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Research Article

We Gain, They Gain: Remittances as Transnational Economic Assets Among Migrants from Nigeria's Neighbours

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ABSTRACT

Nigeria is widely recognized as the largest recipient of remittances; its parallel role as a remittance-sending hub for migrants from neighboring countries remains underexplored. This study examines livelihoods, remittance composition, and patterns among migrants from Niger, Chad, and Cameroon residing in Nigeria. Using purposive snowball sampling, in-depth interviews and focus group discussions were conducted with 63 participants. Findings reveal diversified and gendered livelihood strategies: men largely engaged in masonry, water vending, farming, tea brewing, and baking, while women dominated restaurants, hair braiding, henna application, waxing, and selling perfumes and aphrodisiacs. Remittances were predominantly cash, complemented by second-hand clothing, foodstuffs, furniture, and gold. Cash primarily supported household upkeep, education, and healthcare. Furniture and gold were for dowries and social obligations. Despite shocks associated with fuel subsidy removal, migrants demonstrated resilience through diversification and strategic remittance timing. The findings highlight remittances' dual role in immediate survival and long-term capital accumulation.

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1 Introduction

International migration within West Africa is a long-standing socio-economic phenomenon rooted in historical trade routes, colonial legacies, ecological variability, and contemporary economic restructuring (Teye, 2022; Pitoski et al., 2021). Mobility across what are today national borders predates the modern state system, with populations in the Sahel and Savannah zones historically engaging in seasonal migration, transhumance, apprenticeship, and trade (Lee, 1966; Ratha, 2011; Eshun, 2025). In the post-colonial era, these movements have intensified due to uneven development trajectories (Buvinic et al., 2020), demographic pressures, climate stress, and persistent political and economic instability in several West African states (Czaika & Reinprecht, 2022; Ajide & Raheem, 2016).

Nigeria, by virtue of its population size, diversified economy, and relative market depth, has emerged as a principal destination for intra-regional migrants (Adeseye, 2021). Its attraction lies not only in wage differentials but also in its expansive informal economy, which absorbs migrant labor with relatively low entry barriers (Gupta et al., 2009). Migrants from neighboring countries, particularly Niger, Chad, and Cameroon, are drawn by opportunities in trade, construction, agriculture, services, and artisanal activities that may be inaccessible or poorly remunerated in their countries of origin (Oli et al., 2019).

While Nigeria is widely recognized as sub-Saharan Africa's largest recipient of international remittances, largely from its diaspora in Europe and North America, it simultaneously functions as an important remittance-sending hub within West Africa (Ajefu, 2018; Oshota & Badejo, 2015). Migrants working in Nigeria routinely remit earnings to households and communities in neighboring countries, thereby redistributing income across borders and sustaining livelihoods in structurally weaker economies (Ratha, 2011). These flows, though often modest in absolute terms, are significant at the household and community levels and contribute to poverty reduction, food security, and local investment (Yuni et al., 2018).

Remittances should therefore not be conceptualized merely as private financial transfers. Rather, they constitute strategic economic assets embedded within social relations, cultural obligations, and transnational livelihood strategies (Adams & Cuecuecha, 2010; Azam & Gubert, 2006). In fragile economies such as Niger and Chad, where recurrent food insecurity, climate shocks, and limited fiscal capacity constrain state-led development, migrant remittances serve as informal social protection mechanisms, cushioning households against shocks and enabling investment in education, housing, and micro-enterprises (Faini, 2002; Barnabé, 2021).

Recent macroeconomic disruptions, including fuel subsidy removal, inflationary pressures, and currency instability in Nigeria, have further complicated migrant livelihoods and remittance practices (Ayenigba, 2025). Nonetheless, migrants continue to sustain remittance flows through adaptive strategies such as income diversification, flexible labor allocation, and strategic timing of transfers, underscoring their agency and

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resilience within volatile economic environments (Pasara & Dambaza, 2025).

Against this backdrop, this study focuses on migrants from Niger, Chad, and Cameroon residing in northern Nigeria. It seeks to deepen understanding of how migrants construct livelihoods within Nigeria's informal economy, how they mobilize remittances as economic and social resources, and how these flows shape development trajectories in origin communities. The study is guided by two research questions:

i. What patterns characterize the livelihoods, remittance composition, and utilization strategies of migrants from Niger, Chad, and Cameroon residing in northern Nigeria?

ii. How do remittances that are dispatched as cash, commodities, and investments support immediate survival, cultural obligations, and long-term economic growth in migrants' countries of origin?

2 Literature Review

2.1 Theoretical Underpinnings

Migration scholarship offers multiple theoretical perspectives for understanding why people move and how migration shapes development outcomes. The push–pull theory remains one of the most influential frameworks, particularly in studies of South–South migration. According to Lee (1966), migration decisions emerge from the interaction of negative conditions in origin areas (push factors) and positive attractions in destination areas (pull factors).

In West Africa, push factors include chronic unemployment, low agricultural productivity, food insecurity, political instability, and environmental stress (Ratha, 2011; Czaika & Reinprecht, 2022). Sahelian countries such as Niger and Chad are especially vulnerable to climate variability and recurrent droughts, which undermine rural livelihoods and intensify migration pressures (Olsson et al., 2023). Conversely, pull factors in Nigeria include relatively higher earnings, access to informal employment, larger consumer markets, and established migrant networks that reduce migration risks and costs (Gupta et al., 2009; Adeseye, 2021).

However, scholars have criticized the push–pull model for its limited attention to migrant agency and social structures. As a result, network theory complements this approach by emphasizing the role of kinship ties, ethnicity, and migrant associations in sustaining migration flows over time (Korsi et al., 2022). Migrant networks facilitate access to housing, employment, and credit, thereby enabling circular and repeat migration.

The New Economics of Labour Migration (NELM) further extends theoretical understanding by conceptualising migration as a household-level risk diversification strategy rather than an individual decision (Faini, 2002). From this perspective, remittances are integral to household survival and long-term security, enabling families to overcome market failures in credit, insurance, and labour markets (Azam & Gubert, 2006).

2.2 Drivers of Migration

A growing body of empirical literature identifies economic deprivation, food insecurity, and insecurity as the primary drivers of migration in West Africa. Oli et al. (2019) demonstrate that unemployment and poverty account for a significant proportion of emigration intentions across ECOWAS countries, with Nigeria frequently emerging as a preferred destination due to its proximity and economic opportunities. Similarly, Olsson et al. (2023) find that households experiencing food insecurity are substantially more likely to send migrants abroad as a coping strategy.

Beyond economic factors, demographic pressures and environmental change play a crucial role in shaping migration decisions. Rapid population growth in the Sahel has intensified competition for land and employment, while climate-induced shocks have eroded traditional livelihood systems (Pitoski et al., 2021). These pressures interact with social norms and aspirations, as migration increasingly represents a culturally sanctioned pathway to adulthood, social mobility, and economic success, particularly among young men (Soto Nishimura & Czaika, 2024).

Communication technologies and diaspora networks further reinforce migration by reducing information asymmetries and transaction costs. Korsi et al. (2022) show that access to mobile phones and transnational social networks significantly increases migration propensity and remittance flows within West Africa.

2.3 Migration–Development Nexus

The migration–development nexus explores the complex and often contested relationship between migration and development outcomes. Early pessimistic views, dominant in the 1970s and 1980s, portrayed migration primarily as a drain on origin countries through brain drain (loss of skilled professionals) and labour shortages that hindered local economic progress and perpetuated underdevelopment (Murru, 2009; Levatino & Pécoud, 2012). More recent scholarship adopts a balanced, evidence-based position, moving beyond binary oppositions to recognize migration's dual potential. While migration can indeed result in human capital losses and exacerbate inequalities, it can also generate significant development gains through multiple channels: financial remittances, skill and knowledge transfers (sometimes framed as "brain gain" or "brain circulation") (Gamlen,

2014), diaspora networks fostering trade and investment, and transnational engagement that supports social and economic change in origin communities (De Haas, 2010). This shift reflects broader paradigm changes in social theory and empirical research, highlighting the heterogeneity of outcomes depending on context, migration selectivity, duration, and structural factors in both origin and destination settings.

Remittances are central to this nexus. In Africa, they have become one of the largest sources of external finance, often exceeding foreign direct investment and official development assistance in several countries (Ratha, 2011; Bam et al., 2016). Empirical evidence demonstrates that remittances play a vital role in poverty reduction by boosting household income, smoothing consumption during shocks (Chimhowu et al., 2005; Ali et al., 2019). and enabling investments in human capital, particularly education and health for children and families in origin areas. Beyond immediate survival benefits, remittances can fund productive investments such as small businesses, housing, or agricultural improvements, contributing to longer-term capital formation and local economic resilience.

However, these positive effects are not uniform. Remittances can reinforce inequalities, for instance, benefiting already better-off households with migrant members, create dependency in some contexts, or fuel inflation and consumption over productive use. Moreover, the social and material dimensions of remittances, such as in-kind transfers, knowledge sharing, or emotional support, add layers to their impact, often intertwined with cultural practices and gender dynamics in transnational households. This study contributes to this view by examining not just the financial flows, but the social and material forms of remittances and their dual role in both survival, such as daily household maintenance and risk mitigation, and capital formation, for example, investments in education, entrepreneurship, and community infrastructure within the specific West African corridor. Focusing on this regional context characterized by intra- and extra-continental migration patterns, strong transnational ties, and varying development challenges, the research aims to provide empirical insights into how these multifaceted remittance practices shape development outcomes, offering a more grounded contribution to ongoing debates on leveraging migration for sustainable progress in Africa.

3 Materials and Methods

3.1 Research Design

In this study, we adopted a qualitative exploratory design within a cross-sectional framework to capture the lived experiences and perspectives of migrants in a dynamic and context-specific manner. Data were collected in Kano and Katsina States, which serve as major migration hubs in northern Nigeria due to their strategic location along historical and contemporary regional migration corridors linking West Africa, including porous borders with Niger and routes facilitating movement to and from countries such as Mali, Niger, Chad, and beyond taking into consideration Kano as a key transit and commercial hub, and border areas like Jibia in Katsina for cross-border flows and informal trade/mobility. In Kano State, fieldwork focused primarily on urban and peri-urban areas within Kano metropolis, including neighborhoods known for migrant communities, informal settlements, and markets where migrants often reside or work, which included Fagge, Nasarawa GRA in Tarauni, and surrounding transit points. In Katsina State, data collection targeted border-adjacent areas that included Jibia, which is a prominent border town, commercial node, and key crossing point with Niger, characterized by high cross-border mobility, migrant networks, and informal livelihoods, and parts of the Daura axis, including Daura town and Mai'adua.

3.2 Data Collection

Participants were identified and recruited using purposive snowball sampling, an approach well-suited for accessing hard-to-reach migrant populations characterized by informal livelihoods, fluid residence patterns, limited documentation, and potential distrust of formal institutions (Noy, 2008). Initial seed participants, which are the starting point for the sampling chain, were identified through key informants and community gatekeepers, including local NGO workers supporting migrant rights, informal leaders in migrant-dominated markets or neighborhoods, and contacts from prior exploratory visits or networks in the region. These seeds, typically well-connected individuals within migrant communities, were selected for their diversity in terms of origin countries, gender, age, and migration experience to maximize variation in the emerging sample. Each participant was then asked to refer other eligible migrants from their personal networks, which can be fellow nationals, co-workers in informal sectors like trading, transport, or domestic work, with referrals continuing iteratively until thematic saturation was approached and the target sample size was achieved. A total of 63 migrants (34 males and 29 females), aged 13–65 years, participated. The sample included individuals originating from various West African countries (predominantly from the Sahel and neighboring regions), reflecting the regional migration corridor. Data collection involved twenty-nine (29) in-depth, semi-structured interviews and four (4) focus group discussions (FGDs) (two with male participants and two with female participants, each

comprising 6–8 individuals). Interviews and FGDs were conducted in participants' preferred languages, primarily Hausa, with some in Kanuri and French to ensure comfort, linguistic accuracy, and cultural appropriateness. All sessions were audio-recorded using digital voice recorders with explicit verbal and/or written permission from participants. Recordings were stored securely on password-protected devices. Transcriptions were carried out verbatim in the original language by bilingual research assistants who were native or fluent speakers of the respective languages and familiar with regional dialects and cultural peculiarities. The same assistants then translated the transcripts into English, with translation accuracy cross-checked through back-translation of selected key excerpts and team discussions to resolve ambiguities and preserve meaning.

3.3 Data Analysis

Data were analyzed using thematic analysis following a primarily inductive approach (Braun & Clarke, 2006), which allowed themes to emerge directly from the data without imposing preconceived categories derived from existing theory. This bottom-up orientation was chosen to give primacy to participants' voices and experiences in an exploratory study of under-researched remittance practices in this corridor. Initial coding was performed manually, highlighting and noting patterns on printed transcripts, and then supported by NVivo qualitative data analysis software to systematically organize, manage, and query the large volume of data across interviews and FGDs. The lead researcher conducted primary coding across the full dataset. To enhance analytical rigor and reliability, a second coder independently coded a subset of approximately 20% of the transcripts selected to represent diversity in gender, age, origin, and data type. Inter-coder agreement was assessed through comparison of codes, with discrepancies discussed in detail during consensus-building meetings. Disagreements were resolved collaboratively by revisiting the raw data, clarifying code definitions, and refining the coding framework until mutual agreement was reached, ensuring transparency and minimizing individual bias.

3.4 Ethical Approval

Ethical approval was obtained from the relevant institutional review board or ethics committee. Informed consent, written where literacy permitted, or verbal with thumbprint/witness for others, was secured from all participants, with additional assent from younger participants (aged 13–17) and guardian consent where appropriate. Confidentiality was ensured through anonymization of data, use of pseudonyms, secure storage of recordings and transcripts, and restricted access to the research team only.

4 Results and Discussion

This section integrates empirical findings from interviews and focus group discussions with existing migration and remittance literature. Rather than presenting results and discussion separately, findings are interpreted analytically to show how migrant practices align with, extend, or challenge established theoretical and empirical insights.

4.1 Migrant Livelihood Strategies and Economic Adaptation

The findings reveal that migrants from Niger, Chad, and Cameroon adopt diversified and gendered livelihood strategies within northern Nigeria's informal economy. Men's concentration in physically intensive activities such as masonry, farming, water vending, tea brewing, and baking reflects both limited access to formal employment and the transferability of manual skills across borders. As one participant narrates:

> …If one source of work fails, another one will sustain us. During the rainy season, I farm, but in the dry season, I sell water and do labour work…
> *(Male migrant, Niger, 41 years)*

Women's dominance in restaurant services, hair braiding, henna application, body waxing, and the sale of perfumes and aphrodisiacs demonstrates how cultural competencies are converted into income-generating activities. A participant clearly stated:

> …The work we do depends on culture and demand. Hair plaiting and henna give me a good income during weddings, and I can still take care of my children…
> *(Female migrant, Chad, 29 years)*

These patterns are consistent with livelihood diversification theory, which posits that migrants reduce vulnerability by engaging in multiple income streams to buffer economic shocks (Ellis, 2000; De Haas et al., 2010). The gendered division of labour observed also aligns with evidence that women migrants often gravitate towards service-based informal work that allows flexibility and compatibility with caregiving roles (Ajefu, 2018). In the context of Nigeria's volatile economy, diversification emerges not merely as a coping mechanism but as a deliberate resilience strategy.

4.2 Remittance Typologies and Utilisation

Empirical evidence indicates that remittances were predominantly cash-based, complemented by in-kind transfers such as foodstuffs, second-hand clothing, furniture, and gold.

> …Even when business is slow, I must send something home. My family depends on that money for food and school fees… *(Male migrant, Cameroon, 37 years)*

Another respondent narrates

> …I prefer to send gold instead of money because money finishes quickly, but gold can be kept for emergencies or marriage… *(Female migrant, Niger, 52 years)*

The prominence of cash remittances reflects their immediacy and flexibility in meeting daily household needs, particularly food consumption, healthcare, and education. In-kind remittances, especially furniture and gold, were closely tied to cultural obligations such as marriage ceremonies and long-term asset preservation.

These findings support the social embeddedness perspective of remittances, which emphasises that transfers are shaped not only by economic rationality but also by cultural norms and social expectations (Ratha, 2011; Yang, 2011). The use of gold as a store of value mirrors strategies identified in other African contexts where migrants hedge against inflation and currency instability through durable assets (Gupta et al., 2009). Thus, remittances function simultaneously as consumption support and wealth management instruments. These findings corroborate evidence that remittances serve both consumption-smoothing and capital-formation functions (Adams & Cuecuecha, 2010).

4.3 Developmental Effects and Resilience

The study demonstrates that remittances contribute significantly to improved household welfare in origin communities. Participants consistently linked remittances to enhanced food security, school enrolment, healthcare access, and housing improvements. A migrant stated:

> …Before I started sending money, my family was struggling. Now my younger brothers are in school, and my mother can go to the hospital when she is sick... *(Male migrant, Niger, 33 years)*

> …We use the money to buy grains and sell them later. It is not big business, but it helps us grow gradually… *(Female migrant, Cameroon, 41 years)*

Beyond consumption, a notable share of remittances was invested in micro-enterprises, particularly the second-hand clothing trade (*Gwanjo*) and agricultural commodity trading. Gold purchases functioned as inflation hedges and stores of value, particularly amid currency instability. Collectively, these practices generated local employment, strengthened micro-supply chains, and enhanced household resilience, reinforcing the notion of migration as a circular regional economic system.

This dual use of remittances corroborates empirical studies showing that migrant transfers often evolve from subsistence support to productive investment over time (Adams & Cuecuecha, 2010; Fayissa & Nsiah, 2010). The findings also resonate with the new economics of labor migration, which conceptualizes migration as a household strategy for overcoming credit and insurance constraints (Stark & Bloom, 1985). In this sense, remittances act as informal development finance, fostering gradual capital accumulation and local economic dynamism.

4.4 Gendered Dimensions of Remittance Practices

Beyond occupational segregation, remittance behaviour exhibited clear gendered patterns. Male migrants tended to remit larger lump sums at irregular intervals, often aligned with harvest cycles, religious festivals, or major household investments such as housing and land acquisition. Female migrants, by contrast, remitted smaller but more frequent amounts, prioritizing food provisioning, children's education, healthcare expenses, and everyday household maintenance. These patterns reflect broader gender norms governing care responsibilities and financial decision-making within migrant-sending households (Yuni et al., 2018; Subramaniam et al., 2022).

Women's remittances were also more likely to be channelled through trusted informal intermediaries, including kin networks and rotating savings groups, reflecting both limited access to formal financial services and strategic preferences for discretion. Men, meanwhile, demonstrated higher engagement with formal money transfer operators, particularly for large-value transfers associated with investment and social obligations. These findings support the New Economics of Labour Migration perspective, which emphasises intra-household negotiation and differentiated risk management strategies (Faini, 2002).

4.5 Informality, Social Capital, and Trust

Informality emerged as a central organising principle of migrant livelihoods and remittance systems. Most respondents operated outside formal labour contracts and banking systems, relying instead on trust-based arrangements, ethnic associations, and religious networks. Informal saving schemes and commodity-based remittances functioned as substitutes for formal insurance and credit markets, particularly in contexts of macroeconomic instability and regulatory uncertainty (Gupta et al., 2009).

Social capital significantly reduced transaction costs

and exposure to risk. Long-standing migrant networks facilitated job placement, accommodation, and remittance delivery, reinforcing migration as a self-sustaining system. While informality exposed migrants to precarity and exploitation, it simultaneously enabled flexibility and rapid adaptation to economic shocks, underscoring its ambivalent developmental role.

4.6 Nigeria as a Regional Redistribution Node

The findings position Nigeria not merely as a destination country but as a regional redistribution hub where value is generated, transformed, and transmitted across borders. Migrants' earnings circulate through Nigerian markets before being redistributed to origin economies, linking urban informal economies in Nigeria with rural livelihoods in Niger, Chad, and Cameroon. This transnational circulation challenges state-centric analyses of remittances and highlights the need for regional perspectives that capture multi-directional flows.

4.7 Policy Implications and Recommendations

The findings of this study have important implications for migration governance, regional economic integration, and development planning in West Africa. First, migrants from neighboring countries should be formally recognized as economic contributors within Nigeria's development framework. Despite operating largely within the informal economy, these migrants generate value, sustain urban labor markets, and facilitate transnational capital flows that benefit both host and origin communities.

Second, reducing remittance transaction costs, particularly for low-value, high-frequency transfers, would significantly enhance household welfare. Policies aimed at expanding access to low-cost digital remittance platforms and strengthening cross-border payment systems would improve efficiency and transparency. Regulatory reforms should also ensure that migrants without formal documentation are not excluded from financial services.

Third, financial inclusion initiatives tailored to informal workers are critical. Savings products, micro-credit schemes, and insurance mechanisms designed around migrants' income patterns would enable better risk management and encourage productive investment. Particular attention should be given to women migrants, whose remittance practices are closely tied to household welfare yet constrained by limited access to formal finance.

At the regional level, ECOWAS migration frameworks should move beyond mobility facilitation to encompass migrant protection, data harmonisation, and coordinated remittance policies. Strengthening cooperation between Nigeria, Niger, Chad, and Cameroon would amplify the developmental impact of remittances and reduce vulnerabilities associated with informality (Organisation for Economic Co-operation and Development (OECD)/International Labour Organization (ILO), 2018).

5 Conclusion

This study demonstrates that migrants from Nigeria's neighbouring countries actively transform Nigeria's informal economy into a transnational system of wealth generation and redistribution. Remittances function simultaneously as survival mechanisms and investment capital, supporting household welfare while fostering micro-level development in origin communities. Nigeria's dual role as a leading remittance recipient and a major remittance-sending hub underscores its central position within West Africa's migration–development nexus. Harnessing this reciprocal system through inclusive and coordinated policies is essential for promoting resilient livelihoods and sustainable regional development.

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