPTER ONE

INTRODUCTION

1.1 Background

In Nigeria of today, everything is expensive for an average income earner. Even the rich are lamenting. What is the hope of the poor? Visiting migrants who left the shores of Nigeria some three or more years ago are wondering if it is the same country they left that they are back to. My friend from Canada who went home for his wedding stated that “Nigerians are now spending dollars” to indicate the hike in prices. The capitalists are however not affected as their desired profit margins are usually always realized because the people will eventually have to buy what they really need since there is no hope of getting it elsewhere. Actually, business men are happy at these times as their profit-thirst is better satisfied with the opportunity to make more due to expected increase in price.

The profit-driven economy has prevailed significantly ever since the emergence of industrial revolution and colonialism leading to exploitation of natural resources for private profiting of capitalists at the expense of the assured well-being of the masses. These culminated in inequalities, poverty, wastes, social instability, political instability and environmental degradation. There is the need to conduct economic activities in a manner that makes basic needs for survival accessible to all. Rights to education, health, food, shelter and clothing need to be guaranteed, to say the least. It is unjust to limit access to necessities of life to participation in the capitalist market when there are many who lack the required purchasing power for the market, as determined by the profit-seeking suppliers.

The fostering of enterprises or undertakings that are not profit-driven are therefore crucial in developmental efforts, for the reversing of the social injustices resulting from capitalism and colonialism. These undertakings exist to meet needs. The development of Nigeria now necessarily requires more establishment of non-capitalist enterprises. These enterprises mainly exist to solve problems and meet needs rather than make profit for private investors. Some of them meet these needs at no price or at the lowest possible price to keep up with supply, making no profit at all. Others make profit which are ploughed back or used to solve some identified problems. These non-capitalist undertakings include community-based organizations (CBOs), social enterprises, non-profits, cooperative societies and non-governmental organizations. They are usually involved in crucial sectors like education, health, agriculture, housing and the likes.

1.2 Problem Statement

Non-capitalist entrepreneurs, undertakers or enterprises are often faced with financial constraints which reduces their ability to adequately solve the problems they are out to solve. Since they are not profit-oriented, they often require funding to keep their activities going or expand their programmes or scope for the purpose of impacting more lives. In the past, they have mostly been funded by international donors. A study conducted on Nigeria, Kenya and Zimbabwe revealed that 69% of funds received by CBOs came from international sources and 35% came from multilateral organizations like World Bank and UNAIDS (Krivelyova *et al.*, 2013, p. 23).

A research by British Council (2022, p. 56) on social enterprises in Nigeria shows that the greatest barriers of these enterprises is access to grants from international donors as various conditions are attached such as details of past work, track record, audited account and more which they may find difficult to meet. The start-ups social enterprises are particularly at a disadvantage in this regard. Moreover, these funds often come with attached conditions or instructions that limit the real and long-term achievement of the mission and the progress of the receiving group or people as pointed out by Pogge (2018). The enterprises may be coerced into changing their core mission while trying to get funds from donors who have ulterior motives such as to further coloniality. Hence, the need for funding of non-capitalist activities by Nigerians, if any meaningful development that will translate to the betterment of Nigerians is to be realized.

Migration contributes immensely to economic development of home community through remittances. Since 2015, remittances have been the foremost source of foreign finance for developing countries, surpassing Foreign Direct Investments and Official Direct Assistance (Ratha *et al.*, 2022, p. 1). Nigerian Diasporas have the potentials to substantially drive development in Nigeria with approximately 17 million Nigerians residing abroad (IOM, 2023, p. 42). Report has it that Nigeria received 25 billion US dollars as remittances in 2018 and was the fifth highest recipient of remittance in the world (IOM, 2024, p.59). How much more now in 2024 with the unprecedented rate of emigration from Nigeria as socio-economic and political condition worsened? Yet, the informal remittances not covered in the official report is estimated to be about 50% of the formal remittances (*ibid.*).

Most remittances in Nigeria, as in most countries in the global south, are to immediate and extended family members. Such private remittances have the tendency to increase inequalities and dependencies though it enriches the recipients (Straubhaar and Vădean, 2006, pp. 24). There is the need to channel this important source of finance to some widely impactful and more effective

developmental courses through some institutional arrangements that allow for or encourage public or communal use of remittance. These will allow for redistribution that favours reduction of poverty and inequality. Funding non-capitalists is one of such courses. Nigerian diasporas are in a position to establish, co-found or fund non-capitalist undertakings in Nigeria by virtue of the favourable exchange rate. The least currency in the western countries is a fortune in Nigeria. When pooled together, it has the capacity to fund provision of necessary alternatives to the capitalists' provisions.

1.3 Objective

This research seeks to assess the sense of home-community engagement among Nigerian migrants with a view to determining the openness to funding non-capitalist activities including but not limited to social enterprises, non-governmental organization, community - based activities and projects. The underlying pursuit of this research is to set anti-capitalism and decoloniality forces in motion while promoting income and wealth redistribution, reciprocity and improvements in the well-being of Nigerians.

1.4 Research Question

The main question of this research is:

To what extent are Nigerian migrants open to development through the funding of Non-capitalist economic activities in Nigeria?

Hence, the following sub-questions:

1. How open are Nigerian Migrants to development (non-family) remittance?
2. What are the barriers to development remittance?
3. What are the motivating factors for development remittance?

1.5 Justification of the Study

Quest for social justice and development requires effort to ensure poverty reduction, equality and no deprivation of human rights. Real human rights are rights to adequate provision of the necessities for survival. These rights of the poor in Nigeria are clearly and grossly violated due to

the prevalence of capitalism in our economy. This developmental problem can be addressed by efforts to ensure establishments, funding, support for and prevalence of non-capitalist economic activities. This research focuses on how the main hurdle of such organizations, which is funding, can be solved by Nigerian Migrants. The research highlights the possibility of international redistribution and utilization of remittance for development in Nigeria.

1.6 Ethical Consideration

The research involved collection and or processing of (primary or secondary) personal data (including personal data in the public domain) of participants from whom voluntary and informed consent were sought. No high sensitivity or other low sensitivity ethical issue was involved. The research involved asking sensitive questions about personal preferences. Such questions were asked in the survey which was voluntary and anonymously filled. There will be no disclosure of the respondents' identity whatsoever.

1.7 Positionality

My interest in this research stems from passion and obligations of my faith to solve problems of the needy as further strengthened by the topics encountered in the course of going through development studies which portrays the deprivations, distortions, exploitations, wastes and environmental degradations occasioned by capitalism which I have come to see as the root of most developmental problems that can be addressed by strengthening alternatives to capitalism. This is not an attempt to advocate for the complete eradication of capitalism but to foster the prominence of non-capitalist alternatives as their absence is a grave depravation of the human rights of the poor who cannot afford to pay the prices of capitalists or to whom capitalists are not attracted for lack of profitability. As a recent migrant, I have had reasons to remit to people I do not know and I am willing to remit to non-capitalist activities. I expect other migrants to be willing to and actually do the same for the development of our country.

1.8 Definition of Concepts

a. Non- Capitalist Activities

These are economic activities carried out with no intention of private profiting but for making social impact, for which they charge little or nothing. When charges are attached, it is for the purpose of meeting organizational or societal need. They include non-governmental organizations

(most popular), social enterprises, cooperative societies of individuals with common interest, community-based organizations, charity organizations and the likes. They are concerned with meeting one or more basic needs of life for the public or their defined members. Communication with the research participants involved the use of the familiar words like non-profits, Non-Governmental Organizations (NGOs) and social enterprises.

b. Development Remittances

These are funds sent by diasporas to their home communities or countries for public use in the provision of some basic needs in the society. These needs ranges from necessary community projects such as drilling of boreholes, construction of school buildings, renovation of hospitals, maintenance of roads etc neglected by government; to funding of NGOs and community undertakings. They are basically remittances to non-capitalist activities. They are means of increasing the reach and positive impacts of remittances.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The goal of development is to solve societal problems towards improving the well-being of the people. Capitalism, as the dominant economic system, creates problems and reasons for actions by development scholars and actors. Considering the increased rate of migration over time, migrants are now beacons of hope for their families, communities and the home country as a whole. Scholarships on capitalism and way forward with the aid of remittances are reviewed and discussed below within the theoretical frameworks of community economy and anticapitalism, redistribution and global social justice, remittance and development which provide the lenses for the thoughts in this research.

2.2 Community Economy and Anti-capitalism

Capitalism has been variously defined to connote different things but with a common feature of capital or profit accumulation by private individuals or corporate entities through some economic activities, be it trade or production (Smith, 2017). Capitalism is everywhere and seems to be the only right order of economic activity. Gibson-Graham (2003; 2006) displaces the idea of “capitalocentrism”, that everything in the economy revolves around capitalism, which excludes other important activities in the very diverse economy that are non-capitalist in nature. Such other silenced activities include subsistence production, indigenous exchange, sharing of gifts and surpluses, kin-based activities, activities of cooperative societies, volunteering, slave labour, social entrepreneurship, domestic care and the likes, which are present in the economy but becoming less popular and less attractive with the prevalence of capitalism that is associated with exploitation and environmental degradation.

Community Economy in Gibson-Graham’s thought is the “normative representation of the diverse economy” consisting of activities that are deemed just and widely accepted. (2003, p. 6). While slave trade and theft are part of the diverse economy, they are excluded from the community economy. Their work brought to fore the need to rethink the economy with substantial acknowledgement, visibility and further establishments of non-capitalist economic activities and identities which are already existing in homes and communities (ibid. pp 7-8). This is in a bid to counter the hegemony of capitalism and highlight that there are other better natural systems of

organizing economic activities which are based on cooperation, solidarity and reciprocity, allowing for prioritized values of the people and not just profitability of an individual or corporate body.

This appreciation, support and fostering of non-capitalist activities in the community economy is particularly important as capitalism leaves much to be desired. Kovel (2007, p.4) calls for widespread awareness of the wrecking nature of capitalism and radical strategizing on achieving the end of capitalism or we face the end of the world. Capitalism generates continuous wealth while also continuously generating poverty, insecurity, wastes and destruction of the ecosystem among other things (ibid. p.70). Capitalism is a tool of oppression rather than co-operation as it widens the gap between the rich and the poor (ibid. p.89). The abundance of commodities and wealth occasioned by capitalism is flawed with poverty of many who suffer in the midst of plenty (Wright, 2018, p. 1).

Should everything be sold in the capitalist market? Satz, (2012) answers this in the negative. Satz shares the view that, if freedom and equality between members of the society is to be realized, some necessary goods like education, health, votes, freedom of speech and the likes must be guaranteed as rights and be excluded from market where access is determined by possession of cash. This is line with the reasoning of nineteenth-century social liberals like T. H. Marshal and same was interestingly admitted by early proponents of the market like Adam Smith and David Ricardo (Ibid. pp. 5-6)

The very nature of capitalism breeds opposition against capitalism motivated by material interest or moral values of the opposers (Wright, 2018, pp.2-4). This can be seen in employees who want more salary, consumers who want to pay less or have nothing to pay for products or even fellow capitalists whose moral values hurt their competitors' interest. The desired values that critique the nature of capitalism are "equality/fairness", "democracy/freedom" and community/solidarity with the latter being a driver of the others (Wright, 2018, pp. 4-9). A strong sense of solidarity has no place for private accumulation of wealth at the expense of others and disregard for the essential needs of others in the community. If anything, capitalism creates tension and division through competition in the community with business owners competing for sales, workers competing for jobs and employees competing for promotion among others (ibid. pp. 13-14).

Despite the growing concern for the gradual destruction of the environment and depletion of natural resources as far back as 1970 with the recognition of April 22 as the earth day, the world continues to experience unprecedented and sporadic multiplication of destructive activities and metrics because the engaged measures like recycling, adoption of better technologies and election of sustainability-conscious politicians only scratch the surface while failing to address the root cause or greater driving force of the destruction in capitalism (ibid. pp. 1-10). In Nancy Fraser view, Capitalism is the institutionalized driver of climate change and it needs to be dismantled (2021, p. 96). In her words, “Anti-capitalism could and should become the central organizing motif of a new commonsense” (ibid., p. 97). This is because continuous prevalence of Capitalism is consent to inevitable destruction. New outcomes require new ideologies and process that are aggressively and deliberate pursued.

Wright (2018) discusses different anti-capitalistic ideologies and strategies including “smashing”, “dismantling”, “taming”, “resisting” and “escaping” capitalism that have been tried over time (2018, pp 24-27). Smashing capitalism involves complete elimination of capitalism through a revolutionary seizure of power by socialists while dismantling involves gradual replacement of capitalism by co-existence of state-run organizations in the interest of the masses like public schools and public hospitals by a socialist government elected into power. Taming Capitalism involves managing the profit-driven activities through anti-capitalist regulations and redistributions to care for the masses, provide public goods and protect against externalities. Resisting capitalism involves anti-capitalist actions like protests and strikes which are not executed through the state unlike taming. Escaping capitalism involves non-capitalistic organizations of people in utopian communities, cooperative societies, communal activities and the likes, established on the basis of equality and reciprocity, and where profit-drive has no place even though they are usually initially established by funds from capitalist because the world is capitalistic anyway. The strategy is adopted where collective action by the majority against capitalism is unrealistic.

Wright recommends a combination of all the aforementioned strategies with the exclusion of smashing, as a better strategy over time for eroding capitalism from dominance in the “determination of economic condition of life and access to livelihood for most people” (Wright, 2018, p. 26). Fostering non-capitalist activities falls under the escaping strategy and is one of the strategies to erode capitalism by this framework. From the foregoing, less prevalence of capitalism and more support for non-capitalist activities is desired in the community economy. Gibson-

Graham (2006) advocates “prefigurative politics” which entails establishing and supporting non-capitalist enterprises now to gradually approach the desired future, rather than wait for complete elimination of capitalism before utilizing the alternatives to capitalism.

2.3 Redistribution and Global Social Justice

Redistribution within nations has gained prominence in scholarships and practice but it is yet unjust for some countries to be so rich and others so poor, especially when the poor are those with most natural resource for production. Social justice approach to sustainable development necessitates redistribution from the global north to the global south as the current global political economy subordinates the global south to the interest of the global north. (Fischer, 2014). The prevailing order of things creates the assumption that the south exist to serve the interest of the north as superior human beings. In Heilinger’s (2019) reasoning, no human being matters less and all human beings form a “morally relevant community” and are citizens of one world.

The existing global structural inequalities which was occasioned by colonialism and other international relations that favoured global north while impoverishing and crippling the socio-economic conditions in global south is global structural injustice that should provoke thoughts, feelings and ultimately actions from residents of the north in favour of those of the south on the basis of demands of moral responsibility, with the hope that such actions will culminate in substantial institutional reforms in favour of the south (Heilinger, 2021). Pogge (2002) makes a similar ethical argument in favour of redistribution from the wealthy to the poor of the world which should not be seen as charity but pursuit of justice because the wealthy countries contributed to the violation of the human rights of the millions of poor people in the developing countries through past actions like colonialism that continue to shape the current order and determine the access of world’s poor to education, health and other basic human needs.

For Heilinger (2021, p.189), failure of individuals in the north to respond to ability to financially help those in distress in the south would be a passive contribution to the global structural injustice. The possibility of international migration has given the citizens of the south the chance to be beneficiaries of the affluence in the countries of the north. In line with the thoughts of Heilinger, Pogge and their likes, these migrants in particular, owe their home community the moral responsibility of meeting as many needs as they can, whether or not they are rich considering the power of the currency of the western countries in the home countries. They should be more interested in remedying the existing injustice.

Considering the fact that foreign aid is ineffective in alleviating poverty as it creates dependency, fails to target the poor and is often misallocated due to poor governance and corruption (Easterly, 2006); there is need for alternative mode of redistribution for global justice. Remittance is one of such. Lant Pritchett (2006) argues that increasing global labour mobility is more effective than foreign aid in reducing inequalities and achieving economic development as the amount of migrants' remittances surpasses foreign aid and are more targeted at real needs of households and communities including education, health, business developments and the likes; in addition to increased income of the migrants and their immediate families now residing in the rich countries. He further argues that it is morally wrong to deny individuals from poor countries the right to migrate when foreign aid has been proven ineffective over the years.

In favour of redistribution and reduction of global inequalities, Milanovic (2016) advocates for international migration of individuals from poor countries to the rich ones so they can earn more and improve the standard of living for themselves and their family members by increasing access to education, health and other essential services. These migrants can go beyond their families to the communities and improve living conditions in many families. For Milanovic, migration is an inalienable human right, especially when it involves people fleeing from poor living conditions and the rich countries have the moral responsibility to accommodate them. When considered as a gateway to alleviating the poverty of many people through development remittance, international migration should be prioritized as an instrument of establishing global justice.

2.4 Remittance and Development

The process of development is complicated by the diverse meanings, agents, interest and approaches involved (Kothari & Klein, 2023, p. 2). Socio-economic development is often conceived as intentional practice of fitting into Eurocentric ideas of modern societies as against unfolding unique societal change of each society for the better (ibid). Hence, the differentiation of development by Hart (2001) into “big D” Development to represent the latter and “little d” development to represent the former. In his words, “little d” development can also be called “development of capitalism” which he considers to be “geographically uneven” and “profoundly contradictory set of historical processes” (Hart, 2001, p. 650).

‘Little d’ development is problematic in that it creates inequalities and competitions for resources and power while big D Development entails deliberate efforts to solve these problems (Kothari & Klein, 2023, p. 3). Development is thus the management of the disruptions created by

capitalism and colonialism (Cowen and Shenton, 1996). Efforts to promote and support non-capitalist activities would therefore be part of Development as against development. Sen (1999) sees development as the process of increasing actual capabilities that the people have in leading their own lives based on their values. Such a process would be one that delivers the people from capitalism which gives no room for passion and play as everyone is chasing money without which no basic need of life can be accessed.

Eurocentric approach to development revolves around capitalism and pursuit of economic growth which do not necessarily translate to improved well-beings. The alternative approach would be non-capitalist and pursuit of both economic and social well-being of the people. In fact, this would be alternatives to development or post-development and not development alternatives (Escobar, 2018). Non-capitalist developmental activities are therefore, instruments necessary for departure from Eurocentric approach and for unique evolution of each society in ways that are best for its people. Such non-capitalist developmental activities include community farming cooperatives, local education initiatives, volunteerism mutual aid networks like food banks and other innovative survival activities the locals come up with.

The western capitalism-centred idea of development, reinforced by conditions attached to foreign loans and aids to developing countries, has been heavily criticized as it often yields no genuine development but increased dependency on the west, worsening the socio-economic conditions in these countries (Igwe, 2018, Nkrumah 1970). The policies introduced were not favourable to local industries and they required limited social investment necessary for real development, resulting in failure to realize economic growth in the developing countries (Kothari & Klein, 2023, p. 23).

Since foreign aid has been a tool to further coloniality of development (Kothari & Klein, 2023, p.35), there is need for other sources of funds for financing developmental efforts from donors with no attached conditions or with conditions that are suitable to local needs of developing countries and which foster genuine and non-western model development. Hence, the rise and deepening of south-south cooperation involving and fostered by China, Brazil, South-Africa and India (ibid. pp. 39-42). Remittances, foreign direct investment and trade are other sources of funds to developing countries aside foreign aid (ibid., p. 36).

Diaspora community has been an important source of funds to their countries of origin and are therefore regarded as the “fourth development aid actors” after government, development agencies and international organizations (Mohamoud and Formson-Lorist., 2014, p. 6). The traditional use of remittances is reduction of poverty through increased investment of private households in education, entrepreneur, health and real estate among others expenditure (McKinley, 2003; Gupta, S. *et al.*, 2007; Boon and Ahenkan, 2011; Ncube, 2010). Remittance directly empowers the needy people in the developing countries without the intervention of the state, corporate bodies or international organization that may be associated with corruption, mistargeting and bureaucracies (Kapur, 2003, p. 10).

Since the volume of remittances are higher than foreign aids and remittances have been found to be more stable and reliable source of foreign currency (Ratha *et al.*, 2022, World Bank, 2005), there has been considerations for more utilization beyond improving the economic conditions of private household related to or known by the migrants. Gubert (2006, p. 52) is of the opinion that remittances do not necessarily drive development because of the mere fact that they provide extra income to some families but agrees with the view that development can only be achieved if remittances are channelled to sustainable productive activities that do not need further remittances for survival.

The possibility of leveraging remittances to mobilize private capital has been explored by the Global Knowledge Partnership for Migration and Development - KNOMAD (Ratha, D. *et al.*, 2023). Mohamoud and Formson-Lorist (2014) call for the utilization of financial flow from diaspora community for entrepreneurship by diasporas in home country to ensure inclusive development rather than just impacting migrant’s family. These are yet funding the highly flawed capitalist activities. De Haas (2009) and Orozco (2009) discussed the consideration for developmental relevance of private remittance from the indirect or multiplier effect on reducing poverty and inequalities in the communities and not just in the receiving households.

However, forms of remittance that directly impacts the community generally, and not just few persons within the capitalist system, is desired in pursuit of developmental courses. One of such is the developmental efforts of Home Town Associations (HTAs). These are associations of migrants, who are increasingly getting involved in community projects in their home communities (Mohamoud and Formson-Lorist., 2014, p. 8). They pool their resources together and send collective remittances to their home community for execution of pre-determined projects like

construction of medical facilities, installation of water and grant of scholarship among others (Olowa, 2016).

HTAs are more effective in small communities who are able to accommodate the HTAs in their decision-making processes unlike the large communities who see HTAs as political rivals (Mazzucato and Kabki, 2009, pp. 244-245). Some communities are unable to attract HTAs and those that do often have abandoned projects which may be due to mismanagement by local leaders or trust issues (ibid.). Some migrants do not join HTAs to avoid peer pressure, confining and gossips (ibid.). They may also be reluctant to give for charitable courses through HTAs for confidentiality of financial ability.

HTAs funding often takes the form of a top-down approach as the HTA usually decides what to do in the home community without consulting local leaders (ibid., Chauvet, L. *et al.*, 2015, p.687). An attempt to utilize migrants' remittance in Mexico as far back as 1996, by setting up garment factories in their home community was a colossal failure as it was not a furtherance of social process with local meaning and meeting local needs (Iskander, 2006, pp. 252-254). Bottom-up approaches to development are better and more sustainable strategy (World Bank, 2001). Non-HTA development remittance channels like funding established non-capitalist activities are bottom-up approaches that ensure better effectiveness of the funds in meeting local needs. The non-capitalist enterprises are usually managed by Nigerians in Nigeria who are interested in social impact and solving developmental problems but usually lack sufficient funds.

A beautiful example of bottom-up funding approach of non-capitalist undertaking funded by migrants is reported in Bentaleb and Lahoussein (2005) about "*Migration et Development*", a non-governmental organization in Morocco formed by a migrant (Lahoussein) who returned from France after he lost his job in the French army and his other colleagues. They used part of their severance package to carry-out community projects and enlisted other migrants to fund community projects, largely involving the locals in the determination and execution of projects with the founders on ground. They built schools for age 6-18yrs in a combined class for acquisition of knowledge tailored to the needs of the community along-side with road construction and electrification projects among others. The organization adopted a wholistic approach to development focusing on infrastructure, socio-economic condition, environmental preservation and culture. This kind is desired in Nigeria.

Existing literatures on motivation for remittance recognize altruism as a motivation in which people remit out of a natural and moral desire to be kind to others (Agrawal,2000; Azizi, 2019; Oke, 2008). Funding non-capitalist enterprise is an act that requires high degree of altruism. Nigerians are expected to be open to funding non-capitalist enterprises if they are altruistic. The volume of private remittance to Nigeria confirms that Nigerians have a high degree of altruism which should guarantee openness to funding non-capitalist enterprises as well.

2.5 Conclusion

Academic work on the need for community economy with prevalence of non-capitalist activities, redistribution and international migration for social justice, development through promotion of non-capitalist economic activities and utilization of remittances which provide holistic framework for this research have been discussed. The focus of the research is the mobilization of remittance for public use with particular interest in supporting non-capitalist undertakings in Nigeria. When mobilized to fund such activities, remittances would be more impactful for the establishment of the desired future community economy. Such remittance will have wider impact but yet direct effect on poverty.

CHAPTER THREE

METHODOLOGY AND DATA COLLECTION

3.1 Data

The study adopts a mixed-method approach and is exploratory in nature. It predominantly qualitative, beginning with three (3) pre-survey interviews which contributed to the content of the survey conducted for discovery of patterns and relationships in variables. Further interviews were conducted to allow for more discoveries of opinions of the respondents, in line with interpretivist research approach. The study seeks to determine the openness of Nigerian Migrants in the western countries, to funding of non-capitalist enterprises in Nigeria. The targeted respondent is any Nigerian in these countries as what is sought to be determined is their openness when they had or have the ability to fund with any amount, with no amount being too little considering the exchange rate.

This study entails qualitative analysis of ten (10) interviews, seven (7) of which were conducted physically and quantitative analysis of a survey with one hundred and thirteen (113) responses. The Survey was conducted online. The survey respondents were contacted through whatsapp groups of Nigerians in Netherlands and snowballing to reach those not on the groups and in other countries. Five (5) random Nigerians were interviewed in the open market of the Hague where all kinds of people meet, eliminating possibility of bias as to sex, religion, tribe or status. Two (2) Nigerians were interviewed in a church in the Hague while three (3) were some acquaintances interviewed online. Two of these three are based in the United Kingdom and the other here in the Netherlands.

The survey comprised twenty (22) questions that could be completed within ten minutes, seeking to determine if the respondents send money to non-capitalist enterprises in Nigeria, why they may not and what they require to do so, in addition to their demographic information. This is in a bid to determine the extent of their openness to funding non-capitalist enterprises. The interview sought to determine familiarity or involvement with non-capitalists and in-depth explanation of reservation to openness. The interview was open-ended and a semi-structured one with each interview having a minimum of five questions and being concluded within 15 minutes.

All participants were assured of anonymity and confidentiality to ensure that reliable responses are provided. No email address was collected for the online survey. Name of the interview respondents were not collected. The interviewees consented to the recording of the interview capturing only their voices.

3.2 Analytical Techniques

Interview responses were analysed using a theme-based approach. They were grouped by themes to determine openness, motivations and barriers to development remittance.

The survey responses were analysed using Stata and Microsoft excel. Descriptive statistics such as frequency count and percentages as well as charts and tables were used to determine patterns and give insight on factors that determine openness. There are 22 variables from the survey. These variables are discrete for which ordinary least square regression is not suitable. Hence, the regression analysis was carried-out using Probit model to determine the relationship between the variables and openness of the Nigerian Migrants, the latter being the dependent variable.

3.3 Model

The regression model for the analysis is as below:

$$\text{Openness} = \beta_1 + D\beta_2 + R\beta_3 + T\beta_4 + u$$

Where D is a vector of demographic variables including gender, age category, income category, length of stay and religiosity; R is a vector of remittance variable consisting of remittance to acquaintances (family and friends) and remittance to strangers; and T is a vector of trust variables comprising accountability and scam variables.

3.4 Determination of Openness

Openness of the respondent is a variable to be deduced from a combination of responses given by each respondent. Since there is no established theoretical basis for determination of openness to funding of non-capitalist enterprises which is a novel study area, the determination is left to the test of an average reasonable man. The operational definition of the criteria for openness and otherwise are therefore set out below in line with best practice for social research (Babbie, 2020).

A respondent is deemed open if he/she:

1. Does not negate the idea of diasporas funding non-capitalist economic activities by giving response *yes* or *Maybe* to the question *Do you think non-profits in Nigeria should be helped by diaspora community?* and
2. Does not agree with the statement that *Non-profits should only be funded by government, international organizations and the likes, not individual migrants* or agrees with it but contradicts such agreement by also meeting criterion 1 above (agreeing to diasporas helping). and
3. Has not decided not to ever send money to anyone or any organization in Nigeria again

Those who do not meet the above criteria are deemed not open. Hence, a respondent is deemed not open if he/she:

1. Negates the idea of diaspora funding non-capitalist activities or
2. Agrees to only government and international organizations funding non-capitalist activities without negating this by also saying diasporas should help or
3. Is determined to never send money to anyone or any organization in Nigeria again

3.5 Survey Response Summary

Gender:	Male (59%)	Female (40%)	Prefer not to say (1%)
Age:	<40yrs (66%)	<60yrs (33%)	>60yrs (1%)
Length of Stay:	<5yrs (50%)	< 10yrs (20%)	>10yrs (30%)
Religion:	Religious (85%)	Not religious (15%)	
Income Category:	High (13%)	Average (63%)	Low (24%)
Immediate family members in Nigeria?:	Yes (97%)	No (3%)	
Remittance to family and friends?:	Yes (98%)	No (2%)	
Remittance to unknown persons?:	Yes (84%)	No (16%)	
Remittance to non-capitalist?	Yes (52%)	No (48%)	
Should Diasporas help non-capitalist?	Yes (62%)	Maybe (35%)	No (3%)
Willingness to commit to regular Donation	Yes (43%)	No (38%)	Conditional (19%)
Non-capitalist be funded by government, international donors and other non-migrant sources?:	I agree (24%)	I do not agree(76%)	
I want to fund non-capitalist but do not know how to go about it:	Exactly (25%)	I don't care (9%)	Not at all (66%)
Remittance through HTA?	I don't belong (69%)	Yes (25%)	No (6%)
Remittance to any community in Nigeria?	Yes (89%)	No (11%)	
Non- profits are not accountable	I agree (42%)	I do not agree (58%)	

Non-profits are scam	I agree (4%) Some are (64%) I do not agree (32%)		
I do not know genuine non-profits to donate to	Yes (39%)	I don't care (10%)	No (51%)
I would fund NGOs, social enterprises or other non-profits if there's something in return for me	Yes (14%)	No (86%)	
I would fund non-profits if there's an intermediary that prevents misappropriation	Yes (75%)	I don't care (9%)	No (16%)
I would only fund non-capitalist when involved in a communicated specific project that I have interest in	Yes (72%)	No (28%)	
I am done with sending anything to anyone or any organization in Nigeria	Yes (7%)	No (93%)	

3.6 Research Limitation

The findings of the study are indicative of the position on the subject but may not be generalizable as true for all Nigerian Migrants in the western countries or the diaspora due to the fairly small size covered permissible by time and resources.

CHAPTER FOUR

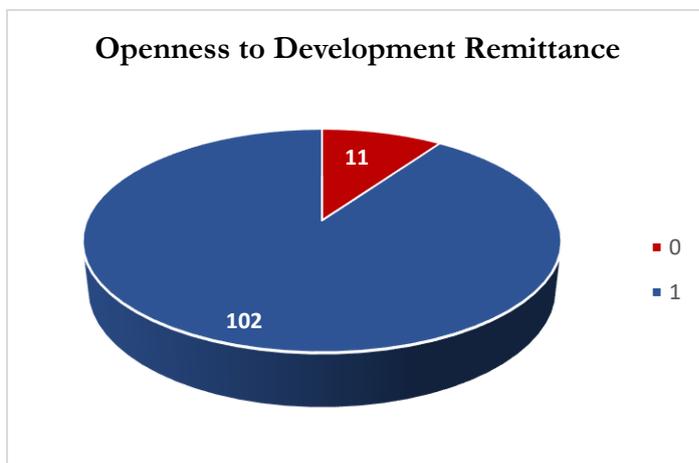
FINDINGS

4.1 QUANTITATIVE ANALYSIS

4.1.1 Openness

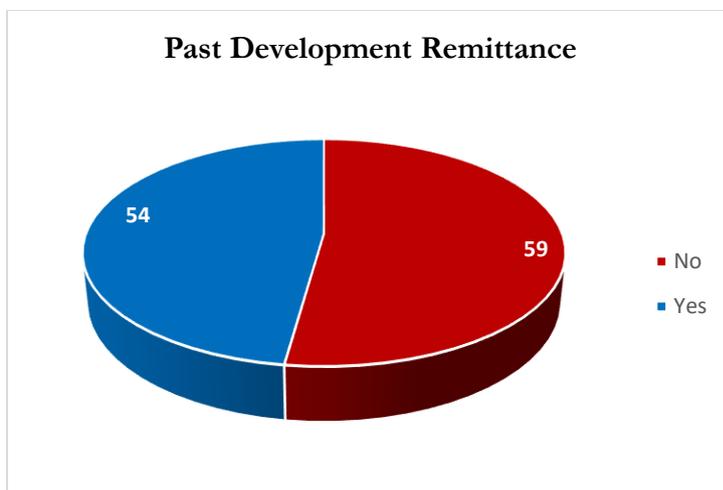
On the basis of the criteria already described in the preceding chapter, Most Nigerian Migrants were found to be open to funding of non-capitalist activities in Nigeria as shown in figure 4.1 below.

Figure 4.1



90% of the respondents (102/113) are open to development remittance. They share the idea of diasporas remitting for development purposes and are personally willing to be part of it. In fact, about half of the respondent already sent funds to non-profits in the six months preceding the survey as captured in figure 4.2 below.

Figure 4.2



The respondents who indicated that they did not remit for development courses but were judged open based on their responses may not have come across the opportunity or had reasons to object to donating to the ones they had information of, though willing to donate to developmental courses. 28 respondents actually indicated that they are willing to fund non-profits but lack the knowledge of how to go about it.

Furthermore, the remittance from the respondents in six-months preceding the survey is as described in table 4.1 below. This table shows that almost all the respondents (111 of 113) remitted to acquaintance which are usually family and friends. This confirms the high altruism and generosity of Nigerian migrants. It is however interesting to see that 86% (95/111) of those who remitted to acquaintance, also remitted to strangers.

Table 4.1- Past Remittances

	Acquaintance Remittance		Total
	Yes	No	
Stranger Remittance			
Yes	95	0	95
No	16	2	18
Total	111	2	113

If they remitted to strangers, it is expected that they will also be motivated to fund non-capitalist activities if their required conditions are met.

Also, commitment to regular donations demonstrate extreme openness to development remittance. When asked about the desirability of commitment to such, the responses gotten are described in table 4.2 below

Table 4.2

Regular Donations?	
Yes	44
No	49
Once in a while	4
Depends	16
Total	113

About 39% (44/113) of the respondents are very open to funding non-profits to the extent that they would not mind committing to regular donations. 16 respondents gave a conditional

affirmative response requiring one or more of the following (made possible by survey drafting error but eventually appreciated):

- Legitimacy of the non-profit
- Trustworthiness or reliability of the non-capitalist organization
- A believe in the course of the non-profit
- Knowledge of the activities of the non-profit
- Verifiable proof of the non-capitalist impact

4 respondents were expressive about their desire to give once in a while rather than been committed. Some of the 49 respondents who opted for no commitment without more can be implied to belong to this category as well.

4.1.2 Openness Factors

The regression results below show the relationship between openness to development remittance and relevant factors. Column one shows result for regressing openness on only demographic independent variables, column two shows result for regressing openness on demographic and remittance variable while column 3 shows for regressing on all the variables, adding trust variables.

Table 4.3 – Regression Result

VARIABLES	(1) open	(2) open	(3) open
gender_bin	-0.0346 (0.489)	-0.0211 (0.323)	-0.00398 (0.790)
rel_bin	-0.0572 (0.346)	-0.0258 (0.193)	-0.0244** (0.02)
InCat_1	0.0187 (0.766)	0.0189 (0.515)	0.00201 (0.923)
InCat_2	-0.0470 (0.661)	-0.0162 (0.731)	0.0108 (0.545)
AgeCat_1	-0.0382 (0.511)	-0.0187 (0.448)	-0.0124 (0.381)
LengthofStay_1	0.0699 (0.247)	0.0268 (0.250)	0.0156 (0.205)
LengthofStay_2	-0.00491 (0.951)	0.00363 (0.919)	0.0287 (0.207)
AcqRem_bin		0.978*** (0.000)	0.988*** (0.000)
StrRem_bin		-0.113***	-0.0782**

		(0.002)	(0.028)
Notaccountable_bin			0.00586
			(0.670)
Scam_1			-0.677**
			(0.014)
Scam_3			0.00799
			(0.462)
Pseudo R ²	4%	12%	34%
Observations	111	111	111

P-values in parentheses
*** p<0.01, ** p<0.05, * p<0.1

111 of 113 observations were used because the remaining 2 belong to a variable (Age category of 60 years and above) that contributes nothing to the model due to the fact that the 2 respondents involved are judged open as seen in Table 4.4. Same is the case of the variable on whether or not the respondent has family in Nigeria.

Table 4.4 – Age Category

Age Category	Count of Age Category	Sum of open
40 or less	74	66
60 and above	2	2
Above 40 but less than 60	37	34
Grand Total	113	102

a. Demographic Factors

Now, Table 4.3 reveals that all the demographic factors but religion **do not significantly** affect the probability of the respondent being open to funding non-capitalist activities, on average. It appears that being male or less than 40 years decreases the probability of being open to development remittance, when compared with their counterparts. Considering the P-values, being under 40 years is more likely to have an impact but this is not conclusive as the coefficients lack statistical significance even at 90% confidence interval. Religiosity however is an important factor. The probability of being open to funding non-profits when religious decreases by 2.4 percentage points on average, as compared with those who are not religious. Although this is not so huge an effect, it points to the fact that religiosity is highly unlikely to aid openness. This estimate is statistically significant at 95% confidence interval. These are corroborated by the tables below.

Table 4.5 – Openness by Gender

Gender	Count of Gender	Not Open	Percentage not open
Female	45	4	9%
Male	67	7	10%
Prefer not to say	1	0	0%
Grand Total	113	11	

Table 4.5 indicates that the two genders are almost equally represented among the respondents that are not open. Hence gender has no significant influence on the decision to fund non-capitalist enterprises.

Table 4.6 – Openness by Religiosity

Religious?	Count of Religious	Not open	Percentage not open
No	17	1	6%
Yes	96	10	10%
Grand Total	113	11	

Table 4.6 shows that most of the respondents are religious. Almost all the respondents that are not open are religious. 10 percent of the religious people are still not open. Hence, being religious does not guarantee openness.

Table 4.7 – Openness by Age Category

Age Category	Count of Age Category	Not open	Percentage not open
40 or less	74	8	11%
60 and above	2	0	0%
Above 40 but less than 60	37	3	8%
Grand Total	113	11	

Table 4.7 shows no much difference between the remaining two age categories used in the regression analysis. Age is therefore not a major factor that determines whether or not a Nigerian migrant will be involved in development remittance, though it seems migrants under 40 years may be more reluctant to remit for development purpose. This could be due to the fact that many in this category are yet to be comfortably settled in these rich countries.

Table 4.8 – Openness by Length of stay

Row Labels	Count of Length of Stay	Sum of not open	Percentage not open
5 to 10 years	22	1	5%
Less than 5	57	7	12%
More than 10 years	34	3	9%
Grand Total	113	11	

Furthermore, Migrants who have stayed for less than 5 years appear to be more reluctant to fund non-capitalist activities as seen in Table 4.8 above. This should be for same reason as those under 40yrs.

b. Remittance Factors

Table 4.3 reveals a very strong positive relationship between private/acquittance remittance and openness to development remittance. The probability that someone who sends money to family and friends will also send for communal or development use is 99 percentage points higher on average than that of someone who doesn't send money to familiar people in Nigeria. This estimate is strongly statistically significant.

Table 4.9 - Remittance to Acquaintance

Row Labels	Count of Acquittance remittance	Sum of not open	Percentage not open
No	2	1	50%
Yes	111	10	9%
Grand Total	113	11	

As expected, those who remit to family and friends have enough ties to be concerned with the community and Nigerians generally. They are also already used to the idea of sending home and may often have leftover money in their Nigerian account that can easily be sent to any non-profit they come across.

Furthermore, Nigerian Migrants who send money to strangers are 8 percentage points less likely to remit for development purpose, as compared with those who do not remit to strangers. In other words, those who do not remit to strangers are on average, slightly more open than those who do. This is statistically significant at 95% confidence interval. This is also seen in table 4.10

Table 4.10 - Remittance to Strangers

Row Labels	Count of Stranger Remittance	Sum of not open	Percentage not open
No	18	1	6%
Yes	95	10	11%
Grand Total	113	11	

Surprisingly, 10 people who remitted to strangers within the last 6 months think diasporas should not fund non-profits, government and international organizations should be responsible for the funding or have decided to never send to Nigeria again. Hence the negative relationship with openness. This could be because they often have bad experiences with these people that provoke such decision. It is however not a substantial factor though significant.

c. Trust Factors

Table 4.3 indicates that on average, Nigerian migrants who think non-profit activities are scams are 68 percentage points less likely to fund non-profits, as compared with those who do not agree that non-profits are scams. The estimate is statistically significant. However, only very few respondents believe that all non-capitalist activities are a fraud as seen in Figure 3 below. Many of the Respondents rather believe that some non-profits are scams.

Figure 4.3



It is interesting to know that only very few of those who think some non-profits are scams are not open. These also confirms the openness of most Nigerian migrants to funding non-capitalist activities despite the belief that some of them are scams although these may be subject to some other conditions as will be later discussed.

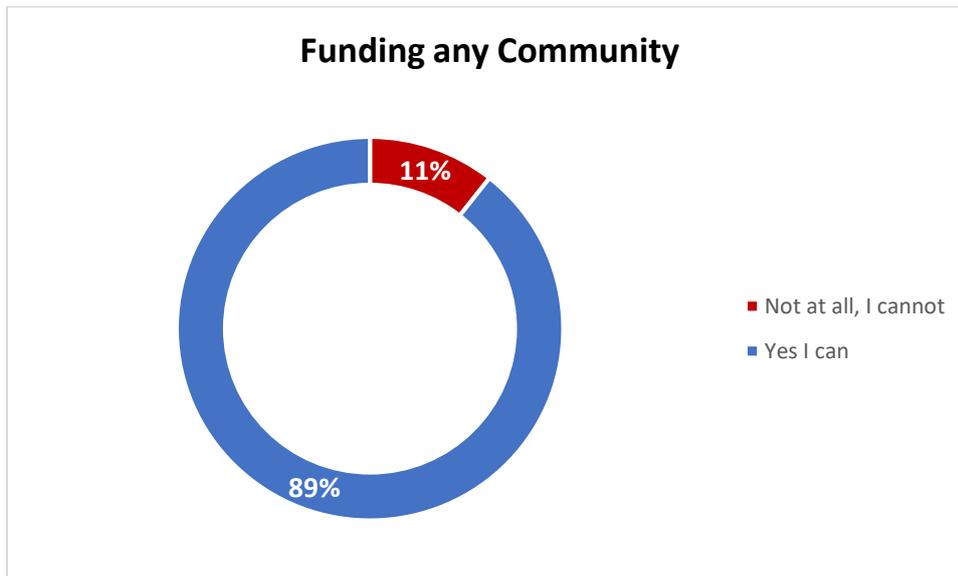
4.1.3 Home Town Association

Table 4.11

Row Labels	Count of HTA	
	Funding	Percentage
I belong to HTA but not for funding non-profit	7	6%
I do not belong to any	78	69%
Yes	28	25%
Grand Total	113	100%

Many Nigerian migrants do not belong to any home town association. As seen in Table 4.11 above, 69% of the respondents do not identify with any home town association, let alone fund non-capitalist activities through them. Only 25% of the respondents fund activities in their community through their home town associations. Meanwhile, most Nigerian Migrants have no problem funding non-profit activity in any community in Nigeria. They are not only interested in funding activities in their own community. This is seen in the chart below.

Figure 4.4



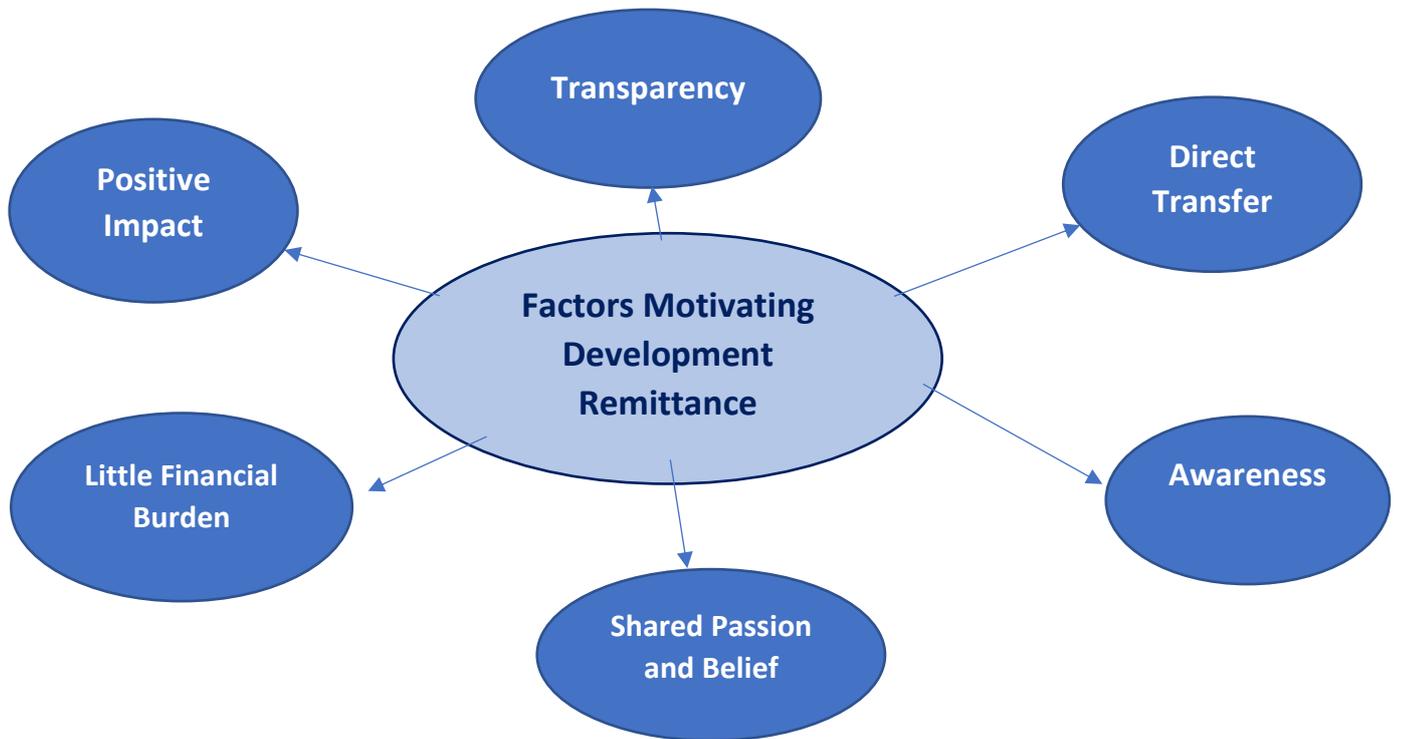
Therefore, openness of Nigerian Migrants to funding of non-capitalist economic activities is not significantly influenced by existence of HTAs nor is it restricted to any particular community of origin of the migrants.

4.2 QUALITATIVE ANALYSIS

4.2.1 Motivations for Development Remittance

The analysis of the interview responses shows that Nigerian migrants are encouraged to fund non-capitalist activities by varying factors which include accountability and transparency, belief of positive impact, communication of specific needs, appreciable knowledge of purpose, interest in the organization's goal and targets, adequate awareness and conviction of credibility through social media platforms among others, represented in Fig 4.5 below.

Figure 4.5- Mind map showing Motivating factor for development remittance



Source: Onayiga, 2024

a. Transparency

Accountability and transparency are crucial and fundamental to the decision of migrants to give or otherwise and was found to be the most recurring factor that motivate the decision of Nigerian migrants. Ensuring adequate, clear, credible, convincing and verifiable communication regarding

the use of funds would encourage migrants to remit for developmental purpose. For instance, when asked about willingness to fund NGOs (being the most popular non-capitalist activity), an interviewee stated that, *"Honestly, if there's some genuinity to it, I think I'll be glad and I'll be happy to fund. But definitely, they need to give us some proof"*. This shows that migrants will have no problem donating funds to non-profits if there is convincing proof that the funds are being used for the real purposes for which they are solicited. This can be done through social media as mentioned by the interviewees. Social media is considered an easy and verifiable avenue for non-profits or communities to communicate the credibility of their activities to many existing and potential sponsors.

b. Positive Impact

The belief that non-profits make a positive impact encourages lovers of positive impacts to contribute financially to the pursuits of the non-profits. An interviewee stated that *"I think it's really good because it's really helping so many people"*. This demonstrate the belief that non-profits are positively impacting needy Nigerians. When a development initiative is seen as capable of making a genuine difference, it encourages more substantial financial support from migrants. Nigerians abroad who are willing to positively impact the home community are unable to run non-profits in Nigeria by themselves due to time and distance constraint. A particular interviewee expressed this in the following manner:

"I have thought of it before. I have thought of it, but We are still saying, if you want to do that Africa, you have to make sure you have good organisation. You have to have good hands over there, trusted hand over there. You also, you have to be ready to be monitoring it, going in and coming, going in and coming. Those things take time. It takes time."

Such migrants would be glad to satisfy their impact-drive through funding of non-profits that are based in Nigeria so long they are convinced that such non-profits are really making the positive impact as they would have been doing over there.

c. Shared Passion and Belief

Akin to positive impact is the role of the belief and interest in the particular course of the non-capitalist in motivating contributions. Migrants are more willing to contribute to activities that meet needs they consider necessary and are interested in. This could be based on who the targets are, where they are located, approval of or shared passion for what the targets are involved in. The interviewees stated that they are more likely to donate to courses that resonate with their values or that makes sense to them. An interview particularly indicated interest in funding only music-related

non-profits. Another interviewee highlighted the importance of location of the non-profit stating that

“It also depends on the area. You can't tell me you're an NGO and you want to put your stuff in Lekki. That doesn't make any sense”.

Lekki is an area known as home to affluent and elite Nigerians. Migrant might be unwilling to fund any non-capitalist activity in an area dominated by well-meaning Nigerians who they believe are able to meet their needs and even help others around them.

d. Direct Transfer

Due to the lack of trust in some Non-profits, Migrants indicated the desire for direct transfer to the needy. Non-profits that are able to create avenues for willing migrants to directly give to the needy people are able to attract more funds to support their courses. This could be in the form of providing account details of a needy hospital patient or school student, or listing what is needed to be directly supplied. An interviewee stated that

“...So a lot of people are scared. But when it's a direct fund to the person's account, a lot of people are trying to do. When it's direct to that person, it works better for me. Yeah, but sometimes some NGOs, they are transparent”.

This shows that migrants prefer to know who they are actually helping and help them directly without an intermediary. Migrant are attracted to such donations as they are assured that the non-profits will be unable to misappropriate their donations if it goes directly to the eventual beneficiaries. This however requires sufficient communication of such needs from the non-profits.

e. Awareness

Another important factor for motivating development remittance is adequate awareness on the existence, purpose, activities and needs of the non-profit. Willing but unaware migrants are unable to remit for courses that they should have been part of. There is the need to communicate existence through social media platforms, group meetings and even one-on-one or door to door arrangements. An interviewee acknowledged the impact of door-to-door awareness on him. He got to know about the non-profit through that effort and eventually made donations. furthermore, A conviction of genuity and reliability comes from publicity of activities and achievements of the non-profit. Needs that can be directly met by willing sponsors that are communicated on social media are quickly and abundantly met. An interviewee mentioned “*Kirwa Foundation*”, a non-profit,

that is able to mobilize a lot of funds from migrants based on her well-publicized activities and accountability. This helps to increase the level of engagement and willingness to remit to non-capitalists.

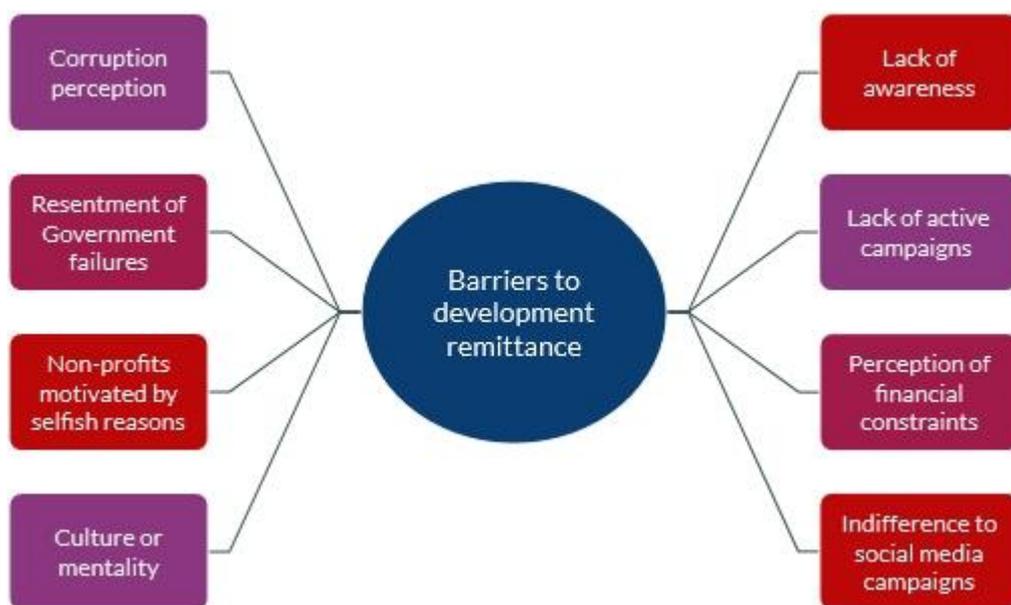
f. Little Financial Burden

Another factor that also motivates development remittance is the fact that not much has to be contributed, thanks to exchange rate. Development remittance creates very little financial burden. This is because what is perceived as a token in the western countries is a fortune in Nigeria. Hence, the donations do not have to adversely affect migrants’ finances. An interviewee stated that, *“It makes sense. It doesn't impact my finances negatively”*. People are able and motivated to give when they believe that their contribution would not hurt their financial stability. Moreover, a little from many migrants actually goes a long way.

4.2.2 Barriers to Development Remittance

The utilization of remittances for development purposes was found to be limited by corruption and distrust in Nigerians and non-profits, resentment of government failure, lack of awareness, and perceived financial limitations. These issues often discourage migrants from responding to funding requests by non-profits. Addressing these challenges is essential for attracting development remittances.

Figure 4.6 - Mind map showing Barriers to Development Remittance



Source: Onayiga, 2024

a. Corruption Perception

Corruption perception is a significant barrier to leveraging remittances for effective community development. This issue is starkly illustrated through the experiences shared by interviewees involved in development projects. One interviewee detailed a troubling instance involving a community empowerment initiative. They had invested 1.2 million Naira to help a young couple start a fish pond in a rural area. Despite providing a detailed plan and initial funding, the couple mismanaged the resources. Another interviewee stated that, *“when Nigerians want to go into charity business, they already expect to be rich from it”*. All the interviewees raised the concern that founders of non-profits are mostly out to meet their own needs. Unless convincing effort is made to assure the public of the absence of corruption and accountability of a particular non-profit, migrants will always be reluctant to remit for development purpose even when they are very eager to.

b. Resentment of Government Failure

Resentment for failures of Nigerian government and leaders is another barrier to development remittance. Some migrants would rather have government carry-out their duties than have individuals take up the burden of financing non-profits engaged in such duties. One interviewee highlighted the fact that the basic needs being met by some non-profits are core assignments of the government stating as follow

“And one thing that even discourages people is what people are asking people to donate for are fundamental things the government should provide. Although that’s not a reason not to give”.

This statement underscores the frustration felt by individuals who find themselves compelled to fund basic needs and services, such as infrastructure, education, and healthcare, that should be the responsibility of the government. Another interviewee emphatically said

“I don’t think it’s their responsibility. It should be a government responsibility... It should be open to anybody that is ready to help. But I think all we need is government’s provision. But if they can meet up, okay, NGO can come in”

The expectation from government to live up to its responsibility is clearly demonstrated here, even though these particular interviewees still support giving despite the frustration.

c. Financial Constraints

Financial constraints are a notable barrier to the effective use of remittances for development purposes. When faced with financial constraints, even those who are willing to contribute may find themselves unable to do so, which in turn limits the resources available for community development. An interviewee expressed his financial inadequacy saying *"For now, I don't think if I can do it for now... No, really. If I have enough, I will do"*.

However, the issue most times, as far as migrants are concerned, is not the lack of means but the perceived lack of sufficient means. Not much is required from each migrant - donor but the non-profits need to create awareness on this fact.

d. Selfish Motivations

The perception that non-profits are motivated by selfish reasons represents a significant barrier to development remittance. This perception arises when individuals believe that the primary focus of these organizations is not genuinely on community improvement but rather on some personal or organizational economic or political gain. One interviewee articulated this concern, saying,

"You're doing it either for political reason, that you just want to put this in front of us. Oh, this person, he can help in this sector because he has an organisation that is helping, but deep down, he's using it for his own selfish reason to climb to somewhere."

This statement reflects a scepticism about the actual driving force of the activities of some non-profits, suggesting that some personal benefit might overshadow the commitment to needs or meaningful development.

Another interviewee echoed this sentiment with so much conviction that *"...what would I be willing to gain from that? Because the body is not doing it for free, I think."* This perspective underscores the belief that organizations are not acting purely out of altruism, leading to a lack of trust and support. The notion that NGOs might be driven by some ulterior motives rather than a genuine desire to contribute to development can discourage individuals from directing their remittances toward such initiatives, thereby hindering the potential for these funds to be effectively utilized for community enhancement.

e. Lack of awareness

One of the interviewees pointed out that lack of awareness could be a significant barrier to remittance to non-capitalist activities. They noted that even if people are willing to contribute, they often don't know where to direct their support, which impedes their ability to give. This suggests that improving awareness on existence and trustworthiness of non-profits could enhance the

effectiveness of remittance contributions. Another interviewee shared their personal experience, highlighting a lack of familiarity with NGOs. She mentioned knowing only one NGO through a friend who had connections in different countries but was unsure if it still exists or is active. The interviewee stated

“I don't think I'm really familiar with any. Though there was a time when my friend said she was based in the Netherlands, but now she moved back to Nigeria. Now in UK anyway. She has one. I don't know if it still existing, but I'm not really familiar with Any NGO. Her own is the only one I would say, personally, that I know of.”

This exemplifies the ignorance of some potential sponsors about the activities of non-profits, which limits the volume of development remittances.

f. Culture or mentality

Culture and mentality can serve as significant barriers to achieving development through remittance channeled to non-profits. Nigerians in Nigeria are yet to really have a charity-culture because the majority barely have enough. Many Nigerians are poor, including the ones that own some non-profits. How can a poor person help another poor person? One interviewee expressed skepticism about non-profits by poor founders thus:

“even people that are not even rich, they even have NGOs. I mean, how do you want to help people with this NGO? It's I mean, it's suspicious, I would say.”

The mentality therefore is that any non-profit run by a non-migrant who is not well known to be rich is a scam. Another interviewee calls for mentality change saying

“The problem we have is the mentality needs to change for the people. And before you start asking for mentality change. We have to make sure we eradicate poverty. When there is no poverty, people think differently.”

Another interviewee pointed to a positive cultural approach to charity in a European country in comparison to Nigeria, noting,

“ Even in my place of work, they encourage us to support charity. You know what government does? On way government supports people giving charity is when you give £1, government will add 25% of whatever you give to that charity. So your £1 is not going to them as £1, it's going to them as £1.25. So that's even a way government is supporting charity.”

This illustrates how supportive cultural and systemic mechanisms can enhance the effectiveness of charitable giving. It shows that while cultural attitudes and systemic support can boost charitable contributions, the absence of such factors and entrenched scepticism can impede the mobilization and utilization of development remittance.

g. Lack of active campaign or convenience

A significant barrier to effective remittance development can be the lack of active campaigns and convenient giving options. When people are not actively or continuously approached or reminded of the opportunities to contribute, they might remain uninvolved or forget subsequent donations despite their willingness to help. One interviewee highlighted this issue by stating,

"Number one, nobody came to me. I would say that's the main reason. No one has ever approached me. Even then, my friend, she never approached me directly. But do I know she might be like, okay, maybe Lola should have supported me, but it never even crossed my mind anyway then."

She explained the importance of direct engagement and personalized outreach in encouraging donations. Another interviewee pointed out that modern tools can bridge this gap, saying, *"Social media brings a lot to our doorsteps."* This reflects the potential of social media as platforms to engage potential donors by actively requesting for support and facilitate giving by including convenient payment-means, thereby making charitable opportunities more visible and accessible.

4.2.3 Openness to development remittance

Being open to development remittance entails willingness of Nigerian migrants to support various courses and initiatives related to improving the well-being and quality of lives of people in Nigeria. This openness to giving is reflected through interviewees' affirmation of Nigerians' heart to give, the expressed willingness of interviewees to help and the testimony of past donations to non-profits by the interviewees.

Nigerian migrants are happy to contribute to social and economic initiatives that foster positive change in Nigeria as seen expressed by an interviewee below

"Definitely. For me, I have that big heart to give. I don't know for other people, this is what I think I am doing just to give me peace when I do something like that."

This willingness to help often extends beyond family ties, with diasporas frequently supporting non-family members, non-governmental organizations (NGOs) and other non-profits.

Most interviewees confirmed that they have given to NGOs, being the most popular of non-profits, as a confirmation of offering support to meaningful causes and contributing to community development. An interviewee emphatically stated that “...I have a lot of NGOs that I've been supporting...” Despite some hesitations to prevent fraud or preferences regarding where to direct their support, there is a strong underlying willingness to contribute to charitable courses. Two interviewees provided valuable perspectives in this regard. One stated, “Again. People are not heartless” emphasizing the capacity for generosity exists among Nigerians. This comment reflects a belief that the compassionate potential for charitable giving is present, even if some complexities or barriers might affect how or where people choose to give. Another interviewee elaborated further, saying,

“Definitely. I know a lot of Nigerians that are ready to help. Because Nigerians, I think that is one thing I notice about them. They are people that have very good heart, mostly when they're here, that people back home, they are in a problem and there is a way to support.”

This statement shows a recognition of the inherent kindness and willingness to support others, particularly when individuals are in a position to do so from abroad. This suggest that while there might be specific barriers or preferences influencing how Nigerians engage with non-profits, the inclination to give is strong. The belief in the generosity of Nigerians indicates that, with the right conditions and approaches, there is a significant potential for increased charitable support.

Exceptions

There are exceptions to this general openness of Nigerian migrants based on personal experiences, believes, perception or circumstance of the concerned individuals. One interviewee provided a clear example of such, stating,

“I'd rather do for others... maybe all those Malawi and Tanzania, I can support those people. I promise you. For me, it's not about Nigeria, it's not about black. It's about human being...Money is not our problem. Our heart is our problem”.

This statement indicates a reluctance to remit to Nigeria based on the perception that Nigerians have enough money. She faults the failure of the Nigerian Government to prioritize the provision of basic needs rather than greedily acquire unnecessary luxuries. She is however open to supporting non-profits in other African countries. Another interviewee expressed her frustration from her past experiences with the people she tried helping that got her saying “As for me, I'm finished with Nigeria o”.

4.3 Summary of Findings:

The notable findings are summarized below:

1. Most Nigerians migrants are open to funding non-capitalist subject to fulfilment of one or more of the following:
 - a. If there is assurance of trust-worthiness and accountability
 - b. If the donation goes directly to the account of the needy e.g. patient in hospital, school account for tuition of less privileged students
 - c. If there is personal knowledge of and believe in the actual need to be met directly or through a trusted intermediary
 - d. if the project is of interest to the migrant such as a self-sustainable project to acquire skill that can generate income like indoor farming (hydroponics) for an orphanage which will be a source of food and income for the orphanage or just an activity that aligns with the passion of the donor like music.
 - e. If the organizers have the sources of their own income so as not to be motivated to take from donations
 - f. If there is awareness on the existence and activities of the organization
2. Most Nigerian migrants do not identify with their home town associations and funding of non-capitalist undertakings may not be successful therefrom.
3. Openness to funding is not significantly influenced by gender, age, income, or length of stay though it appears that migrants under 40years and those less than 5 years in their resident countries are less open to funding of non-capitalist enterprises.
4. Religiosity does not guarantee openness and may deter openness as most of the respondent that are not open are religious and religiosity was found to have slightly weak negative relationship with openness.
5. Respondents that remit to acquaintances are very likely to remit to non-profits and almost all Nigerians remit to family and friends.
6. Remitting to strangers does not guarantee development remittance. Negative relationship was found between openness and remittance to strangers.

7. Many migrants think some non-profit are scam but are yet open to funding them, while some also do not agree that they are scams.

CHAPTER FIVE

DISCUSSIONS

5.1 Poverty and inequality in Nigeria

Despite effort to eradicate poverty by development actors in Nigeria, the reality today is that there are yet many who are unable to afford regular meals, decent shelter, proper education and access to medical facilities. Prices have increased sporadically. A friend recently told me of how a man had joined the queue in the supermarket just to beg for food and not money. He needed to do anything to get food for his starving children who had nothing to eat. I could not believe it when she told me that the bag of rice had increased by 500%. Many children are out of school because their parents cannot buy uniforms, books and school bags. A learned friend with a decent job told me he can now only afford one meal per day, despite being among the few that have a decent job and relatively high salary as a lawyer. The list is endless, unfortunately.

Yet, there are some with many houses and cars worth 200 million naira like one of my interviewees mentioned. Some even have millions saved up in Nigeria and foreign countries. These affluent ones are usually either capitalists, politicians or corrupt officers of the government, the largest category being capitalists. The result of co-existence of the poor and the very rich in a country like Nigeria is reduced utilization of resources, reduced human capital, increased rates of crime, weakened institutions, all culminating into poor economic growth and development in the country.

Colonialism and coloniality have erected structures, including capitalism, upon which our societies have grown in poverty and inequalities to such an extent that the human rights entrenched in Article 25 of the Universal Declarations of Human Right 1948, are far from being guaranteed to many. This Article provides thus

"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age, or other lack of livelihood in circumstances beyond his control."

Due to the lack of these essentials for survival, many Nigerians have lost their lives, many have been forced into relocation under harsh circumstances in search of greener pastures. Some have lost their lives while attempting illegal crossing into other countries through the Mediterranean Sea (Ani, 2021). Many migrants are living an exploited life in underpaid and menial jobs just to earn a better life. The requirements for migration and conditions migrants are subjected to are

instruments of coloniality that should be avoided. If the needs are adequately met back home in Nigeria, there will be no need for migration at all cost.

There is therefore the need to right these wrongs beginning with the decommodification of basic human needs vital for survival, through massive support for non-capitalist organizations if development actors in Nigeria are to proffer solution to the increased poverty rate, inequality, waste and environmental degradation.

5.2 Non-Capitalist Economic Activities

These are activities that are carried out for the mere fact that they are necessary to meet societal needs, solve problems and improve living standards of people. They may take the form of a society of men who plant yams together and share equally when harvested, a free education centre to teach how to read and write, a trade-by-barter centre, free medical centre or the likes. Their existence gives poor people an option for survival in a capitalist world and their prevalence will eventually increase Gross National Happiness (GNH) as against Gross National Products (GNP) which is actually less important, in line with the reasoning of the 4th king of Bhutan (Adler, 2009, p. 12). Non-capitalist activities also allow for equitable use of labour and distribution of wealth without exclusion or relegation of women or any minority groups.

There is really no guaranteed human right until the right to live through supply of alternative means of accessing basic needs for survival is secured. Hence, the actual and most fundamental human rights are right to food, education, health, shelter and clean/healthy environment. All these are far-fetched so long as the only access to them is the capitalists' market. There is no better time in Nigeria to foster the development of non-capitalist activities than now that prices have skyrocketed and one decent meal has become a huge blessing following the resumption to office of the autocrat, Bola Ahmed Tinubu, who most Nigerians (including myself) have alleged to have rigged his way into office of presidency of Nigeria. Life has been really hard for Nigerians. M

Succinctly put, the reasons for a need for alternatives to capitalist economic activities include

- Unabated increase in poverty and inequality.
- The pursuit of money as wages from capitalist and as source of purchasing power comes with costs such as loss of passion, break of family bond, change of life style, undesired relocation, erosion of values, poor living conditions etc.

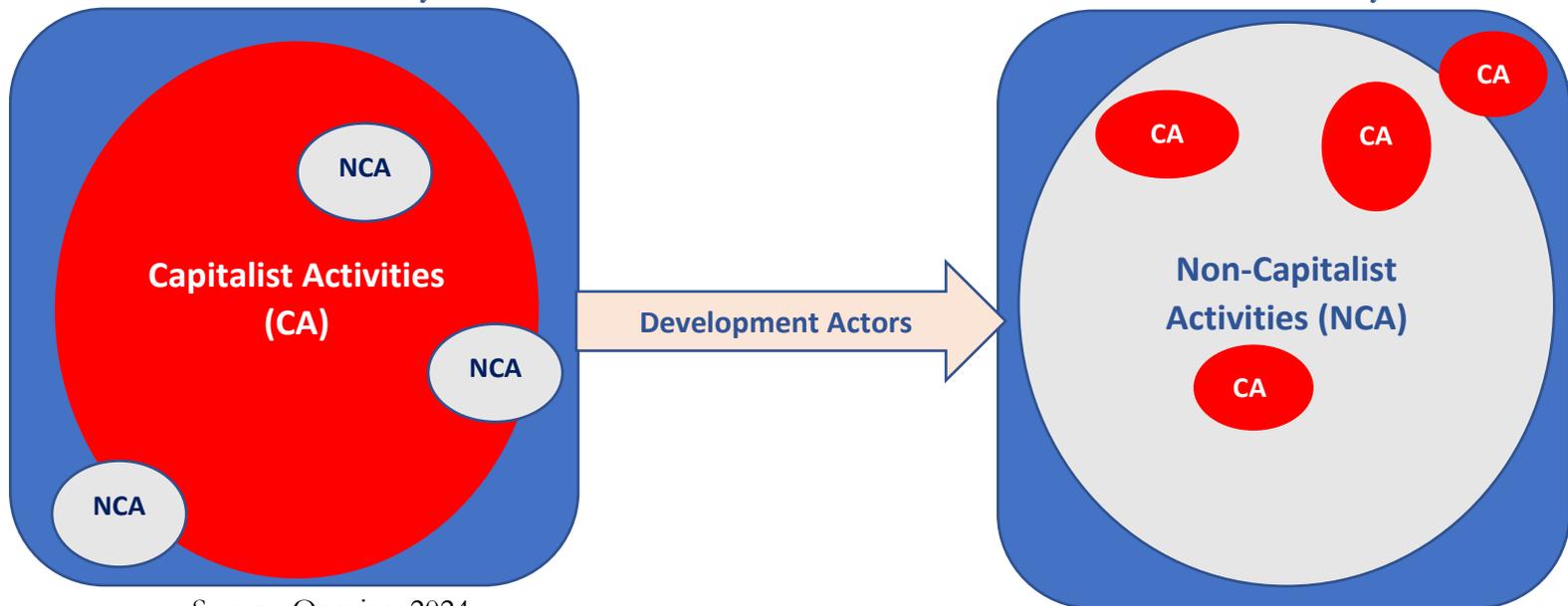
- Need for reduction in criminal activities resulting from inability to secure purchasing power and access to basic needs.
- Need to improve living standards of the low- or no-income earners by access to free or cheaper products.
- Need to reduce profit drives, wastes and pollutions on the long-run.
- Desire for Increase in resource utilization and environmental preservation resulting from need-based productions.
- Desire for increase in pursuit of, focus on and realization of passion, play time, values and family bonds.

In line with Gibson-Graham’s thoughts, there is need to attach more prominence to non-capitalist enterprises in the economy while accommodating capitalism minimally to the extent to which it benefits the community (Gibson-Graham, 2003, pages 6-7). Money and market has a limited role in such economy and it will not matter that people do not have money. The desired future economy is as depicted below.

Figure 4.7 – Transition to Desired Future Economy

Current Economy

Desired Future Economy



Source: Onayiga, 2024

In the current economy, capitalist activities are everywhere and non-capitalist activities are few and rarely appreciated. Through the deliberate effort of development actors, the status quo will be

changed to such an extent that non-capitalist activities become the norm. This is the situation expected of the desired economy to be realized hopefully in the nearest future. This future economy solves developmental problems by ensuring that the means of meeting human needs are not left to capitalists and are not far-fetched to the masses. It ensures that resources are better utilized and the happiness of all is maximized while allowing few capitalist activities for the purpose of innovations and opportunity for varieties or alternatives.

5.3 Funding source

The usual challenge with non-profits is sufficient funding. Many founders of non-capitalist activities are able to initiate the process but unable to adequately fund their activities. Hence, they often need support for proper establishment of their mission, continuity and substantial impact. International donors usually subtly hijack the mission of the founders and influence the activities of the non-profits in a manner that align with their own interest, furthering coloniality. We cannot continue to blame the global north for our predicament, while folding our hands and greedily asking for more funds from them, at the detriment of our people's wellbeing in present times and the future generation. Sincere development of the global south is only desired by the people of the south. Hence, the need for nationals to decide their own fate. Nigerian migrants are national suppliers of international currencies that can help give a big push to the development of Nigerian economy through remittance to non-capitalist activities.

Remittance inflows have played a vital role in enhancing the economic and social condition of Nigeria through the supply of foreign currency, improved balance of payment and increased financial credit (IOM, 2024). Hence IOM in Nigeria migration profile report of 2019 recommends new avenues for harnessing the potential contributions of remittance to development (ibid). In 2015, the Nigerian government issued "dollar-denominated diaspora bond" to take advantage of the humongous remittance fund and successfully raised 300 million dollars (ibid. p 25).

Use of remittance for funding of non-profits is a form of redistribution that is necessitated by demands of morality and social justice for reducing the circle of poverty, inequality, instabilities and the likes in home countries. Most migrants are in a position to fund non-capitalist activities, solving some of the problems they ran from so others and the future generation can have a better experience at home. Indeed, nowhere else is home. Some migrants are currently committed to such funding, some are yet to be convinced of appropriate use of their funds while some are yet to be awakened to the need to remit to non-profits.

Being private funds, the purpose of remittances cannot be imposed but may be influenced in the desired direction for community benefit. This may be by the effort of some organizations in the western countries or home countries who are able to mobilized remittances for public use. It is now time for development actors to channel energy into mobilizing remittances for financing non-capitalist activities, since most Nigerian migrants were found to be open to funding. Age, gender, income and length of stay do not significantly affect these openness and many even do not mind regular commitment if assured of accountability, transparency and proper use of migrant's donations. This altruistic disposition of Nigerian migrants can be harnessed to create a better Nigeria where everyone has access to necessities for life.

However, there can be no freedom from capitalism, if capitalists' funds are continuously required for funding of non-capitalist activities. It is therefore necessary that the non-capitalist organizations are strategic about embarking on projects that ensure self-sustainability. Migrants will be more interested in funding projects that will not be a continuous liability or that are unlikely to be discontinued in the future due to insufficient funds.

5.4 Accountability

The major barrier to the use of remittances for funding of non-profits is the absence of assurance that the funds will be used for the purposes for which they are gathered. Some of the other conditions required by migrants for the funding flow from a distrust in the use of the funds. Nobody will sacrificially part with funds to anyone out to defraud others, regardless of how small the remittance is. There is more preference for direct donation to the accounts of the needy because the credibility of the intermediary is in doubt. Hence, the openness of Nigerian Migrants to funding will be limitless if organizers of non-capitalist activities make effort to be accountable and transparent.

The recognition of the need for accountability of non-profits informed the inclusion of Section 26 of Company and Allied Matters Act (CAMA) 2020 of the Federal Republic of Nigeria, which requires non-profit registered as a company to apply its income and property solely towards its purpose and Sections 846-848 of CAMA which requires other non-profits (registered as incorporated trustees) to keep accurate record of incomes and expenditures for six years and file audited statement of account to the regulatory body, Corporate Affairs Commission, annually. However, more effort needs to be put into the enforcement of these laws to foster development remittances.

Prevention of corruption through accountability is also necessary for continuous existence of the non-profit. Mismanagement breeds division and insubordination that obstructs the performance of its objectives. Some non-profits that created positive impacts in northern Nigeria, where non-capitalists were first encouraged to be set up by law, were short-lived due to corruption (Kerlin in British Council, 2022, p.21).

5.5 Government Responsibility

Given the vital role of remittances in the economic development, a pro-active government is expected to position herself for utmost utilization of remittances for the economic advancement. Recent unprecedented growth in emigration from Nigeria particularly makes it necessary for the government of Nigeria to pay close attention to, and influence the flow and use of remittances. It is necessary to create avenue for in-depth discourse, deliberations and strategizing around remittances. The evaluation of inflow patterns, enactment of regulations or issue of directives to facilitate inflows and creation of enabling environment for competition in the financial technology industry in the interest of users are necessary for facilitation of remittances generally and of development remittances, in particular. There is a double effect here since a strong relationship was found between remittance to family and remittance to non-profits.

Furthermore, the government need to be more responsible in the use of taxes to meet public needs so that migrants can be happy to support with remittance rather than resent such donations because the government is irresponsible.

5.6 Religiosity

Unfortunately, religiosity was found not to contribute much to openness. Actually, the findings suggest that religious people are somewhat less likely to be open to funding non-capitalist activities. Yet, the two major religions of Nigerians encourage contribution to charitable courses. Christianity is hinged on giving as Jesus commands His followers to show love and give to the needy if they are to be identified as His disciples (John 13:34-35). Islam also requires giving to the needy from anyone who will be deemed righteousness (Surah Al-Baqarah 2:177). Advocacy for development remittance from religious organizations may therefore yield little success. Perhaps, there is need to begin such advocacy with entrenchment of the requirements of the faith. It is also possible that religious people would rather give to their religious organizations than meet needs in the society.

This would be an act in ignorance as both Islam and Christianity recognize giving to the needy as a way of giving to God.

5.7 Home Town Associations

Communal remittance through home town association can be channelled to fund non-capitalist activities in a particular home town, where feasible. Many Nigerian migrants were found not to belong to any HTA as expected. Unlike Ghana with small and very associational population, Nigeria is a highly populated country with over 300 ethnic groups but with 3 dominant ethnic groups. Home Town Associations are not feasible as the probability of having tangible number of Nigerian migrants from each home town in a country is so low. What is mostly feasible is the association of Nigerian migrants from a particular home town in diaspora and this cannot be a strong association as physical meetings will not be possible.

However, we have associations of each of the dominant ethnic groups and of Nigerians generally in most countries. Given this circumstance, development remittance for a sustainable developmental course to humanity anywhere in Nigeria is more feasible than to a particular home town or community. The respondents confirmed this by the willingness of the majority to fund any community.

5.8 Conclusion

This research has demonstrated the possibility of funding non-profits with remittance from Nigerian migrants having found that Nigerian migrants, regardless of their income category, age, gender or length of stay in western countries; are largely open to development remittances to any community or non-profit making positive impact, especially with assurance of proper appropriation of funds and sufficient awareness of specific needs that can be met directly. This openness flows from and along with openness to private remittance which was found to have a strong relationship with willingness to fund non-capitalist activities.

The onus is on development actors to harness this potential for enhanced positive contribution of remittance to real development through assurance of adequate provision of basic survival needs by funded non-capitalist enterprises desired to be prevalent in future community economy, culminating in the improvement of living standards in Nigeria, guaranteed human rights and global justice.

5.9 Recommendations

The following are recommended for the fostering of non-capitalist activities, promotion of development remittances and speedy development of Nigeria:

- Transparency and accountability of non-profits should be enforced, encouraged and fostered by government and development actors.
- The enforcement of Nigerian laws that encourage accountability of non-profits should be particularly encouraged. Non-profit tribunal may be established for speedy adjudication or mediation of accountability issues.
- Non-profits are to communicate specific needs as much as possible and provide avenues for direct meeting of the needs by migrants
- High engagement with the public through the social media is strongly advised as a medium of necessary communications of existence, mission, achievements, specific needs, accountability and appreciation.
- A non-government organization that focuses on fund mobilization for verifiable uses in non-capitalist activities may be established as a trust-worthy intermediary between donors and non-capitalist organizations.
- The establishment of a department of remittances in the ministry of foreign affairs to be able to pay close attention to remittances and fully realize all its potentials for development is now necessary.
- Any advocacy for development remittance from religious organizations should begin with emphasis on the requirement of their faith and not assume that religious people are more generous.

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APPENDICES

Appendix A – Interview Analyses

Table 1

Table showing Motivating factors for development Remittance

Theme	Sub-theme	Codes	Frequency	Sample quote
Motivating factor for development remittance				
		Accountability and Transparency	6	"And what she would do is she would come back to that platform and account for all the money spent. She's in the US. She will give the name, the person, and the leader of the project. And she has trusted people. They are pastors who are well-to-do. It's more like rural evangelism and rural empowerment. So that's what they do. They will account for every penny they spend on outreach. They were able to get these so-so amounts, respect these amounts of these, and she

				would show all the videos and the people they gave to. And that's a way to encourage people to do what they do.”
		The belief that Non-profits make a positive impact	6	“Of course, you are doing Great. You guys are doing well, trying to help maybe the less privileged people, of course. It's a good thing for mankind, for humans, to help less privileged people. It's a great idea.”
		Direct meeting of needs communicated by Non-profits	4	"If I come across somebody, maybe he does not have school fees. If I'm around that person at that time, I can just pay for it. It doesn't mean that I want to start giving. Because I don't believe in them.”
		Social media awareness and credibility	4	"It should be a collective thing. It should be a collective thing to solicit funds because one

				<p>person cannot do it. So maybe you will have to advertise your—whatever you are doing. Doing on social media. That's where you can get people to help out.”</p>
		<p>Knowledge and interest in goal and target</p>	4	<p>“Yeah, I might be, I'm open to it if I know your goal, if I know what you're targeting, and if you give me the basic understanding of the reason why you're doing it, which is your goal, at the end of the day, and those you want to reach out to, maybe I'll be open to supporting.”</p> <p>“No. If the course of the NGO makes sense to me, I would like to be part of it.”.</p>
		<p>Giving has no negative impact on my finance</p>	1	<p>“It makes sense—it doesn't impact my finances negatively.”</p>

Table 2*Table showing Barriers to Development Remittance*

Themes	Sub-theme	Codes	Frequency	Sample quotes
Barriers to development remittance				
		Corruption perception	9	"...In Nigeria. If you're talking about NGOs, I would say... Anytime I hear about NGOs, I think it's just some scam and money laundering scheme. I might be biased, but that's just my view."
		Lack of awareness	5	"But another reason could be people who want to give down but don't know what course to give to. Lack of awareness. So that could be another reason."
		Resentment of Government failures	4	"And one thing that even discourages people is what people are asking people to donate for, which are fundamental things the government should provide."
		Lack of active campaigns	4	"People would be willing to give to charity. But if you don't bring it to their door or bring it close to them enough, they won't see the need for it. And this is charity. People are doing it willingly if they also have needs. So if nobody's bringing it to their face and seeing why they should do it, nobody would do it."

		Non-profits motivated by selfish reasons	3	“Because when Nigeria want to go into charity business, they already expect to be rich from it. Yes. They don't need anyone to do anything for them. When you see a Nigerian person do something for free, know that you are expecting that person to help him or her in the future. They do free for somebody that is already rich.”
		Perception of financial constraints	3	“No. If I have enough, I will do.”
		Culture or mentality	2	“It even boils down to culture. Culture Here, it's cultural for them to have a charity they support. Even in my place of work, they encourage us to support charity. You know what government does? On way government supports people giving charity is when you give £1, government will add 25% of whatever you give to that charity.”
		Indifference to social media campaigns	1	“I think I'm indifferent about them. About them, yeah.”

Table 3

Table showing *Openness to development remittance (non-family)*

Theme	Sub-theme	Codes	Frequency	Sample quote
Openness to development	Open to giving			

remittance (non-family)				
		I have given to Non-profits	3	"I do it because I always see what they do in Nigeria, it's easier for them to show you what they have done with the money people are giving to them. It's up to us to support. Then it's up to them whatever they want to do with the money. If they want to use it for their fund, then it's up to them."
		Nigerians in diasporas willing to help	3	"People want to. Let me tell you, people outside Nigeria are more concerned about Nigeria than people within Nigeria."
		Nigerians have the heart to give	2	"Definitely. I know a lot of Nigerians that are ready to help. Because Nigerians, I think that is one thing I notice about

				<p>them. They are people that have a very good heart, mostly when they're here, that people back home are in a problem and there is a way to support.”</p>
	<p>Not open to giving to non-profits in Nigerian</p>		2	<p>“Nigeria, as a country, we are not poor people. We don't need an outsider actually to support us. When you see one person having 20 cars, what is it for?...I'd rather do for others... maybe all those Malawi and Tanzania, I can support those people. I promise you. For me, it's not about Nigeria, it's not about black. It's about human being...Money is not our problem. Our heart is our problem”</p>

Appendix B – Interview Questions

1. What are your thoughts about Ngos, social enterprises or other non-profits in Nigeria generally? Are they impactful? Well-funded? Can you or do you have one?
2. Are you familiar with any community activity making life easy for ppl tru free or cheaper provisions of needs
3. Are you involved in any by any means?
4. Have you previously been involved by funding or any other means? If so, what was your experience
5. Do you think diaspora community should be part of their sponsors?
6. How do you think migrants can help fund non-profits in Nigeria
7. Have you had thoughts of sending money to any? Why or why not
8. What do you perceive as the main barriers to investing in non-capitalist enterprises?
9. What factors would increase your willingness to fund non-capitalist enterprises
10. What measures can non-capitalist enterprises take to increase their legitimacy and attract more funding?
11. If you get to know of a particular need of these non-capitalists that you can meet with assurance that your money would be used for it...maybe t through an intermediary or any other, would you do?

Appendix C – Survey Questions

1. What is your gender?
Male
Female
Prefer not to say
2. Do you consider yourself religious?
Yes
No
3. Do you have immediate family members in Nigeria?
Yes
No
4. How would you rate the category of your income in your current country?
Low
Average
High
5. To which age category do you belong
40 or less

Above 40 but less than 60

60 and above

6. Have you sent money to family members or friends in the last 6 months?

No

Yes

7. Have you sent money to someone who is not a family or friend in the last 6 months?

Yes

No

8. Have you sent money to Nigerian non - profits like NGO, community activity, social enterprise or any other non-profit organization in the last 6 months?

No

Yes

9. Do you think non-profits in Nigeria should be helped by diaspora community

No

Yes

Maybe

10. Would you like to be committed to regular donation of a convenient amount (self-determined) for funding of non-profits in Nigeria*

No

Yes

Other:

11. Non-profits should only be funded by government, international organizations and the likes, not individual migrants.

I do not agree

I agree

12. I want to fund non-profits but do not know how to go about it.

Exactly

Not at all

I don't care

13. I fund activities in my community through my home town association (HTA)

Yes

I do not belong to any

I belong to HTA but not for funding non-profit

14. Can you send money for non-profit whose activity is not in your village, home-town or state?

Yes I can

Not at all, I cannot

15. Non-profits' activities are not transparent or accountable*

I agree

I do not agree

16. Non-profits are scam

*

I agree

I do not agree

some are scams

17. I do not know genuine non-profits to donate to

Yes

No

I don't care

18. I would fund NGOs, social enterprises or other non-profits if there's something in return for me

Yes

No

19. I would fund non-profits if there's an intermediary that prevents misappropriation*

Yes

No

I don't care

20. I would only fund NGOs or other non-capitalist enterprises when involved in a communicated specific project that I have interest in

I agree

I disagree

21. I am done with sending anything to anyone or any organization in Nigeria

Yes

No

22. How long have you migrated here?

Less than 5

5 to 10 years

More than 10 years

Appendix D – Links

1. Survey Responses Excel sheet: <https://bit.ly/myfundingsurvey>
2. Do files for Regression Analysis: <https://bit.ly/mydofile>

Appendix E - ETHICS FORM

Project details, Checklists, and Approval Status

A) Project/Proposal details

1. Project/Proposal Title	The Role of Migrants in Development of Non-capitalist Economic Activities in Nigeria
2. Name of MA student (applicant)	Damilola Onayiga
3. Email address of MA student	607406do@eur.nl
4. Name of Supervisor	Shuaib Lwasa
5. Email address of Supervisor	lwasa@iss.nl
6. Country/countries where research will take place	Netherlands and other western countries
7. Short description of the proposed research and the context in which it is carried out:	<p>The research seeks to find out how to facilitate migrants' contribution to the development of Nigeria through funding of non-capitalist economic activities like social enterprises, non-governmental organizations, community-based organizations and the likes. The subjects are mostly here in Netherlands, United Kingdom and other western countries. A survey will be carried-out on-line anonymously. 10 migrants will be interviewed physically and on-line.</p>

B) Research checklist

The following checklist acts as a guide to help you think through what areas of research ethics you may need to address. For explanations and guidance please refer to the background document 'ISS Research Ethics Guidelines for MA students'. Please complete both sections (B1 and B2)

	<i>Please tick the appropriate box</i>		YES	NO
B1: LOW-SENSITIVITY				
1. Does the research involve the collection and or processing of (primary or secondary) personal data (including personal data in the public domain)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
2. Does the research involve participants from whom voluntary informed consent needs to be sought?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
3. Will financial or material incentives (other than reasonable expenses and compensation for time) be offered to participants?	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
4. Will the research require the co-operation of a gatekeeper for access to the groups, communities or individuals to be recruited (e.g., administrator for a private Facebook group, manager of an institutions, government official)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
5. Does the research include benefit-sharing measures for research which takes place with people who could be considered vulnerable? – please revise the background document (Guidelines) for more information.	<input type="checkbox"/>	<input checked="" type="checkbox"/>		

If you have ticked 'yes' to any of the above boxes (1-5), please discuss with your supervisor and include more information in your RP design describing the issue raised and how you propose to deal with it during your research.

B2: HIGH SENSITIVITY	YES	NO
6. Does the research involve the collection or processing of <i>sensitive</i> (primary or secondary) personal data? (e.g. regarding racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, biometric data, data related to health or a person's sex life or sexual orientation)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Does the research involve participants for whom voluntary and informed consent may require special attention or who can be considered 'vulnerable'? (e.g., children (under 18), people with learning disabilities, undocumented migrants, patients, prisoners)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Will it be necessary for participants to take part in the research without their knowledge and consent (covert observation of people in non-public places)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Will the research be conducted in healthcare institutions, in healthcare settings, or will it involve the recruitment or study of patients or healthcare personnel?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10. Could the research induce psychological stress or anxiety or cause harm or negative consequences for research participants, researchers, or persons and institutions connected to them?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. Could the situation in one or several of the countries where research is carried out put the researcher, individuals taking part in the research, or individuals connected to the researcher, at risk? Presence of an infectious disease such as COVID-19 is considered a risk – please provide information as outlined in the background document (Guidelines).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. Does the research require ethical approval or research permission from a local institution or body?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If you have ticked 'Yes' to one of the above (5-11), please complete section 'C' below describing how you propose to mitigate the risks you have identified. After discussion with your supervisor, please submit the form to the Research Ethics Committee. In addition, if you have ticked 'Yes' to a question on any kind of personal data, please also complete the privacy questionnaire.

YOU ONLY NEED TO COMPLETE THIS SECTION IF YOU HAVE ANSWERED YES TO ONE OF THE QUESTIONS IN SECTION B2 ABOVE (Questions 5-11)

C) Statement of Research Ethics

Using the background document 'ISS Research Ethics Guidelines for MA students', please address how you are going to deal with the ethics concern identified, including prevention measure to avoid them from manifesting, mitigation strategies to reduce their impact, and preparedness and contingency planning if the risks manifest.

Please number each point to correspond with the relevant checklist question above. Expand this section as needed and add any additional documentation which might not be included in your RP design, such as consent forms.

[TO BE COMPLETED BY MA STUDENT AND DISCUSSED WITH THE SUPERVISOR. IF THE SUPERVISOR FINDS IT NECESSARY TO SEEK FURTHER REVIEW, THE STUDENT MUST SUBMIT THE FORM TO THE RESEARCH ETHICS COMMITTEE]

D) Approval from Research Ethics Committee

*To be completed by the Research Ethics Committee only if

Approved by Research Ethics Committee:

Date:

Additional comments for consideration from Research Ethics Committee:

If the REC needs more information before approving, the REC secretary will be in touch with the MA student. If after requesting more information the REC still has concerns, the REC secretary will ask the supervisor to discuss these with the student. In the unlikely event that there is still no resolution, the REC will refer the application to the Institute Board.