Diaspora finance for infrastructure development in Nigeria: exploring motivations, mechanisms and impact

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Abstract

The money that migrants send back home is at the heart of the relationship between migration and development. In recent years, there has been a resurgence of interest to exploit 'diaspora finance' for the provision of public goods, including infrastructure in developing countries. This has been fuelled by the size and steady growth of remittances compared to foreign direct investments, private debt, and portfolio investments which are unstable. However, there are concerns whether these familial flows can be constituted as legitimate sources of 'development finance' and their sustainability.

This thesis focuses on the potential of mobilising Nigerian diaspora capacity for infrastructural development. Nigeria offers an interesting context for a migration-development study because it has a significant diaspora and significant infrastructure challenges. In the context of recent lower growth rates, it has tried to raise 'diaspora finance' with mixed results. The study examined the UK-Nigeria corridor because the UK is a major immigration destination, and some of the largest outflows of remittances from the UK go to Nigeria.

The study employed a mixed-methods approach combining quantitative and qualitative research in the UK and Nigeria, to examine factors shaping diaspora infrastructure contributions, the scope, extents and impact on the infrastructure landscape. It found that in addition to economic capacity, diaspora transfers are shaped by sociodemographic attributes, experiences of migration and the particular mobilisation mechanism in use. In terms of infrastructure, the diaspora prefer housing investments, followed by donations for educational facilities.

The research examines social relations and trust within diaspora members, between the diaspora and people in Nigeria, and crucially, between the Nigerian government and people. These are vital to address in addition to making broad governance improvements. It raises concerns whether current high levels of remittances can be sustained, in light of stricter immigration controls in developed countries and generational change.

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Acronyms and Abbreviations

ADFC	African Diaspora Finance Corporation
AFFORD	African Foundation for Development
ASUU	Academic Staff Union of Universities
BBC	British Broadcasting Corporation
CANUK	Central Association of Nigerians in the UK
DFID	Department for International Development
EFN	Engineering Forum of Nigerians
FCA	Financial Conduct Authority
FCD	Foreign currency deposits
FDI	Foreign direct investment
FHF	Family Homes Funds
Fintech	Financial Technology
FMBN	Federal Mortgage Bank of Nigeria
GDP	Gross domestic product
ICRC	Infrastructure Concession Regulatory Commission
ICT	Information and Communication Technologies
IFC	International Finance Corporation
IMF	International Monetary Fund
InfraCredit	Infrastructure Credit Guarantee Company
IOM	International Organisation for Migration
LCD	Local currency deposits
LEADS	Linkages with Experts and Academics in the Diaspora Scheme
LMIC	Low- and middle-income countries
LSE	The London School of Economics and Political Science
MBAN	Mortgage Banking Association of Nigeria
MDG	Millennium Development Goals
MPR	Monetary Policy Rate
NANC	National Association of Nigerian Communities

NEEDS	National Economic Empowerment and Development Strategy
NELM	New Economics of Labour Migration
NERDC	Nigerian Educational Research and Development Council
NHDS	National Cooperative Housing Development Scheme
NHF	National Housing Fund
NIDCOM	Nigerians in Diaspora Commission
NIDO	Nigerians in Diaspora Organisation
NIF	Nigeria Infrastructure Fund
NMRC	Nigeria Mortgage Refinance Company
NNU	Nigerian National Union
NPE	National Policy on Education
NSF	Nigerian Schools Foundation, UK
NSIA	Nigeria Sovereign Investment Authority
NVIVO	Qualitative Data Analysis Software
ODA	Official development assistance
ONS	Office for National Statistics
PIDG	Private Infrastructure Development Group
PPP	Public Private Partnerships
REDAN	Real Estate Developers Association of Nigeria
SDG	Sustainable Development Goals
SPSS	Statistical Package for the Social Sciences
UNICEF	United Nations Children's Fund
UN-INSTRAW	United Nations International Research and Training Institute for the Advancement of Women
US SEC	US Securities and Exchange Commission

Chapter One Introduction

1.1 Introduction

Diaspora financial contributions are at the heart of the relationship between migration and development (Terrazas, 2010). Interest in remittances has been fuelled by their sheer size and steady growth compared to public and private capital inflows which are unstable. Although substantially powered by a formalisation of transfer channels, remittance flows to developing countries quadrupled between 2002 and the global financial crisis of 2008. After the crisis, they fell by 6 percent unlike private capital flows that fell precipitously (Ratha and Sirkeci, 2011). Since then, remittances have been growing and reached a record high of $548 billion in 2019. They were predicted to decline by 7.2 percent in 2020 due to the COVID-19 pandemic but they defied the prediction and only fell by 1.6 percent to $540 billion which underscored their resilient nature (Ratha et al., 2020a; World Bank, 2021a).

Policy efforts to reconstitute remittances as important and legitimate sources of external finance were led by the World Bank (Hudson, 2008). Policy makers and governments were interested in mobilising remittances to consolidate the formal financial sector, expand access to finance, and to channel them to enhance the provision of public goods and services e.g., education, health, public housing and infrastructure. The justification that was provided was the need to explore alternative funding sources for the millennium development goals of ending extreme poverty by 2015 (Hudson, 2008). However, some researchers in the migration-development field question the legitimacy and sustainability of constituting these private familial flows as sources of external finance (Datta, 2017; Datta et al., 2007; Hudson, 2008).

In Nigeria, in the light of the significant remittances volumes and persistent development finance challenges, the government has relatively recently begun to explore ways to mobilise and channel diaspora money towards development priorities, including infrastructure. Therefore, the overarching research question of this thesis is 'How does diaspora finance shape infrastructural development in Nigeria?' The study scrutinises motivations and capacity of the Nigerian diaspora to provide finance for infrastructural development; the scope and extents of diaspora contributions to infrastructure, current and potential mechanisms for channelling diaspora financial flows to infrastructure projects, opportunities and barriers being encountered, and finally the impact of diaspora contributions on the infrastructure landscape and how these relate to key issues within the wider context of infrastructure development in Nigeria. The study is situated within the migration-development research field and this introductory chapter provides the rationale for the focus on the financial contributions of the Nigerian diaspora in the UK to infrastructure development. It outlines the research question and provides a broad overview of the thesis.

1.2 Rationale for the study

The interest in remittances grew to the point where they were labelled as the 'new development finance' (Wimaladharma et al., 2004). It led to the formation of policies and institutions with the aim of increasing their flow and the effectiveness of their uses in developing countries (Hudson, 2008; Julca, 2013). A lot of progress has been made with policies to reduce the cost of international remittance transfers, in order to incentivise migrants to invest in their countries of origin and to boost financial inclusion. However, there have not been many evaluations of the policies or of diaspora engagement efforts (Gamlen, 2019; Julca, 2013). Also, while there is a lot of anecdotal evidence suggesting that migrants are making important contributions for the provision of basic infrastructural facilities at their origin communities, there is a paucity of systematic studies of the various dimensions and impact of their contributions. This is a vital area in need of research because remittances provide a significant source of income and finance in developing countries, and questions are being asked whether they can indeed boost available sources of finance for the provision of public goods as claimed (Julca, 2013).

This really matters because the infrastructure gap in many developing countries is huge, including Nigeria. However, traditional funding sources for the provision of infrastructure facilities have been unstable which has necessitated the consideration of alternative sources. My interest was inspired by over 30 years' experience as a civil engineer and my involvement in a variety of infrastructure projects in Africa and the United Kingdom. Over the years, I have reached the conclusion that the biggest challenges to the development of infrastructure in developing countries are finance related (especially in the areas of access to finance, budgeting and deployment to projects), while acknowledging that simply increasing funding levels alone will not be sufficient to address the poor performance of the infrastructural facilities in many developing countries.

Nigeria offers an interesting context to study the potential of remittances for infrastructure development. This is because it has a significant diaspora and significant infrastructure challenges. While interest in engaging with the diaspora has been clear since the early 2000s, it was only relatively recently, in the context of falling commodity prices and lower growth rates, that Nigeria turned to the prospect of channelling diaspora finance towards the provision of public goods and services (including infrastructure). For example, in 2017, the government issued a five-year diaspora bond targeting retail diaspora investors to help with financing the budget. While the bond was hailed as a success, in fact the process, as we shall see, raised many questions about the potential of the diaspora to support socioeconomic development in Nigeria which is the focus of this study.

This research study makes a vital contribution towards addressing gaps in the remittance literature globally and in Nigeria particularly. To illustrate – De Haas (2007) found a striking and almost total lack of basic data and research on Nigerian migration and its connections with national and regional development. There is still not much in the literature on the diaspora's involvement in infrastructure development or the impact of their financial contributions on the infrastructure landscape. This is probably because policy efforts to mobilise remittances for productive uses are relatively recent while research interest has focussed on other areas such as the impact of remittances on household welfare. The limited insight we have into the Nigerian diaspora's involvement in infrastructure provision comes from a small body of studies which suggest that the diaspora's financial transfers for infrastructure are restricted mainly to property and real estate.

My research aims to probe deeper into dimensions of the diaspora's interest and ability to make financial transfers to infrastructure generally (Besley, 1995; Osili, 2004). In this sense, my study responds to the call for more migration-development research in Nigeria, to understand the current situation, and explore the viability of policies seeking to enhance the development potential of migration (de Haas, 2006; The Commonwealth, 2016). It uses a unique data set to investigate various aspects of the diaspora's involvements in infrastructure development at their home communities, and thereby contributing to a deeper appreciation of diaspora financial transfers to infrastructure, what motivates the transfers, and the impact on the infrastructure landscape. Specifically, it breaks new ground in looking at the as yet un-researched opportunities, barriers and issues that arise in the context of efforts to channel diaspora finance towards the provision of infrastructure in Nigeria. In doing this, I am also contributing to a fairly thin literature on how diaspora finance links with infrastructure finance globally, and to a thin literature on diaspora finance for infrastructure development in the sub-Saharan African region.

1.3 Research questions, approach and key findings

A small number of studies, outlined in detail in Chapter 3, have hinted at the potential and limitations of channelling the Nigerian diaspora's financial resources towards infrastructural development. However, what we do not know are what motivates people to send money back home for infrastructure provision, the scope, extents and impact of their transfers on the infrastructure landscape. To understand better how diaspora finance shapes infrastructure development in Nigeria, I ask three sub questions: first, how does the diaspora currently make financial transfers for infrastructure provision in Nigeria? Second, what factors shape diaspora financial flows for infrastructure provision to Nigeria? Third, what are the impacts of diaspora capital on the infrastructure landscape in the wider context of infrastructural development in Nigeria?

To answer these research questions, I adopted a multi-sited, mixed-methods approach combining quantitative and qualitative research methods. The approach entailed a little over a year of field work in the UK and in Nigeria carrying out the following research activities: an online survey among a sample of Nigerians living in the UK, contextual interviews with institutional actors and key informants in the UK and in Nigeria, site visits to diaspora project sites in Nigeria, participant observation at a variety of diaspora events in the UK, and a group discussion with members of a major diaspora association in the UK.

The research found that people who send money for the upkeep of family members and for community purposes desire to help those they left behind, however, abilities to send money are influenced by economic capacity, age, gender, and the extent of their social relations and connectivity with people in Nigeria. Those who send money specifically for the provision of infrastructural facilities are driven by a mixture of motives, combining both social and investment considerations. While they may intend that their family members should benefit from the use of the facilities, they also often expect a return in the form of rental income or capital appreciation.

The research confirmed that most transfers to infrastructure are individual investments in property and real estate, but it also highlights the significance of collective contributions for education projects, while transfers to all other infrastructure categories appear to be negligible. Diaspora members often face a myriad of issues and challenges in their engagements with the people and government in Nigeria. This compels them to evolve coping strategies while navigating the minefield of uncertainty and risk in the Nigerian infrastructure development terrain.

In regard to impact, focusing on housing in particular, I found evidence that in rural to suburban communities, 'remittance houses' (Belloni, 2021:59) are making notable impacts in the neighbourhood, but in the urban centres the impact is much less apparent. I also found evidence of skills transfer and the transmission of values and norms from diaspora members to construction industry operatives, due to the formers' prior exposure to more advanced institutions and systems while living and working in more developed countries.

On the education scene, the diaspora's financial contributions are not only making significant impacts on the hard infrastructure of physical facilities in schools, they are also impacting the soft infrastructure of the educational system, by improving the environment in schools, which is helping to boost the morale of staff and students. However, the research found that these impacts have not been much acknowledged in educational policies which raises questions about the government's seeming ambivalence.

The research also examined the financial mechanisms in use to mobilise diaspora financial flows and found that while the diaspora are active participants in the financial system in Nigeria, and are making significant levels of investments, much of their contributions are not flowing through the obvious 'diaspora channels' targeting them. Instead, they rely more on information received from informal networks of family members, friends and associates which points to the importance of trust in mobilising diaspora finance.

1.4 Thesis structure and overview

This thesis is arranged in nine chapters: Chapter Two sets the theoretical framework for this research about the potential of mobilising the Nigerian diaspora's financial resources for infrastructure provision in Nigeria. It situates the research within the migration-development research and policy field, outlining how views about remittances have shifted over time. It then sets out the key terms used in this study, followed by discussions of the motivations behind remittances, and the impact of remittances on migrants, recipient households and communities. It takes a close look at policy interventions including financial mechanisms being used to target diaspora finance, and the emergence of diaspora institutions as key offices of the state for diaspora engagement. Next, it examines policy shifts and significant challenges relating to infrastructure development in less developed economies, and key debates about infrastructure finance. The chapter concludes with an exploration of the linkages of the diaspora to infrastructure investment globally.

In Chapter Three, the research is contextualised by tracing the history of infrastructure development in Nigeria and noting that the current inadequate state of all categories of infrastructural facilities, is due in part to the limited success of past development plans. Nigeria's infrastructure finance priorities lean towards external finance sources, however, foreign direct investments to Nigeria have been declining, as well as tax revenues from commodities, hence the recent interest in diaspora finance as an alternative source of funding for public goods and services. The chapter explored migration patterns in and from Nigeria that led to the formation of communities of Nigerians in western countries, and how they came to be regarded as potential partners in Nigeria's socioeconomic development. It also examines the small body of literature on what we know about the scope of the diaspora's involvement in infrastructure provision and their investment preferences.

Chapter Four provides an overview of a multi-sited, mixed-methods approach employed to investigate factors that shape diaspora financial flows to Nigeria. It begins with reflections about my positionality as a researcher and how I navigated issues arising from this. It then sets out how I built up a unique dataset for the study through the following research activities: online survey to a sample of diaspora members in the UK, contextual interviews with institutional actors and key informants in the UK and Nigeria, attending diaspora events to observe the participants and discussions, visits to diaspora project sites in Nigeria, and a group discussion with members of a major Nigerian diaspora organisation in the UK. The final section discusses the ethical considerations that guided the research and how access issues were resolved during the fieldwork.

Chapter Five evaluates the drivers of diaspora financial flows for general purposes and for infrastructure in particular. It takes a close look at the extents and scope of diaspora financial flows, the demographic and socioeconomic features of people who send money and it evaluates the factors that shape interest and ability to remit. Turning to infrastructure specifically, it examines patterns in terms of what kinds of infrastructure are being supported and what motivates the diaspora's involvement in those particular areas. The analysis reveals that the individual's age, gender, experience of migration and economic capacity are key influences informing their contributions to infrastructure. It also found that housing and education are the infrastructure areas of priority to the diaspora.

In Chapter Six, the analysis is deepened by focusing specifically on the diaspora's financial contributions to housing. Exploring the meaning that Nigerians generally ascribe to homeownership provides important context for understanding the diaspora's motivations to build or buy a house in Nigeria. The chapter explores the Nigerian housing finance landscape and the issues involved in acquiring property and real estate. This leads to closer examination of various purposes of diaspora financial flows: to improve the family house, acquire a second home, invest in rental property, or establish themselves as property developers. We see that diaspora members face a series of challenges in their homeownership aspirations, and this provides incentives to private housebuilders and government agencies to venture into property development targeting diaspora subscribers.

In Chapter Seven, the focus shifts to education which is the second most important area of diaspora interest and activity. The meaning that people attach to education and their views about its personal and social benefits, provide vital context for analysing the diaspora's contributions in this field. The chapter explores the history of the Nigerian educational system and identifies that the most significant challenge being encountered is grossly insufficient funding. This contributes to low school attendance, inadequate educational facilities and high levels of worker dissatisfaction particularly in higher education. The primary motive of the diaspora's involvement is to give back in support of the education of those they left behind. However, the collaborative relationships among diaspora members and with people in Nigeria are complex and sometimes strained in ways which can affect the implementation of education projects.

Chapter Eight, the penultimate chapter, focuses on the four main financial mechanisms used to channel diaspora financial flows i.e., bank accounts, diaspora mortgages, securitisation and diaspora bonds. The chapter examines how they work and connect with wider development processes, including infrastructure development. It takes a close look at the Nigerian diaspora bond which has been acclaimed as a success and a first for an African nation. However, it raises questions whether the bond was indeed a success or a missed opportunity to mobilise diaspora finance. For all its issues, the bond appears to have paved the way for other African regional efforts seeking to leverage diaspora capital for productive uses. The chapter also highlights trust issues in government-diaspora relations and how they affect the diaspora's participation in the economy.

The thesis concludes in Chapter Nine which brings together the findings from the analysis in the preceding chapters, and against that background explores the potential of diaspora finance for infrastructural development in Nigeria. The chapter starts with an overview of the five main findings in this research and their linkages to the research questions. An overarching theme from the findings is that the focus of policy efforts to leverage the development potential of diaspora finance needs to move away from assumptions of diaspora loyalty, the sheer size of remittances and estimates of the diaspora's wealth at their host countries alone. Instead, it is of utmost importance to understand how remittance motivations are shaped by a variety of factors at the origin and the destination countries of migrants and the immigration policy climate worldwide.

Chapter Two Situating diaspora finance and development: theory and evidence

2.1 Introduction

This chapter explores how approaches to migration-development theory evolved, as attitudes to migration changed among policy makers and researchers in the field of development. Beginning in the 1950s, migration-development theory evolved from optimism about the potential of migrants to make positive contributions to their countries of origin, to a more sceptical view because of the observed adverse impacts of 'brain drain'. This was followed by renewed optimism in migration due to the emergence of the New Economics of Labour Migration (NELM) and livelihood approaches, which held that migration can play a positive role in development under favourable economic and political conditions. Thus, remittances were placed at the centre of the migration-development nexus and were celebrated as the magic bullet for socioeconomic growth in migrant sending countries. However, this chapter argues that the relationship between migration and development is not as straightforward and there are other factors involved.

Next, I delve deeper into the question of diaspora finance, discussing the key terms surrounding it, and exploring different approaches to understanding migrants' motivations for remittances, and the impact of the diaspora and of remittances. The chapter suggests that it is important to understand motivations (which cannot be understood fully in purely economic terms) in order to understand their susceptibility to policy influence. The chapter briefly explores the four main financial mechanisms in use to mobilise remittances and the extents to which they are currently deployed to mobilise finance for infrastructure provision.

This leads to detailed explorations of the contributions of infrastructure to development, how infrastructure is financed globally, and the diaspora's linkages to infrastructure investment at their countries of origin. Lastly, while opinion is divided about the importance of infrastructure to economic development, the chapter suggests that public capital contributes to economic growth.

2.2 Remittances in migration-development theory: from neglect to celebration

Migration and development theory has evolved from developmentalist optimism in the 1950s and 1960s, to neo-Marxist pessimism in the 1970s and 1980s, towards more optimistic views in the 1990s and 2000s (De Haas, 2010). The differences in the theoretical approaches were due to changing attitudes to migration among policy makers and researchers as the field of development evolved (De Haas, 2010). They reflect deep divisions between social theory and development theory, and divisions between neoliberal and state-centrist views (De Haas, 2010). In the 1950s and 1960s, newly independent countries were expected to follow a similar path to modernisation, industrialisation and rapid economic growth that many western countries had followed. This led to a classical developmental approach to migration that saw large-scale migration as an integral part of processes to ensure north-south transfer of capital and knowledge through return migration. Neo-classical migration theory perceives migration as a way of allocating production factors for the benefit of both sending and receiving countries (De Haas, 2010). Thus, governments in developing countries started to encourage emigration as migrants were seen as potential agents of change, innovation and investment upon their return to their countries. While the optimism diminished after 1970, many governments still see international migration as a major mechanism to ensuring economic development (De Haas, 2010).

By contrast, a neo-Marxist and structuralist approach gained academic prominence in the 1970s and 1980s that held a more sceptical view of migration. The main concern was that migration was seen to be increasing inter-region and international disparities in levels of development instead of decreasing them. The free movement of labour in an unconstrained market environment – termed 'brain drain', was seen as depriving poor countries of professional labour resources in which they had invested many years of education. In addition, as awareness grew about the remittances that migrants sent home, concerns were raised that remittances fuelled consumption and inflation in origin countries as migrants rarely invested their money in productive ventures (Baldwin, 1970:23; De Haas, 2010). During this period, immigration policies were tightened and migration moved largely out of sight in the field of development (De Haas, 2010).

Gradually, however, interest in migration as a factor in development re-emerged (De Haas, 2010). Renewed optimism about the development potential of migration came about in the 1980s and 90s with the emergence of the New Economics of Labour Migration (NELM) and livelihood approaches, which are situated within a broader paradigm shift in social theory, that seeks to harmonise agency and structure (De Haas, 2010). A body of empirical research evolved that showed that under favourable economic and political conditions, migration plays a positive role in development. The NELM models migration as risk-sharing behaviour of family or households in order to diversify their resources and maximise their income (De Haas, 2010). Remittances were thus placed at centre stage. By supporting a family member to migrate, households can overcome barriers that prevent entry into developed countries. The migrant could then send remittances back home which could be invested in productive activities in order to improve household welfare and help manage fluctuations in income.

The relationship between migration and development is actually not as straightforward as it is portrayed in the political discourses about the causes of migration or the effect of migration on developing countries (Latek, 2019; Massey, 1988). The thinking in mainstream development and international policy is that migratory pressure is due to regional differences in levels of human development, and efforts should be intensified to address the disparities to curb desires to migrate (Latek, 2019). However, we know that the decision to migrate and the ability to do so are shaped by the interactions of broader economic, political and social factors. There is a distinction between push factors – why people leave their country, and pull factors – why people move to a particular country (Latek, 2019). Also, the economic development process and the policies that accelerate economic growth e.g., privatisation, land reforms and freer trade sometimes stimulate migration albeit temporarily. This is because development usually causes displacement, disruption to social structures and the creation of wage differentials which motivate people to move. Also, development can enhance aspiration and capabilities to migrate via improvements in education and income (de Haas, 2007; Martin and Taylor, 1996). This point underscores the heterogeneous nature of migration-development which is explored in detail in this thesis.

Another important point to note is that while migration is increasingly viewed as a panacea for development, the excitement about the development potential of migration is framed within a northern discourse and policy framework which seeks better management and control of migration to the developed world. Therein lies the differences and sometimes contradictions between the agendas of migrants, home and host countries (Datta, 2009). On the one hand, there is an emphasis by international financial institutions and national governments on the need to harness the development potential of migration for the benefit of migrants, sending and receiving countries. This relates particularly to remittances but also to human capital and brain circulation through knowledge networks by members of the diaspora (Adams and Page, 2005; Datta, 2009; Faist, 2008; Kapur, 2005). However, there is evidence that migration leads to brain wastage among a significant number of migrants from the Global South who are unable to find work that utilises their prior skills and qualifications. Sometimes, they acquire new skills which may not be transferable to their home countries (Connell and Conway, 2000; Datta, 2009; Evans et al., 2005). On the other hand, there are increasing migration policies by countries in the Global North to mitigate a perceived migration crisis. Therefore, it is the control of migration that is driving the agenda and not development concerns as such (Datta, 2009; de Haas, 2007; Faist, 2008; Nyberg-Sorensen et al., 2002; Nyberg-Sørensen et al., 2003).

Remittances are the main motivators for the interest in the diaspora as development partners in their country of origin (Terrazas, 2010). It was the international public policy-making community, most notably the World Bank that brought remittances into prominence as a source of development finance in the 2000s (Cammack, 2001; Datta et al., 2007; Faist, 2008; Faist et al., 2011; Hudson, 2008; Kunz, 2008; Lubambu, 2014; Weber, 2004, 2002). This was part of a strategy of managing a crisis of inadequate funding for the Millennium Development Goals (MDG) aiming to end extreme poverty by 2015. At a milestone conference in London, in October 2003 that was titled: 'The international conference on migrant remittances: development impact, opportunities for the financial sector and future prospects', over 100 delegates from 42 countries representing central and private banks, government policy makers, multilateral and bilateral donors, NGOs, academics and other stakeholders gathered to share experiences on remittances, identify best practices and develop strategies to strengthen their development impact. After the conference, interest in remittances soared and through a series of cooperative efforts, remittances were reconstituted as important and legitimate sources of finance for development (Hudson, 2008). Thus, states started to design and implement programmes to exploit the loyalty of migrants to their families and communities of origin. Migrants were cast as transnational financial subjects in an attempt to gain control of the flow of remittances through financial markets, and of the socioeconomic activities that derive from them, such as their use for consumption or investment, education, health and private enterprise (Zapata, 2013).

Efforts to draw migrants into the global financial system through the promotion of investments as the preferred mechanism for remittances have been met with resistance. For example, Zapata (2013:101) observed that participants in her study of Colombian migrants in London were not jumping on the bandwagon of mainstream financialisation but seemed to be articulating a different kind of transnational financial subjectivity and not the kind promoted by the state. Their reticence was due to a 'persistent mistrust' of the government. First, the fundamental socioeconomic and political structure that pushed them to leave were unchanged. Second, the government's migration-for-development programmes did not address the structural and institutional inadequacies that curtailed local and national development processes. Third, the western orientation of the programmes meant that their design and implementation often did not reflect the needs of the majority of migrants (Zapata, 2013). Thus, the resistance by migrants to take on the assigned role of agents of development highlights the contradictions and uncertainties in the policy thrust to make them subjects of financialisation (Langley, 2007).

The nature of remittances are not well-researched, however, there is a useful body of literature that gives us the conceptual tools to interrogate the motivations driving these flows. The development of an evidence base and debates about the impact of diaspora finance are still on-going and these issues are explored in the next section beginning with definitions of the main diaspora finance themes in this study.

2.3 Exploring diaspora financial transfers

2.3.1 Key definitions

The term **diaspora** is a contested concept with scholars from different disciplines offering diverse definitions. The main difference of opinion is between those who see the diaspora as a discrete entity or group and those who see the diaspora as a process through which people create consciousness and identity in order to mobilise constituency (Mavroudi, 2007). However, there are commonalities to most definitions of the diaspora which include concepts of dispersal or immigration, location outside a homeland, community, orientation to a homeland, transnationalism, and group identity (Grossman, 2019). For the purpose of this study I have adapted the African Union's definition of the diaspora to define the Nigerian diaspora as people of Nigerian origin and their descendants living outside Nigeria, irrespective of their citizenship and nationality and who are willing to identify and engage with, and contribute to the development of Nigeria (African Union, 2005).

Generation is an important concept in the study of international migration and transnational families. It is used to identify migrants and their descendants in relation to where they were born, their migration cohort and age. Thus, the **zero generation** are parents of first-generation migrants who could have been migrants themselves but returned to their country of origin (Nedelcu, 2009; Zickgraf, 2017). **First-generation** migrants are foreign-born adults who made the decision to leave their country of origin to live in a host country. The one-and-a-half or **1.5 generation** are foreign-born youth who immigrated to another country before the age of twelve, while the **second-generation** are children who were born of immigrant parents at the host country (Rumbaut, 1994; Rumbaut and Ima, 1988).

It is important to note that the influences of the diaspora on development in origin countries are multifold, and encompass many social and political dimensions including: human capital, social behaviour and political aspirations that may influence home societies through migrant return (Latek, 2019). Where appropriate these dimensions will be highlighted, but this study focuses on the financial dimension.

Gelb et al. (2021) describe **diaspora finance** as an umbrella term which includes **remittances** on one hand and **diaspora investment** on the other hand. However, the distinction between the different elements of diaspora finance is not always clear from macroeconomic and statistical data. **Remittances** are one-way interpersonal financial transfers from migrants to their countries of origin. They reduce the sender's disposable income while increasing that of the recipient (Gelb et al., 2021). There are three types of remittances: **individual remittances** from a single migrant household to a single household in the country of origin with whom the migrant has family ties; **collective remittances** by diaspora communities who collect funds in their country of residence and donate them for a specific purpose at their country of origin; **philanthropy** in the form of individual donations with the expectation that the contributions will bring about some form of social good (Gelb et al., 2021).

Individual remittances are transfers from single migrant households at their country of residence to single households at their origin country. The two households usually have family ties. Often, there is no distinct purpose for which they are sent and they may be used for a variety of household consumption needs (Gelb et al., 2021). Individual remittances are usually sent though money transfer agents including formal financial institutions operating in regulated financial markets or through informal mechanisms operating outside of formal regulation (Gelb et al., 2021). Individual remittances can also be in kind e.g., sending food and clothing by migrants to family members, or purchasing of services migrants back home by which their families can access (Gelb et al., 2021).

Collective remittances and philanthropic contributions have not been researched as much as individual transfers in support of families (Clemens et al., 2014). They include scholarships, contributions for disaster relief, feeding programmes and small-scale infrastructure (Licuanan et al., 2015). Collective remittances (Goldring, 2004:800), are usually motivated by a combination of factors such as a sense of history, the politics of identity and belonging (Mercer et al., 2008), altruism and exchange (Licuanan et al., 2015). They are raised by diaspora associations through member fees and fundraising events for education, health and public infrastructure projects which are to be situated at the home communities of members (Lampert, 2010). They reflect the importance that the diaspora accords to issues affecting families, ethnic groups, and nations.

Philanthropic contributions are different as they are not necessarily intended for the diaspora's home communities. They are small to large private donations made out of an altruistic interest to advance human welfare generally and they play an important role in development efforts (Newland et al., 2010). They are made to a variety of causes and constitute powerful streams of social investments with donors ranging from industrial magnates to entrepreneurs, sports stars and celebrities, and middle-income to non-elite individuals. Some diaspora philanthropists choose their causes and give directly while others make their contributions via intermediary organisations such as home associations, faith-based organisations, professional networks, diaspora foundations and internet-based philanthropic platforms (Newland et al., 2010). They can be in the form of in-kind donations such as volunteering of time or giving of equipment and land. Volunteers can be motivated by feelings of solidarity and the desire to help others, while hoping to experience new adventures and experiences in the process (Jennings, 2016).

The most visible part of diaspora finance is the money that people send to family members and friends or for their own personal use. For reasons of scope and feasibility, my study focussed mainly on monetary transfers. In an attempt to gather systematic data on remittances, the World Bank has developed macroeconomic conventions about what counts as a remittance. The World Bank (2017) defines personal remittances as the sum of 'personal transfers' and 'compensation of employees'. By personal transfers, the bank is referring to all transfers in cash or in-kind between migrants at their host countries and recipients at the migrant's country of origin. They are independent of the source(s) of income e.g., labour, income from property of enterprise, social benefits or disposal of assets. Compensation of employees refers to income from temporary work by border, seasonal or short-term workers in an economy where they are not resident. It also includes income paid to residents who are employed by non-resident entities. It comprises wages and salaries in cash and kind, it is recorded gross and includes tax deductions.

The inclusion of transfers in-kind in the World Bank's (2017) definition of 'personal transfers' and 'compensation of employees' underscores that remittances are not just about money. The contributions of migrants are not limited to financial transfers alone but include contributions in kind e.g., medical missions, disaster relief materials, educational materials, and the transfer of knowledge and cultural norms which are also referred to as social remittances (Boccagni and Decimo, 2013; Clemens et al., 2014; Levitt, 1998; Licuanan et al., 2015). Social remittances are the contributions that migrants make to everyday life values, attitudes and practices at their home societies. They impact social and cultural discourses, meanings and practices. They also have strong connections with monetary contributions because the interaction between senders and recipients involve more than economic transactions alone (Boccagni and Decimo, 2013).

As already noted, the diaspora also invest in their countries of origin and **diaspora investment** is a two-way exchange which is expected to provide a return on the investment to the diaspora (Gelb et al., 2021). Diaspora investments can be made directly through interpersonal transactions between senders and users of the funds. **Direct investments** are usually financial transfers to acquire property and real estate or in support of enterprise and there is a lot of evidence of diaspora investment in enterprises (Terrazas, 2010). The businesses that the diaspora invest in, usually belong to or are operated by other people and they generally invest because of family or community ties rather than for profit purposes (Terrazas, 2010). They also make **indirect investments** through financial intermediaries with their countries of origin. The intermediaries use financial instruments to pool funds and channel them to private and public sector organisations and agencies in the receiving country (Gelb et al., 2021). The three main financial instruments being used are equities, loans and bonds originating from migrant sending countries, and much of the investments involve cross-border intermediation and more than one national regulatory framework (Gelb et al., 2021). Some origin country governments prefer diaspora investments to investments by non-citizens and multinational corporations. Therefore, they explore avenues to make it attractive for their diaspora to invest back home (Barry, 2006; Shimeles, 2010).

Diaspora investments are usually financed from the savings of senders (Gelb et al., 2021). **Diaspora Savings** refer to financial assets held by members of the diaspora at their host countries, usually in the form of bank deposits. The savings are calculated from estimates of the diaspora's income in the host country less consumption, taxes, remittances and philanthropy (The Commonwealth, 2016). It is difficult to project the portion of their savings that the diaspora could devote to investments in their countries of origin, but some governments have taken steps to liberalise their banking regulations in order to attract diaspora savers (Plaza and Ratha, 2011; The Commonwealth, 2016). While these diaspora savings products are widespread, they have not been much patronised (The Commonwealth, 2016). This could be because migrants usually prefer to save at their host countries but to invest at their homeland communities in land, housing or small businesses (Osili, 2004).

2.3.2 Why do people send money back home?

The rich body of literature on the reasons why migrants send money back to their countries of origin has yielded two broad approaches seeking to explain remittance motivations. The first approach has its roots in economics and relies heavily on quantitative analysis. **Microeconomic approaches** use micro data on migrants and receiving households and place remittance behaviour between two paradigms – altruism or self-interest. They seek to understand remittance motivations by pointing to the importance of the family relations that are involved and outline different kinds of contractual connections that could underpin remittances from migrants to their family members. Thus, microeconomic approaches shifted the focus of migration theory from the individual to the household (Lucas and Stark, 1985; Poirine, 1997; Rapoport and Docquier, 2005; Stark and Bloom, 1985).

Lucas and Stark (1985:904) laid out a spectrum of remittance motivations that lie between 'pure altruism', 'tempered altruism' which they also called 'enlightened self-interest', and 'pure self-interest'. Pure altruism implies that a migrant simply enjoys remitting and does not gain anything from remittances, while pure self-interest implies purely selfish motivations towards the family. Pure self-interest remittance motivations could include the aspiration to inherit, to ensure that family members care for the migrant's assets, and to enhance the migrants ability to return home. However, Lucas and Stark (1985:904) recognised that both pure altruism and pure self-interest alone may be inadequate to explain the extent and variability of remittances. Thus, they proposed an alternative model i.e., tempered altruism or enlightened self-interest which views remittances as part of an intertemporal, mutually beneficial contractual arrangement between the migrant and the people at home. Family members may support the migrant to leave in order to gain access to higher income streams which both parties share in a self-enforcing implicit contractual arrangement. The migrating family member would maintain the arrangement as long as it is beneficial for them to do so. This was the emphasis of the New Economics of Labour Migration (NELM) (Stark and Bloom, 1985).

Building on this, Rapoport and Docquier (2005) offered seven theoretical perspectives to explain remittance motivations which I have summarised in Table 2.1. It is important to note that each of the perspectives has their individual strengths or weaknesses. Also, both altruism and self-interest motivations are inextricable and one cannot probe whether the true motive is one of caring or to be perceived as caring (Lucas and Stark, 1985).

Table 2.1: Economic perspectives on remittances

PERSPECTIVE	EXPLANATION
Altruism	Migrants make remittances because they care about those whom they have left behind. They experience self-rewarding emotions e.g., 'warm-glow' from their remittance behaviour.
Exchange	Migrants make remittances to buy various types of services such as the care of assets (e.g., land, cattle) or relatives (children, elderly parents) they left behind at home.
A strategic move	Remittances may be part of an implicit migration contract between the migrant and his or her family that allows the migrant access to higher and/or less volatile incomes.

Insurance and moral hazard	A family could send one of its members away to live in a less volatile area in order to diversify the risk of shortfall to its income. However, the distance between them could give rise to informational asymmetries. This could create a moral hazard between the migrant and the recipient household whereby the more insurance that is provided by the migrant, the less incentive their family members have to work.
Family loan arrangements	A family could enter into an implicit contract with the migrant that aims to increase family income rather than reducing uncertainty. Remittances could be to repay loans on investments in the migrants education and/or migration costs.
Inheritance as an enforcement device	The migrant might be inclined to deviate from an informal contract with the family to compensate them for the costs incurred towards their migration. Therefore, to enforce the arrangements, the family could threaten to deprive the migrant of their rights to inheritance or return.
Mixed motives	Remittances may be because of a combination of factors and an individual could have more than one motive to remit. Also, motives could vary over time and place.

Source: Summary of Rapoport and Docquier (2005)

However, (Abreu, 2012) challenged the NELM as relying too much on microeconomic theory in its explanations of why people migrate. He argued that the NELM focussed on market constraints as being the drivers of migration and that migrants were simply acting rationally in order to maximise their utility, without considering the affective and power relations that are embedded in household discussions, and it overlooked the role of the state in internal and international migration. Thus, Abreu (2012:46) suggested that the NELM was not a theoretical 'third way' between approaches emphasising individual agency and social structure. Rather, it was a 'reworked' version of the earlier neoclassical framework for understanding remittance motivations. He concluded that migration is best understood from a historical-cultural approach and with inputs from other disciplines such as geography, sociology, economics, anthropology and political science. In a similar vein, ethnographic approaches, which are discussed in the rest of this section also believe that microeconomic approaches are limited because they pay little attention to the reasons that migrants themselves offer for their behaviour, whereas the non-economic factors also influence remittance practices (Lindley, 2010).

Ethnographic approaches see remittances as the material part of intimate social relationships between senders and receivers. Therefore, they consider remittances to be the visible and quantifiable element of an exchange which affects both the sender and receiver in more ways than economic terms (Carling, 2014). They pay close attention to the social relations of remitting and the meanings that people attach to their actions (Lindley, 2010). From an ethnographic perspective, remittance transactions comprise material, emotional and relational elements (Carling, 2014).

The case for ethnography is strengthened by empirical research on remittances that point to situations where remittance motivations could not have been captured by microeconomic approaches alone. For instance, in an ethnographic research of post 1990 migration from Serbia to Western Europe and Australia, Bajic (2007) found that parents in Belgrade whose children had left continued to make big sacrifices on behalf of their children regardless of whether the children kept in touch or sent gifts. They celebrated birthdays and special occasions in absentia, often going to great lengths to preserve their children and their families from social death in Serbia. Although, many children wanted to send money back home to support their parents, those Serbian parents viewed receiving remittances as a social taboo even when they were struggling financially, which was typical of the first half of 20th century Serbia. In their view, accepting financial support was something only peasants or non-urban people do, and they would only accept gifts which were purely symbolic and had no material value. Even when they were receiving money from their children, they reasoned that as it was only to supplement their pensions, they could not be said to be dependent on them as that would alter the traditional role of parents as providers which would cause them embarrassment. Thus, the remittance relations between the Serbian parents and their children were not shaped by underlying contractual considerations as microeconomic approaches imply.

Another example is a study by Cliggett (2005) on internal migration and remittance patterns in Zambia. She found that urban Zambian migrants were not sending significant sums of money to the communities they left behind, instead, they focussed on gift remitting as a way of investing in social networks with their natal families. They sent symbolic gifts in the form of food, clothing, town goods or small amounts of cash. The purpose of the gifts was to help them to maintain kin ties and to leave the door open if they wanted to return home, or to maintain mutually beneficial social ties. The Zambian migrants could behave that way because the decision to migrate was not supported by familial or community arrangements, and those who left usually did not receive any financial contributions from the family.

By carrying out an evaluation of the microeconomic and ethnographic literature on remittances, Carling (2014) identified twelve 'scripts' which could be used in an analytical framework to explain why people remit and these are: compensation, repayment, authorization, pooling, gift, allowance, obligation and entitlement, sacrifice, blackmail, help, investment and donation. Most/all of the scripts are applicable to my study and are employed in the analytical chapters to evaluate diaspora motivations for remittances within the context of infrastructure provision in Nigeria.

Thus, this section has underlined the importance of a broad-based, multi-method approach to understanding remittance motivations. In the next section, I explore the events leading to the framing of remittances as the new development finance and their rise to prominence on the development scene.

2.3.3 Exploring remittance impact

The World Bank (2016) has summarised the received wisdom about remittances as a source of development finance as follows: First, compared to other external capital flows to developing countries, remittances are large and have been growing steadily as shown in Figure 2.1. Second, remittances are more stable than other external flows and help to counter-balance fluctuations resulting from the weakening of capital flows to developing countries. Third, small developing economies tend to depend on remittances to shore up their GDP and insulate themselves from external turbulence of international financial markets.

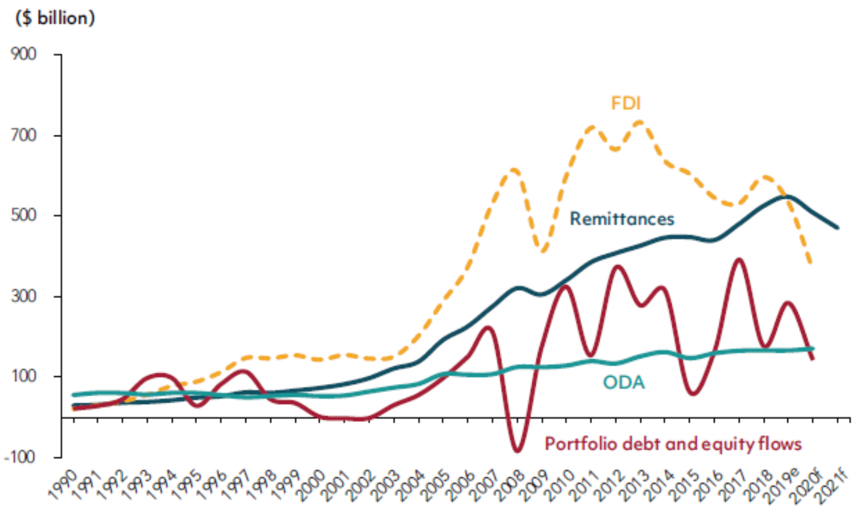

Figure 2.1: *Remittances flows to Low- and Middle- Income Countries*
Source: Ratha et al., (2020a)

However, within the wider community of policy makers and researchers, there are concerns about the suitability of remittances as sources of development finance. For instance, while the Deutsche Gesellschaft für Internationale Zusammenarbeit' (GIZ) and the Centre for International Migration and Development (CIM) are strong proponents and have developed a handbook to guide the design of remittance-backed projects (Tar and Voorips, 2012), researchers including Datta et al., 2007; Hudson, 2008 and Datta, 2017 ask the question 'cui bono'? i.e. 'Who stands to gain?' They warn that while the stated intention of reconstituting remittances is to make globalisation work for the poor, the unstated but real intention is to reproduce capitalism and thereby make the poor work for globalisation.

As previously noted, remittances rose greatly between 2002 and the global financial crisis of 2008. This was in the aftermath of the 9/11 attacks in the United States and their growth can be alluded to a number of factors. First, undocumented immigrants in many high-income countries, fearing deportation or legal action are thought to have sent large shares of their savings back to their countries of origin (World Bank, 2006). Second, it is possible that the depreciation of the value of the US Dollar against other major currencies in the aftermath of 9/11 contributed to the growth of remittances. Other possible factors are increases in the number of migrants in developed countries, the restriction of remittances to formal transfer channels, reduction in remittance transfer costs and improvements in data recording by central banks (World Bank, 2006). Thus, interests to leverage the development potential of remittances have been sustained by their growth. However, the relationship between remittances and development is complex, especially as the movement of people has social, economic and political impacts globally (Lubambu, 2014).

Those who argue that remittances promote economic growth point to factors such as increases in bank deposits and the amounts that can be loaned, increased consumption by households which boosts the local economy, and the growth of the financial system in recipient countries (Aggarwal, 2006; Ratha, 2013a; Ruiz-Arranz and Giuliano, 2005; Solimano, 2003; World Bank, 2006; Yaseen, 2012). This is backed by empirical evidences showing that remittance receiving households spend more on consumer goods, health and education, and to acquire assets. They also experience lower incidences of extreme poverty than those who do not receive remittances (Adams and

Page, 2005; Adams and Cuecuecha, Alfredo, 2010, 2010; Anyanwu and Erhijakpor, 2010; Ratha, 2013a).

However, there are challenges: sending money home can increase the financial pressure on migrants at their host countries, it can foster a culture of dependency among recipients and undermine motivations to work, and it can deepen household inequality (Adams, 2011; Datta et al., 2007; de Haas, 2007; Stark et al., 1988; Tinajero, 2009). Thus, the extents to which remittances can contribute to a country's macro-economic growth is not clear as the evidences from the literature appear to be inconclusive (Chami et al., 2008; de Haas, 2007; Ruiz-Arranz and Giuliano, 2005; Stratan et al., 2013).

There are also debates about the overall contribution of the diaspora to development. Some researchers like Mercer et al. (2008) and Mohan (2008) point to tangible contributions of the diaspora to their home communities evidenced through schools, health centres, water supply, public halls and church buildings. They emphasise that while the capacity of individual diaspora organisations varies, nevertheless their contributions are distinctive and should be taken seriously as the diaspora are both willing and able to support development (Mercer et al., 2008; Mohan, 2008). However, others like Lampert (2010) believe that the celebration of diaspora organisations as development actors is predicated on limited knowledge of their role, and that they are not necessarily involved in the development of their homelands to the extents or in ways in which they are celebrated. Instead, the diaspora are more interested in the politics of socioeconomic status, gender and belonging at home and are ambivalent in terms of the progressive role that is expected of them. Also, their contributions are negligible compared to those made by local actors. In a similar vein, Skeldon (2008) argued that both internal and internal migrations will need to integrated into any development framework seeking to leverage the agency of migrants for development.

In spite of the arguments against remittances and the impact of the diaspora, it is clear that in some contexts, the diaspora are making significant financial contributions through personal investments and enterprises which are affecting families and have multiplier effects in the wider economy. Thus, we can see that the diaspora are making a real impact on processes of change in many developing countries. However, it is clear that to enhance the development potential of remittances will require robust policies and a major shift in the way remittances are currently used (Chami and Fullenkamp, 2013; Stratan et al., 2013). This underscores the importance of having better understanding of the relationships between remittances and development processes, especially around infrastructure contexts which is a primary objective of this thesis.

2.3.4 Policy interventions in diaspora financial transfers

As part of their efforts to leverage remittances for development impact, governments and international development organisations employ the use of portfolio investment vehicles focussing on sovereign and household debt, to target diaspora financial resources (Terrazas, 2010). In this section, I provide brief descriptions of the four most widely used vehicles, while noting that they are non-traditional finance vehicles and have not been much used to raise finance for infrastructure in particular. Also, there is still a lot of work to be done in order to more fully realise their potential to mobilise diaspora finance (Shimeles, 2010). More detailed explorations of the vehicles are carried out in Chapter Eight.

The first investment vehicles are **diaspora bonds** which are used by governments to raise capital mainly from their diaspora as an alternative to borrowing from international capital markets, multilateral financial institutions or taking bilateral loans (Shimeles, 2010). They are medium to long-term debt instruments and can only be redeemed upon maturity (Ketkar and Ratha, 2007). An important benefit of diaspora bonds is that relatively small amounts can be raised from a large number of investors to make up the often large amounts that are needed for development interventions (Agunias and Newland, 2012). Thus, they can be an attractive source of external finance in developing countries that have a large number of their nationals living as first-generation migrants in middle- to high-income countries.[1] Diaspora members purchase the bonds from a sense of patriotism and interest to contribute to the development of the origin country (Ketkar and Ratha, 2007).

Second, is **securitisation** which is a financing technique through which income generating assets (e.g., loans) can be pooled together and converted into financial instruments (i.e., securities) which can be sold through financial markets to raise funds from investors. Securitisation of future flows can provide long-term finance and help to develop capital markets (McCaig, 2009). In developing countries, the focus has been on securitising a wide range of future-flow receivables including oil and gas exports, minerals and metals, agricultural raw materials, paper and electronic remittances, credit card

[1] (Ketkar and Ratha, 2008) provide a list of countries with large diasporas in high-income OECD Countries

vouchers, airline tickets, international telephone charges and tax revenues (Ketkar and Ratha, 2009). However, financial institutions, specifically, banks in developing countries seeking to leverage the money that migrants send back to their home countries can securitise the flows in order to raise funds through the international capital market at advantageous rates (Hughes, 2011).

The third set of financial vehicles are **special bank deposits for non-residents**. In many developing countries, banks have introduced special accounts including savings, current or fixed deposit accounts into which diaspora members can deposit local or foreign currency (Agunias and Newland, 2012). The main purpose of these special accounts is to attract funds for the expansion of the banks' capital bases for lending and onward investment. Sometimes, the accounts offer preferential interest rates and tax exemption on the interest earned. Also, the diaspora could use their savings as collateral for domestic loans or to participate in domestic capital markets for which a domestic bank account is often required. Deposit accounts can provide an alternative for raising local and foreign currency deposits (LCD and FCD) from diaspora investors in situations where governments and organisations lack the capacity to issue bonds (Ketkar and Ratha, 2010). However, a limitation of bank deposits, including time deposits is that they can be withdrawn at any time by forfeiting a part of the accrued interest.

Fourth, banks and microfinance lenders in developing countries sometimes offer **transnational loans** to the diaspora for a variety of purposes including business expansion, mortgages, home improvements or education expenses (Agunias and Newland, 2012). Housing loan products are the most common and enable migrants to purchase houses for themselves or for their families. The remittances they send are used to pay off the loans while the house serves as collateral.

The development of **diaspora institutions** is another part of the picture. Diaspora institutions are formal government offices devoted to matters concerning emigrants and their descendants abroad (Gamlen, 2019). From the early 2000s, there has been a global spread of diaspora institutions spearheaded by the United Nations, the World Bank and IOM, aiming to create a global governance regime for migration. In parts of Africa, the Middle East, and Latin America/Caribbean, where diaspora engagement efforts are strongly linked to national economic development strategies, their most common functions include harnessing diaspora remittances, investments, philanthropic donations, skills transfer, facilitating reparation, return and reintegration (Gamlen, 2019).

In their operations, diaspora institutions have been encouraged to adopt standardised models and best practices for engaging with the diaspora, instead of using authoritative guidelines backed by robust policy evaluation and evidence of policy success. Therefore, while they began as strategic responses to specific problems in different geographical settings, diaspora institutions have become mere symbolic policy models (Gamlen, 2019). In this regard, my research affords a better understanding of the dynamics involved in engaging with the diaspora within the context of leveraging their financial resources.

Efforts to assess the effectiveness of diaspora engagement policies are scarce in the literature. One of the few evaluations was by Julca (2013), who carried out a review of a wide range of diaspora engagement and remittance policies in forty-four countries. He grouped remittance policies into three categories while using criteria such as the original objective(s) for which the policies were formulated and the observed effectiveness in individual countries. He then scored the outcome of the policies as having 'no impact', 'fair impact' or 'good' impact.

An important observation from Julca's (2013) review is that developing countries are more interested in using remittance inflows to reduce their balance of payments and fiscal deficits. However, more could be achieved through the use of the appropriate policies to stimulate public and private interests in remittances as sources of external finance (Julca, 2013). Julca (2013) also warned that remittances should only form part of a broader policy framework within national development strategies because as countries develop, the importance of remittances will diminish compared to other external financing sources such as foreign direct investment.

While Julca (2013) added to an understanding of remittance mobilisation policies, their limitations and potentials, the review did not include details of prior evaluations on which his review relied or the criteria that were used to score the performance of individual policies, instruments, projects and products. It is worth noting that a potentially useful tool for measuring remittance policies, their outcomes and impacts was developed by Brown et al. (2014) which also specifies concepts and methods for the evaluations.

In the next section, I turn specifically to infrastructure and examine the various shifts in infrastructure financing strategies globally, diverse perspectives about the contributions of infrastructure to economic growth, the rise to prominence of impact evaluations of infrastructure interventions, and very importantly how the diaspora are currently linked to infrastructure development in the literature.

2.4 Infrastructure finance: shifts, issues and challenges

2.4.1 Infrastructure and development

The term infrastructure is a broad umbrella term, which immediately calls to mind built facilities, physical structures and equipment. This 'hard' infrastructure may be contrasted with the 'soft' infrastructure of institutions such as financial and educational systems, governments, law enforcement and emergency services which are also required to maintain the economic, health, cultural and social welfare of a country (Huang, 2006:3). This study focuses on hard infrastructure while acknowledging that there are important linkages to soft infrastructure. Unless otherwise specified in this thesis, the term infrastructure refers to built facilities. Hard infrastructure can be further differentiated as economic and social infrastructure and my study focussed on both. They are generally immobile, and their provision is shaped by regional policy, economic considerations and geography. They can have very long lives with long-term finance or maintenance implications.

Economic infrastructure consists of long-lived engineered structures, equipment and facilities which are used in economic production and by households and enhance the productivity of physical capital and land (Jimenez, 1995; World Bank, 1994). This can include (World Bank, 1994):

a) Public utilities (power, telecommunications, piped water supply, sanitation and sewerage, solid waste collection and disposal, and piped gas)
b) Public works (roads and major dam and canal works for irrigation and drainage)
c) Other transport sectors (urban and interurban railways, urban transport, ports and waterways and airports)

By contrast, social infrastructure – sometimes referred to as human infrastructure (Jimenez, 1995) are built facilities that accommodate social services including education, healthcare, housing, law enforcement and corrections, emergency services, cultural and community facilities. They enhance social reproduction and community life and are not consumed directly but provide services in combination with labour and other inputs to both households and businesses (Prud'homme, 2004). The term social infrastructure is also used to highlight the socio-material relations between people and things that sustain social reproduction in everyday life.

Infrastructural facilities are peopled and capture flows, movements, congestions and internments of people and things (Silver and McFarlane, 2019). They are at the heart of ways in which cities act as centres of wealth creation and capital accumulation through their control and enhancement of labour and other resources. They are also symbols of urban and national arrival, power and status (Graham, 2010). Infrastructure – visible and invisible, are implicated in the lives of individuals and shape their experiences of community, sociality, urban functionality and identity (Amin, 2014).

Infrastructure has important linkages to quality of life in terms of health, safety, economic opportunity, leisure and to the economy (Aschauer, 1990). The quality of a nation's infrastructure is a critical index of its economic vitality and reliable infrastructural facilities are basic elements of civilised society and a productive economy. Their absence or failure introduces dimensions of risk and hardship to everyday life and is a major obstacle to growth and competitiveness (National Council on Public Works Improvement, 1988). This is evident where basic provisions such as water, electricity, sanitation and low-cost housing are absent e.g. in slums and un-serviced outskirts occupied by the poor (Amin, 2014).

Infrastructure often acts as a catalyst for development and this informs the interest by the international public policy community to address the challenge of infrastructure finance in developing countries (United Nations, 2015a). However, opinion is somewhat divided on exactly how important infrastructure is for economic development and a sticking point relates to the expected returns from expenditure on new-build infrastructure as opposed to the maintenance of existing ones (World Bank, 1994). It is worth stating that I am referring here to economic infrastructure because most of the literature on the contributions of infrastructure to economic growth focus mainly on economic infrastructure (World Bank, 1994).

A key proponent of the positive contribution of infrastructure to economic development was John Maynard Keynes through his idea of the 'socialisation of investment'. Keynes advocated that during periods of economic recessions, governments should increase their capital budget in order to maintain employment levels as this would have a multiplier effect on the whole economy and the tax revenues to be collected, could be used to pay off the additional borrowing (Chick and Dow, 2013:16). However, the reality is that when times are hard, capital spending on infrastructure is among the first to be cut followed by operations and maintenance budgets as governments find these cuts to be a less costly political option than reducing public employment or wages.

Another advocate of the positive contributions of infrastructure to economic development was Aschauer (1993) who carried out empirical research on the impact of federal government infrastructure spending on private sector productivity growth in the United States from 1949-85. Aschauer (1993) concluded that public investment in infrastructure facilities such as highways, streets, water systems and sewers plays a significant role in economic growth and productivity improvements.

Aschauer's critics countered his claim by including the data on public infrastructure spend at state and regional levels in their analysis. They claimed that they did not find any significant linkages between public sector capital and private sector productivity. Therefore, they concluded that large-scale public infrastructure programmes have no appreciable effect on productivity growth and the way to stimulate growth is by encouraging the private sector to increase its investment in infrastructure and allowing them to charge user fees (Holtz-Eakin, 1994). However, the more common position in the literature is that public capital contributes to economic growth (Ismail and Mahyideen, 2015).

Infrastructure networks are much more than complex technical assemblages working collectively together, they are political constructions which tend to embody social interests. For instance, the operations of many public and private infrastructural facilities which are built to provide universal services, aim to maximise profits for privileged investors. An example is in the UK where the construction of new schools relies heavily on private finance capital (Graham, 2010). Thus, education which used to be a large part of social provision, has been outsourced in a way that offers large private-sector corporations opportunities to generate handsome profits for their shareholders, with the state providing steady income from its revenues (Karwowski, 2019). Similarly, housing has been financialised by global capital markets to the extent that housing is treated as a vehicle for wealth and investment rather than a social good (Farha, 2017). This is part of a broader finance-led agenda of accumulation in which liberalised financial markets and neoliberal housing policies have resulted in unprecedented house price volatilities (Wijburg, 2021).

From the mid-2000s, policy makers, development stakeholders, and researchers have taken keen interest in the impact evaluation of infrastructure policies, projects and programmes (Estache, 2010) for two reasons. First, development stakeholders including bilateral and multilateral agencies, and NGOs increased their reliance on empirical evidences from the impact evaluation of infrastructure programmes in decision making about the allocation of their financial resources. Second, the academic community responded with enthusiasm to increased budgets for evaluations by project sponsors and carried out a large number of causality studies of infrastructure projects and their impact.

It is this convergence of interests that brought the evaluation field to prominence in the main development publications. However, some people have rightly interjected that not all infrastructure projects can be subjected to econometric evaluation and that decision makers could be misinformed through the outcomes of some evaluations. For example, even where projects appear to be similar, there could be underlying differences due to the peculiarities of the particular implementation agency, the conditions under which the projects were developed and the nature of the incentives to project stakeholders (Estache, 2010). Nonetheless, there is general agreement that evaluations could help to reduce the risk of white elephant projects or the 'roads to nowhere' syndrome (Estache, 2010:4).

2.4.2 Financing infrastructure

After the Second World War, governments in many countries took over most of the responsibility of funding infrastructure development through tax revenues or deficit financing (Tan, 2007). This was because the private sector did not want to invest in capital-intensive projects without the assistance of the state as they feared that their investments could be nationalised or that tax regimes and regulations could change unfavourably.

In developing countries, governments supplemented their revenues with official development assistance (ODA) and foreign direct investment (FDI), and by the early 1990s they were spending about $200 billion yearly on infrastructure. Of this amount, ninety percent or more were tax revenues and low-interest loans from bilateral and multilateral sources (World Bank, 1994). A feature of bilateral assistance arrangements including ODA is that beneficiaries are usually tied by the donor to specific countries from where they could procure goods and services under the assistance programme. This meant that some of the projects that were being implemented in developing countries were not commercially viable due to a lack of competition in procurement procedures (World Bank, 1994).

Towards the end of the 1980s, private interest in infrastructure began to grow, backed by privatisation reforms of state-owned entities and the establishment of new ones to compete with or to complement them. The new infrastructure entrepreneurs were international firms, often partnering with local businesses, and they were looking for high-yielding investments in developing countries. Thus, from 1990-94, there was an explosion of international flows of long-term private capital to developing countries, especially in the form of FDI and portfolio flows. In 1992, aggregate flows were more than $80 billion and were projected to reach $112 in 1993 (World Bank, 1994).

The move from big government spending towards free markets led to the development of public private partnerships (PPP) through which the private sector takes the lead in project preparation and provides much of the needed finance (Tan, 2007). To make projects attractive to the private sector, governments provided political assurances and loan interest guarantees. This trend continued until the global financial crisis of 2008 when projects that were still at an early stage of preparation had difficulty accessing finance, as lending appetites declined sharply in the first quarter of 2009 (Burger and Hawkesworth, 2013), but they recovered quickly after 2010 (Van Waeyenberge, 2016).

After the 2008 crisis, developed countries became less interested in aiding poorer countries because they had budgetary constraints at home and due to changes in the global financial landscape. As a result, the World Bank began promoting the idea of refocussing the purpose of ODA and cooperation as being to mobilise private finance to enable development, rather than to pay directly for public goods and services. Thus, the private sector came to be seen as the main source of development finance and PPPs were widely promoted for major investments in both economic and social infrastructure (Van Waeyenberge, 2016).

The shift of emphasis to private finance had been growing since the late 1990s. At the first United Nations Conference on Financing Development in Monterrey, 2002, it was agreed that development finance should increasingly be provided through capital markets while developing countries were to ensure transparent, stable and predictable investment climates that would help them to attract private investments. Likewise, the Doha Review Conference on Financing for Development in 2008 emphasised assisting developing countries to overcome constraints that could hinder them from being able to attract private capital and foreign direct investment. Finally, in the run up to the Third International Conference for Financing Development Summit at Addis Ababa in 2015, the Development Committee of the World Bank and the International Monetary Fund concluded that to achieve the Sustainable Development Goals (SDG), there was a need to harness private flows and domestic resources (Van Waeyenberge, 2016).

As far back as 2002, the World Bank had outlined its preference for private sector financing of development through its private sector development strategy. Researchers like Hall et al. (2002) challenged the notion, arguing that it was undermining domestic consumers and taxpayers who are ultimately responsible for repaying private sector investment. In 2007, the bank went ahead and 'redefined' development as 'private sector development' in its long-term strategic framework document (Van Waeyenberge, 2016:7). It reiterated that the emphasis on private sector development was in line with its overall operations strategy (The World Bank, 2007), and that the private sector was better placed to manage performance risks than domestic taxpayers in developing countries (Van Waeyenberge, 2016). The private turn in development cooperation happened at a time when there was a mass of wealth in financial markets seeking stable and profitable investment outlets. Therefore, the bank's move reinforced suspicions that the bank's real motive was not to enable social development as it claimed, but to facilitate the expansion of private capital in the developing world (Van Waeyenberge, 2016).

It is worth noting that the provision of public services by the private sector is not always compatible with social objectives and where infrastructure is concerned, the need to generate revenue from a facility will greatly influence its location and design in order to attract private investment. This means that a much needed project may not be considered as being financially viable which could result in a worsening of uneven development (Hebb and Sharma, 2014). Therefore, there are strong contestations against the promoted merits of the entrenchment of the private sector in areas that were the preserve of governments (Van Waeyenberge, 2016).

In spite of the reservations, the official position of the public policy-making community is that the private sector should be enabled to take the lead in the financing of infrastructure provision. For emphasis – the United Nations' 2030 agenda for sustainable development in the fifteen-year period from 2015-2030 relies on public funds being used to mobilise private finance in order to build resilient infrastructure, promote inclusive industrialisation and foster innovation (United Nations, 2015b).

An implication of the turn to private finance is that it poses a significant challenge for developing countries where the domestic capital market is underdeveloped or private sector confidence in the government is lacking. Also, countries with unfavourable international credit ratings will find it difficult to raise funds from investors in the international capital market. These factors further increase interests by countries that have a large number of their citizens living in developed countries to seek avenues to leverage diaspora capital for productive uses. In the next section, I briefly explore three distinct ways in the remittance literature through which the diaspora are linked to infrastructure investment at their countries of origin.

2.4.3 Diaspora linkages to infrastructure investment

The foremost linkage of the diaspora to infrastructure investment is through the acquisition of **property and real estate** for the migrant's own use, for the use of family members or for rental purposes. The underlying reason for the housing investment decision is the felt need to identify with home despite living in a distant land where sociocultural practices in relation to space are different (Lavinya Stennett, 2019). Thus, migrants' houses help to demonstrate their transnational ties to home and to lay claim to local and national belonging (Erdal, 2012; Melly, 2010). This is the basis for the conceptually narrow view under the migration-development agenda that migrant houses are non-productive, consumption-expenditure that have little or no developmental impact (Zapata, 2019). While migrant remittances are being channelled to construction, they are not considered to be productive investments because they are not producing any formal linkages with the financial industry (Zapata, 2019). However, there are more nuanced invisible socioeconomic contributions of housing investments to migrant households and communities (Zapata, 2019). Housing is part of wider livelihood strategies for the maintenance and reproduction of the family. It helps to materialise one of the goals of migration through improving the welfare and quality of life of nuclear and extended family members and providing a sense of future stability and security (Zapata, 2019). Migrant housing investments help recipient households to improve their living conditions and wellbeing and serve as a relatively secure capital investment and a potential source of additional income and improved future livelihoods. Thus, migrant housing investments have the potential to contribute positively to social and economic development in migrant-sending areas (Zapata, 2019).

The house is important in both practical and symbolic ways: it could be a second home to stay during visits or to retire to, a place for family members to live in or an investment for rental returns. At the same time, it helps to signal to the community that the migrant's sojourn abroad has been successful. In this regard, migrant houses are a strong marker of the impact of migration on the status of migrants at their sending societies. For example, Boccagni (2014) found that migrant houses belonging to first-generation Ecuadorians in Italy displayed an overturn of their status abroad. They had a glittering middle-high class appearance which was in stark contrast to the generally low socioeconomic profile of the owners at their host country.

The key themes in the literature about migrant houses include: migrants build large ostentatious houses (Ballard, 2003; Kapur, 2005); migrant housing transform the urban landscape (Melly, 2010); migrants tend to accentuate inequality in the community e.g., by building spanking new villas side by side makeshift shelters of the poor or new homes reachable only over dirt roads (Lindley, 2010:76; Widgren and Martin, 2002:223); migrant housing fuel property price increases (Ballard, 2003; McGregor, 2014); and the styling and location reflect middle class aspirations (McGregor, 2014; Page and Sunjo, 2018).

A second linkage is that migrants make collective donations though their home associations to develop **community infrastructural facilities** at their home communities. The facilities usually complement the government's provision e.g., schools, healthcare provision, roads and drainages, bridges and sewage treatment plants (Adida and Girod, 2011; Mercer et al., 2008; Vertovec, 2004). Migrants intervene because they care about socioeconomic development at their homeland communities (Sassen, 2002; Vertovec, 2004). Origin country governments sometimes match the collective contributions of their diaspora for the implementation of community infrastructure development projects at home. The most frequently cited example of a matching fund programme is the Tres por Uno (3x1) programme in Mexico through which the government has supported the development of thousands of projects in home communities. The three arms of government i.e., municipal, state and federal each contribute a dollar to match every dollar sent home by migrant associations (Agunias and Newland, 2012). The programme provides between \$0.5 million and \$1 million per project for the construction, expansion and rehabilitation of infrastructure projects including water supply, sanitation, drainage, electrification, roads, sports and recreation and schools (Welfare Secretariat, 2017).

Migrants make significant contributions to the educational system at their origin countries, however, the focus of existing studies on migration-education is twofold. The first focal point relates to the importance of education in migrant communities and their experiences of education at their host countries (Dustmann and Glitz, 2011; Freeman and Johnson, 2011). The second area of interest lies in the potential of the 'academic diaspora' to contribute to the development of the educational system at their countries of origin (Amagoh and Rahman, 2016:35; Clemens et al., 2014; Dryden-Peterson and Reddick, 2019, 2019; Levitt, 1998; Palackal, 2013; Tsegay, 2019; Wapmuk, 2021; Zeleza, 2017, 2013). While the role of finance in education provision is frequently acknowledged, focused studies are limited (for rare examples see De Arcangelis et al., 2015; Edwards and Ureta, 2003; Gyimah-Brempong and Asiedu, 2015; Lindley, 2008).

A third way through which migrants are linked to infrastructure investments at their origin countries is that they are targeted directly through the **promotion of investment opportunities** by the state, diaspora institutions or private sector entities at their countries of origin. The marketed products could be private sector led or state back structured investments and a prime example is the Development Corporation of Israel which has raised over $40 billion dollars from the diaspora since it was established in 1951. The bond proceeds have been used to develop national infrastructural facilities among other uses (Development Company for Israel, 2021).

2.5 Conclusion

This chapter began with an exploration of the evolution of migration-development theory and how remittances came to be celebrated as the new development finance. While remittances are the main motivators for policy interests to engage with the diaspora as development partners, there are those who question their overall benefit in recipient households and communities, and the place of the diaspora in development. However, the chapter argues that in some contexts, the diaspora are making positive impacts on families and the wider economy through their financial transfers back home.

The chapter highlighted the limitations of microeconomic approaches to explain remittance motivations because of their focus on economic factors alone as the drivers of migration and hence remittances. Remittance motivations are best understood by considering a wider range of factors including household relations and the role of the state in internal and international migration.

There are debates about the overall impact of the diaspora and remittances on development in recipient countries. However, it is clear that in some contexts, the diaspora's financial contributions are affecting families and the wider economy. Diaspora members are also making an impact on processes of change in many developing countries.

The main investment mechanisms being used to target the diaspora's financial resources were also explored. They have not been much used to raise finance for infrastructure in particular, therefore, a lot of work needs to be done to realise their potential. This also applies to diaspora institutions which have not been very effective, as they rely on the use of standardised models for diaspora engagement instead of robust policies backed by evidence of success.

The concept of infrastructure as comprising hard and soft aspects was introduced, and the debates about the role of infrastructure in economic development. While opinion is divided on the importance of infrastructure in economic development, however, the chapter notes that the most commonly held view is that infrastructure makes positive contributions to economic growth.

Next, the various policy shifts relating to infrastructure financing were discussed and the events that led to the official stand that the private sector should take the lead in infrastructure finance. This poses a significant challenge for countries where the domestic capital markets are underdeveloped and are also not able to attract finance from investors in the international capital market. In such countries, diaspora finance is an attractive alternative source of funding, provided they have a significant diaspora who are motivated to invest back home. In the next chapter, I set the context for the study of the potential of mobilising the Nigerian diaspora's financial resources for infrastructure provision in Nigeria.

Chapter Three Context – infrastructure, diaspora and development in Nigeria

3.1. Introduction

Nigeria presents an excellent setting to study the potential of diaspora capital for infrastructure development. This is because the country has a significant diaspora who send large amounts of money back home and significant infrastructural challenges. The diaspora are believed to have significant savings and investments at their host countries that could be leveraged to support the provision of public goods including infrastructure.

The infrastructure gap in Nigeria is due largely to decades of underinvestment in new infrastructural facilities and the maintenance of existing ones in all sectors. It constrains productivity and socioeconomic development, hence, expanding infrastructure investment is an area of urgent policy focus for the government, which has turned to external sources including the diaspora for much needed funds.

This chapter sets the context for the study by examining the current state of infrastructure and Nigeria's infrastructure finance policy objectives. It looks into what we know about the Nigerian diaspora's involvement in infrastructure development and their investment preferences from a limited body of the available literature and from anecdotal sources. It examines the migration history of Nigerians, the events that led to the formation of communities of Nigerians in developed countries in the west and their engagement with transnational relations. The chapter suggests that the Nigerian state and the diaspora have quite different expectations of the relationships, and the extent to which both parties can achieve their objectives is a key area of interest in this study.

3.2 Overview of the state of infrastructure in Nigeria

In order to understand the infrastructural challenges facing Nigeria today, it is important to trace the country's history of infrastructural development before independence from Britain in 1960. During the British colonial era, the government's primary interest in infrastructure was to facilitate the exploitation of the natural resources of the 'subject' people (Orji, 2012:217). Therefore, strategic rail, water and road networks were built to transport agricultural produce including cotton, groundnuts and cocoa from the hinterland to the seaports in Lagos and Port Harcourt for export to Britain and other countries. The facilities were also used to move imported manufactured goods from the seaports to the hinterland (Onolememen, 2020). The British also developed basic infrastructural facilities to provide electricity, health, education and communication services in a few major cities in support of the colonial administration. However, as the country moved towards independence, the need for adequate infrastructure to aid development became apparent and the colonial government introduced development planning (Onolememen, 2020).

The first development plan was introduced in 1946, followed by four broad eras of development planning to date. The four eras were interspersed with transitional plans by successive governments in response to serious socio-economic and political challenges in Nigeria's history (Marcellus, 2009). I have illustrated a history of development planning in Nigeria in Table 3.1. A detailed evaluation of the plans is beyond the scope of this research, however, most of the literature takes a dim view of development planning in Nigeria, pointing to recurring problems such as weak policy formulation, inadequate financial provision for implementation, lack of public participation and input (particularly during the early eras), poor implementation and corruption (Adamolekun, 1986; Ayo, 1988; Marcellus, 2009; Obikeze and Obi, 2004; Okojie, 2002).

Table 3.1: Nigeria's development plans 1946-2020

ERA	DEVELOPMENT PLAN	NOTES
Colonial Era (1946 – 1956)	10-year plan to guide the allocation of development and welfare funds	Colonial rule until the introduction of federalism in 1954 and independence in 1960.
Fixed medium-term plans (1962 – 85)	a) First National Development Plan (1962 – 1968) b) The Second National Development Plan (1970 – 1974) c) Third National Development Plan (1975 – 1980) d) Fourth National Development Plan (1981 – 1985)	Independence in 1960, followed by military take-over in 1966, a civil war from 1967 – 1970, and brief return to democratic government from 1979 – 1983. There was a decline in crude oil production in the early 80s and over-reliance on oil resulted in serious shortfalls in government revenues.
Rolling Plans (1990 – 98)	First National Rolling Plan, (1990 – 1992) followed by yearly budget plans	Military rule and the introduction of structural adjustment by the World Bank & IMF. There was a shift from project led planning to policy led planning in order to

		get rescheduling of external debt by creditors
New Democratic Era (1999 – date)	a) National Economic Direction (1999 – 2003) b) National Economic Empowerment and Development Strategy (NEEDS) (2003-2007) c) National Vision 20:2020 (2009 – 2020)* d) National Integrated Infrastructure Masterplan (2015 – 2043)* e) Economic Recovery and Growth Plan (2017 – 2020)* * Author's own source	Return to democratic rule. International selling prices of oil was high until 2014 when prices fell.

Source: Marcellus (2009)

After decades of underinvestment in infrastructural development, the existing stock is inadequate to meet the needs of the economy which makes the movement of goods and people difficult and costly (National Planning Commission, 2009). In many infrastructure sectors, there are serious challenges such as extremely unreliable power supply, a steep decline of access to piped water and poor maintenance of roads (Forster and Pushak, 2011). This affects growth in the private sector and constraints socio-economic development, therefore, expanding investment in infrastructure is recognised as an area requiring urgent policy focus (National Planning Commission, 2009). Nigeria spends about 5 percent of its GDP on infrastructure which is less than the average value of 6-12 percent by other countries in the sub-Saharan region as shown in Figure 3.1 (Briceño-Garmendia et al., 2008). Due to the underspend, Nigeria's total infrastructure stock, covering assets in transport, energy, Information and Communication Technologies (ICT), and water has been estimated at 20-25 percent of GDP or the equivalent of £100billion dollars, which is significantly less than the proportion in other emerging countries or the international benchmark of 70 percent of GDP shown in Figure 3.2 (National Planning Commission, 2014).

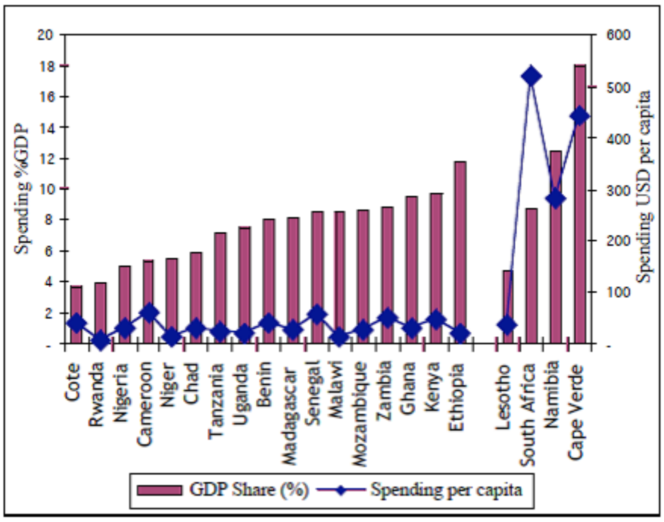

Figure 3.1: Fiscal flows to infrastructure in sub-Saharan Africa countries
Source: Briceño-Garmendia et al., 2008

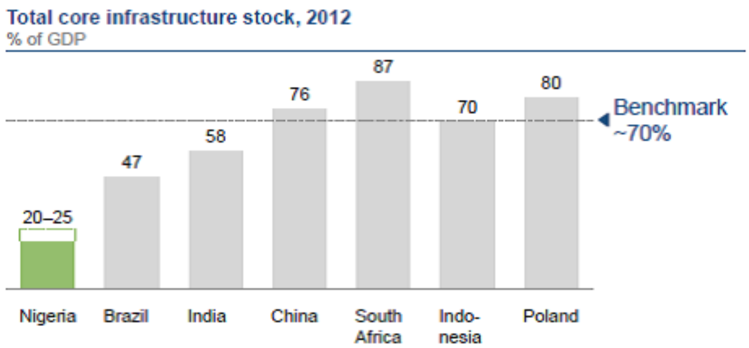

Figure 3.2: Nigeria's core infrastructure stock compared to benchmarked countries
Source: National Planning Commission (2014)

Not only is public capital spending in Nigeria currently too low, infrastructural development is also stymied by other governance issues. For instance, infrastructure spending is skewed heavily towards new investment (80-90 percent) with little provision for operations and maintenance (Forster and Pushak, 2011). An explanation for this is that governments prefer to channel revenues into new investment (Briceño-Garmendia et al., 2008) than operations and maintenance. This is because maintenance does not produce as much observable political benefits as does new infrastructure, and where budgetary processes are dominated by political considerations, allocations for maintenance can be easily deferred. The implication is that when maintenance is not carried out, infrastructure facilities will eventually need to be reconstructed which is costlier than to have maintained them in the first place. Another major challenge is the partial or non-implementation of budget provisions from year to year due to poor planning, inadequate capacity for project preparation and procurement delays which further depletes actual infrastructure spend (Briceño-Garmendia et al., 2008).

3.3 Nigeria's infrastructure finance policies

In Nigeria, public infrastructural development is funded through traditional government budgets and by raising finance from a variety of sources. The sources include the domestic capital debt market, bilateral arrangements, multilateral development banks, official development assistance and private finance arrangements. The regulatory and institutional framework for private sector financing of public infrastructure development has evolved over time and a key development was the establishment of Infrastructure Concession Regulatory Commission (ICRC) in November 2008.

ICRC provides a framework through which federal government ministries, departments and agencies can partner with the private sector in the financing, construction, operation and maintenance of infrastructure projects (Infrastructure Concession Regulatory Commission, n.d.). Other arms of the government i.e., states and local governments are responsible for setting up their own regulatory agencies, but they require federal government guarantees of external finance arrangements. ICRC's website currently features a portfolio of 155 projects under development (pre-contract), and another portfolio of 147 projects at different stages of implementation (post-contract). The projects cut across a variety of infrastructure categories including roads and bridges, power, agriculture, ports, rail, accommodation and ICT (ICRC, 2021a, 2021b).

The government has established key quasi-private organisations to marshal funds for infrastructural development projects. These include the Infrastructure Bank which is jointly owned by the government, private sector institutional investors and the Nigerian Labour Congress (Infrastructure bank, n.d.). The government also set up the Nigeria Infrastructure Fund (NIF) under the Nigeria Sovereign Investment Authority (NSIA) which manages excess funds accruing to the government from crude oil exports. Lastly, NSIA with support from Guarantco[2] established InfraCredit, a credit guaranty institution to provide local currency credit guarantees for infrastructure bonds in Nigeria (InfraCredit, 2021). However, in spite of these initiatives to raise much needed funds for

[2] Guarantco is part of PIDG which is an infrastructure development and finance organisation funded by the governments of the UK, the Netherlands, Switzerland, Australia, Sweden, Germany and the IFC.

infrastructure development, the infrastructure gap persists which reinforces the need for additional funding sources.

Nigeria's economy depends largely on oil and gas exports from which 65 percent of total government revenues are derived (EITI, 2021). From 1998 to 2008, all arms of the government took advantage of high international oil prices and increased government revenues in order to implement various capital infrastructure projects. Thus, infrastructure added one percentage point to per capita growth rate during the period (Forster and Pushak, 2011). However, in 2014, oil prices plunged leading to a marked decline in government revenues, therefore the government increased its level of borrowing to make up the shortfalls in infrastructure budgets (World Bank, 2017). Currently, the estimated amount that is required to plug the infrastructure gap is $3 trillion over a 30-year period, which translates to an annual infrastructure spend of $100 billion (National Planning Commission, 2014).

Of this amount, the government intends to borrow $30 billion from 2017 to 2020 for specific infrastructure projects, while relying on the private sector to provide the remainder as finance (Ministry of Budget & National Planning, 2017). It is arguable whether the government could attract that level of investment from the private sector for infrastructural development. First, the amount involved is unprecedented as the domestic debt capital market has not been an important source of infrastructure finance until recently (DFID, 2018). Second, private sector confidence in the government has been eroded over the years due to a weak economic policy framework and a lack of strong institutions to deliver public services and economic opportunities efficiently and effectively (IFC, 2020). Therefore, it is not surprising that the main focus of the government's infrastructure financing objectives is on foreign sources as reflected in this quote by the current President Muhammadu Buhari:

> The nation has a huge infrastructure deficit for which we require foreign capital and expertise to supplement whatever resources we can marshal at home. In essence, increased engagement with the outside world is called for as we seek public private partnerships in our quest for enhanced capital and expertise. This is the way of the new world for all countries in the 21st century (Chidi Izuwah, 2017).

While this is in line with the United Nations' (2015b) agenda on how to bridge the infrastructure gap in developing countries, it is worth noting that the government's objective could be hampered by the decline in foreign direct investment to Nigeria since 2011, which reached its lowest level of $2 billion in 2018 (IFC, 2020).

Nigeria has recently started to tap into previously unexplored sources of finance including Islamic finance (Sukuk bonds), green bonds and savings bonds on the domestic scene. It has also started to explore opportunities to mobilise the financial resources of its diaspora for the provision of public goods including infrastructure. It is noteworthy that out of all the development plans which I highlighted previously in Section 3.2, the National Economic Empowerment and Development Strategy (NEEDS) is the only one that mentioned the potential of leveraging diaspora finance for socioeconomic development. The NEEDS noted that if appropriate incentives were put in place, Nigeria could mobilise remittances of $3 billion from its diaspora and a return of capital flight of $2 to $5 billion yearly. Thus, Nigeria could turn its experiences of 'brain drain' into 'brain gain' (International Monetary Fund, 2005:15).

In the next sections, I explore first the background to this situation – the series of events leading to the formation of Nigerian communities in developed countries in the west, and how the diaspora came to be celebrated as potential partners in the socioeconomic development of the country that they left behind. Then I look closely at the few studies from the existing body of literature that shed light on the current extents and scope of the Nigerian diaspora's involvement in the provision of infrastructural facilities in Nigeria.

3.4 Engaging the diaspora in development

3.4.1 Migration patterns in and from Nigeria

The World Bank Group (2016) estimates that there are 1.12 million[3] people, out of a total population of 177.50 million who were born in Nigeria, living in other countries including the US, UK, Cameroon, Ghana, Italy, Côte d'Ivoire, Benin, Spain, Germany and Gabon. Nearly two thirds of those who leave go on to reside in more developed regions showing that emigration from Nigeria is driven mainly by economic considerations (Isiugo-Abanihe and IOM Nigeria, 2016). The US is their most important destination, with 25

[3] Estimates of Nigeria's diaspora vary and some unofficial sources report that up to 15 million live abroad

percent of all emigrants going there because of perceptions of better opportunities for employment, education, training and sociocultural identification over other countries. In Europe, their most preferred destination is the UK and 60 percent of all Nigerian migrants in Europe live in the UK. The UK is followed by Italy, Spain, Germany and Ireland. Among Nigerians who emigrate to less developed regions of Africa and Asia, 60 percent of them are in business, trading and construction and many of them are short-term migrants (Isiugo-Abanihe and IOM Nigeria, 2016).

Nigerian emigration to Europe and North America can be categorised into three major waves from the colonial era to date. The first wave began in the period before Nigeria gained independence from Britain and was in response to the growth of nationalism and demands for self-determination. It consisted mainly of people who were travelling to the United Kingdom and United States for education and employment purposes. Most of them intended to return to Nigeria with only a few settling there permanently (Adepoju and Wiel, 2010). The young graduates who returned took up positions that were opening up in the public service as independence became imminent. However, some of them were unable to find satisfactory employment for their newly acquired skills as there were very few upper level government positions available to Africans, therefore, they went into business as entrepreneurs (Raphaeli, 1966). The first migration wave continued into the early 1960s as more Nigerians gained opportunities for further education and professional development abroad.

A second migration wave began in the mid-1960s due to three distinct factors. First, as Gordon (2003) noted, there were significant increases in the demand for labour in developed countries as their economies expanded and the population declined. In the US, this led to a relaxation of immigration policies enabling suitably qualified people from Nigeria and other anglophone countries to emigrate, whereas past migration policies had favoured people of European origin. Second, after independence, Nigeria went through a series of political and ethnic problems leading to a civil war from 1967 to 1970. The conflict was started by the aspirations of the Igbo[4] people to secede and form an independent state of Biafra. The Nigerian side won and after the war, many highly educated and skilled Igbo people choose to leave the country. The UK was a popular destination due to historical and colonial ties to Nigeria, a common language and

[4] Igbo is an ethnic group in southeastern Nigeria.

networks of Nigerians who were already living there (Centre for African Policy & Peace Strategy, 2009). Third, Nigeria's oil boom of the 1970s created opportunities for more students to go to the US and UK to prepare them for openings in the economy as professionals and entrepreneurs (Adepoju and Wiel, 2010).

A third distinct migration wave began in the late-1980s following a significant downturn in the Nigerian economy. While a detailed evaluation of the structural and social origins of the economic decline of the 1980s is beyond the scope of this thesis, it is worth noting that the immediate cause was the collapse of oil prices upon which the economy had come to depend and the inability of the civilian government at the time to reschedule the country's outstanding trade bills with a group of western banks. The impasse provided an excuse for a military coup and countercoup, and Nigeria's new military rulers subsequently adopted a harsh and unpopular structural adjustment programme which was imposed by the International Monetary Fund (IMF) (Obi, 1984). The economic restrictions resulted in a loss of jobs, livelihoods and political tensions and prompted a third wave of migration by people who were seeking better opportunities abroad (Adepoju and Wiel, 2010; Fadayomi, 1996).

The period from the 1980s to date has continued to be characterised by a lack of prospects of economic growth, high unemployment, reduction in income levels and devaluation of the Nigerian currency. This has shaped continuing migration to more favourable climes (Adepoju and Wiel, 2010; Fadayomi, 1996). Also, many of those who were already outside the country changed their residency status at their host countries from temporary to permanent status to avoid returning to Nigeria (Adepoju and Wiel, 2010). In the 1990s, Spain, Italy and Ireland became important destinations for Nigerians as migration pressures increased. Among those leaving for Europe was a large number of undocumented migrants, refugees and asylum seekers. They are often exposed to the risk of exploitation and abuse and are easy victims of trafficking and smuggling (Marchland et al., 2015).

The three migration waves have led to the establishment of communities of Nigerians in many developed countries. In the UK, ONS (2018) estimates that there are 205,000 people living in the UK who were born in Nigeria, 98,000 identifying as Nigerian nationals.[5] Among the foreign-born population of the UK, Nigeria is the 11th most

[5] As an individual's nationality may change, country of birth gives a more robust estimate of population.

common country and the 15th most common nationality. However, the continued emigration from Nigeria raises concerns that Nigeria's emerging middle class is dwindling, unlike in some African countries where the middle class is growing. The younger and more educated a person is, the more likely they are to consider emigrating, and it is those who have job qualifications that are in demand who are leaving Nigeria without intending to return. Also, as emigration is not cheap, it is the well-off and not the poor who can leave (Campbell, 2019).

Migrants generally expect that they would be able to assimilate into the workplace at their host countries. However, these expectations do not always materialise due to immigration controls and the protection of national labour markets in developed countries. For instance, in the UK, many migrants are not able to find secure work even after decades of living there due to systemic discriminatory employment practices (Anderson, 2013). This results in a phenomenon termed brain waste which is the non-recognition of the skills and qualifications acquired by a migrant outside their host country which prevents them from fully realising their employment potential (European Commission, 2016).

3.4.2 Nigerians abroad and transnational activities

Transnational activity is high among the Nigerian diaspora. A manifestation of this is that they participate in many diaspora associations and activities which are organised along the lines of tribe, hometown, religion, political party affiliation, profession or trade, place of residence at the host country, alumni relations, age group and gender. Lampert (2010) identified 367 London-based Nigerian diaspora organisations of which 236 (64%) were geo-ethnic[6] groups (twenty-two of the geo-ethnic groups were exclusively for women), 64 (17%) were issue-based NGOs focussing on a particular area of advocacy or charity work, 24 (6.5%) were national Nigerian associations, 17 (4.6%) were professional networking associations, and 11 (3%) were religious groups. The remaining were school alumni associations (8), London based sports clubs (4), and Nigerian Student unions at London universities (3). Membership of the associations reflected the diversity of the organised London-based diaspora, and different ways of mobilising people around nationality, hometown, gender and socioeconomic status (Lampert, 2010).

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[6] Lampert (2010) used the term geo-ethnic to describe affiliation with a place of origin which could be the village, hometown, kingdom, clan, state, tribe or ethnic nationality.

In terms of UK-wide co-ordination, there was an organisation called the Nigerian National Union (NNU) that was started by students in the 1970s and evolved into a welfare association for Nigerians after the founders ceased to be students. However, the NNU broke up into two separate organisations in July 2004 – the National Association of Nigerian Communities (NANC) and the Nigeria National Community (NNC) (NANC, 2017; NNC, n.d.). While the NANC is UK-focussed, NNC's activities are directed towards Nigerians in the London area. I have included a selection of UK-based Nigerian diaspora organisations that were identified and compiled in this study in Table 3.2.

Table 3.2: A selection of Nigerian diaspora associations in the UK

TYPE	NAME	WEBSITE ADDRESS
Professional networking	British Nigeria Law Forum	www.bnlf.org.uk
	Engineering Forum of Nigerians United Kingdom	www.efn.org.uk
	Medical Association of Nigerians Great Britain	www.mansag.org
	Nigerians in the Square Mile	www.nism.co.uk
	Nigerian Nursing Charitable Association	www.nncauk.org
Hometown/place	Edo State Women Association	www.edowomen.org.uk
	Igbomina Descendants Association (UK)	www.igbomina.org
	Omo Yoruba UK	www.meetup.com/Omo-Yoruba
Religious	Muslim Association of Nigeria United Kingdom	www.manuk.org
	Overseas Fellowship of Nigerian Christians	www.ofnc.org.uk
Alumni	CMS Grammar School	www.cms-ogs-uk.org
	Igbobi College	www.icoba-europe.org
Education	Nigerian Schools Foundation (UK)	www.nsf.community
	Nigerian Students Societies in universities	Various websites
Community	Nigerian Community Aylesbury	www.nigeriancommunityaylesbury.org.uk
	Nigerian Community Waltham Forest	www.nigeriancommunitywf.org.uk
	Nigerian – UK Golfing Association	www.nugagolf.com

Source: Author's source

There are many facets to transnationalism and the phenomenon involves a lot more than active participation in diaspora groups. Tedeschi et al. (2020) group the main aspects of transnationalism into the type of actors involved (individuals or organisations); the type of activities (sociocultural, economic, political); the degree of integration/ segregation; the degree of cosmopolitanism (how many countries do the actors have connections with); the degree of emotional belonging (to what extent do individuals feel they belong to one rather than another country); and the degree of connection with the home or other country. However, what sustains today's transnational communities are how they are organised, mobility and communication (Vertovec, 1999). The diaspora form 'triadic relationships' between members of their ethnic groups who could be dispersed globally, in the states where these members are located and in their homeland countries (Vertovec, 1999:449). These relationships are greatly enabled by new technologies in telecommunications including the internet and social media (Tedeschi et al., 2020; Vertovec, 1999).

The most significant aspect of transnationalism involves the money that migrants send to their families and communities of origin (Vertovec, 2004). In 2019, remittance inflow to Nigeria was $23.8 billion, representing 5.3 percent of GDP, which made Nigeria the sixth top remittance receiving country in the world (World Bank, 2019, 2020a). Also, Nigeria is the second highest recipient of remittances from the UK and received £2.9 billion ($3.6 billion) in 2018 (Silva and Klimaviciute, 2020). The amounts could be a lot higher as it is very difficult to accurately estimate the value of unofficial transfers being sent through family and friends, and unregistered money transfer operators. Remittance recipients are located mainly in the southeast and southwest regions where the largest numbers of migrants out of Nigeria originate from (Hernandez-Coss and Egwuagu Bun, 2007). Hence, the basis of the government's current interest to engage with the diaspora is to mobilise their financial resources for socioeconomic purposes (NIDCOM, 2021a). In the next section, I provide an overview of the government's diaspora engagement policy efforts to date in order to achieve its goal.

3.4.3 State-diaspora engagement: policy objectives and matters arising

In Nigeria, sustained efforts by the government to harness the potential agency of the diaspora for development started in the early 2000s during the administration of former President Olusegun Obasanjo. The president held dialogues with Nigerians living abroad in a series of meetings and afterwards he proposed the formation of a non-governmental organisation to mobilise diaspora expertise to be channelled to relevant areas of need in the country. The government provided a take-off grant for the creation of the Nigerians in Diaspora Organisation (NIDO) in 2001, as a platform that would enable Nigerians living abroad to offer their skills to the country (Lampert, 2010). Currently, NIDO is present in Africa, Asia, Americas and in Europe where it operates through nineteen country chapters including the United Kingdom (NIDO Europe, 2021). Its primary focus is to facilitate networking opportunities among diaspora professionals and to promote opportunities to be involved in the socioeconomic development of Nigeria.

However, NIDO was unable to mobilise most members of the diaspora because of its focus on professionals. Therefore, in the UK, another body was formed called the Central Association of Nigerians in the United Kingdom (CANUK), when Dr Christopher Kolade was the Nigerian High Commissioner in 2005. CANUK is based at the Nigerian High Commission in London and is an umbrella body for over three hundred organisations including hometown associations, alumni groups, professional and trade forums, charities and businesses. Member organisations engage in a variety of charitable, philanthropic and business activities in the UK and Nigeria (CANUK, 2017a). It is worth noting that not all Nigerian diaspora groups and entities in the UK participate in CANUK. President Obasanjo also created the Nigerian National Volunteer Service (NNVS) in 2004, as an agency within the presidency to act as an enabling intermediary between the diaspora and the state. The year after it was created, NNVS convened a Diaspora Day conference in Abuja that brought together many diaspora professionals and their counterparts in Nigeria (Lampert, 2010).

The preparatory work that was done during the Obasanjo administration paved the way for the formation of a Senate Committee on Foreign and Diaspora Affairs, a Committee on Diaspora Affairs in the House of Representatives, and the Office of the Senior Special Adviser to the President on Diaspora Affairs. Also, the Nigerians in Diaspora Commission Bill 2017 was enacted, leading to the establishment of the Nigerian Citizens in Diaspora Commission (NIDCOM) under the supervision of the Ministry of Foreign Affairs (NASS, 2017). The commission's primary remit is to engage with the diaspora in order to facilitate their participation in socio-economic, cultural and political developments in Nigeria. It organises diaspora mobilisation events such as the annual

Nigeria Diaspora Investment Summit, first held at Abuja in November 2018. NIDCOM also administers a register of the diaspora through its website (NIDCOM, 2021b).

As the relationships between the state and diaspora members evolved, it became apparent that there was a need for formal terms of engagement in the form of a diaspora policy (Wapmuk et al., 2014). A draft national diaspora policy was prepared that was subsequently adopted in 2021, with the overall objective of enhancing, mobilising and harnessing the potentials of Nigerians in the diaspora for sustainable national development (NIDCOM, 2021a). The policy defined the Nigerian diaspora, outlined the legal and policy framework for its establishment, and the guiding principles governing its implementation. It also specified collaboration and a multi-agency approach to the implementation of diaspora engagement programmes.

There are two sides to state-diaspora relations. On the one hand, the government intends to leverage feelings of patriotism among the diaspora in order to mobilise their financial resources and human capital for socioeconomic development purposes. On the other hand, the diaspora do not merely want to participate in the inducements that the government has to offer. They want a relationship with members of their ethnic group and countries of origin as a means of maintaining their sense of identity and belonging (Cohen, 1996). They also expect good governance and insist that the government should tackle issues of corruption, weak institutional frameworks, political instability and insecurity as preconditions for their participation in the economy (The Commonwealth, 2018).

A topical matter in state-diaspora interactions is the matter of absentee voting rights for non-resident Nigerians. While the constitution allows people of Nigerian origin to hold dual citizenship, the electoral act does not permit voting in general elections outside of Nigeria (Federal Ministry of Justice, 1999; Federal Republic of Nigeria, 2010). The legislative process to secure diaspora voting rights started in 2012, when the Committee on Diaspora Affairs in the House of Representatives, led by Abike Dabiri-Erewa sponsored a bill for diaspora voting rights (Ogbonnaya, 2013). The committee reasoned that having voting rights would foster a sense of belonging among the diaspora and boost their participation in Nigeria's political and socio-economic development. However, some people opposed the bill pointing out that the electoral commission did not have the human and institutional capacities to conduct elections outside Nigeria (Ogbonnaya, 2013).

To date the bill has not been passed and diaspora members widely believe that the real reason for the reticence is that diaspora voting has the potential of influencing the outcome of elections in a manner that politicians want to avoid. However, the delay in progressing with the bill continues to cause further mistrust of the government in diaspora circles. To many diaspora members, how the seeming impasse is resolved will be an acid test of the extent to which the government intends to involve them in the polity beyond being merely hungry for their financial resources. It could also shape the balance of power in the relationship between the state and the diaspora as the diaspora would have greater opportunities as a potential voting block to influence representation in government. In the following sections, I look closely at the sparse insights offered by the existing literature on the Nigerian diaspora's involvement in the provision of infrastructural facilities, on which this study builds.

3.5 The diaspora and infrastructure provision

Remittances are a key feature of immigrant behaviour, however, most of the money they send are to their family members and do not flow directly towards development (Khan and Nandi, 2012). In a survey of ethnic groups in the UK, Black Africans were observed to be the most likely to send remittances with more than one in three doing so (Khan and Nandi, 2012). There has been a lot of research on the role of remittances in risk sharing, informal credit, altruistic arrangements and on the likelihood of return migration by migrants, however, there has not been much work done on their investments back home (Osili, 2007, 2004), or of the impact of the money they send (Nwokocha and Ajaegbu, 2014, 2014; The Commonwealth, 2018) and of migration (de Haas, 2006).

The most frequently cited research about the Nigerian diaspora's infrastructure investments was carried out by (Osili, 2004). She studied a sample of 112 Nigerian migrant households of Igbo[7] origin living in Chicago, Illinois. She found that more than half of them had a house in their hometown in Nigeria or had started to build one, and most of the houses were paid for from US earnings. Osili (2004) reasoned that the housing investment decision was to send signals of their commitment to family members and to help to improve their socioeconomic status in the community. Also, migrants may feel the need to strengthen their membership rights back home in anticipation of their eventual return home. She concluded that housing investments may be the beginning of

[7] Igbo is an ethnic group in southeastern Nigeria.

a broader investment relationship by migrants with their countries of origin which implies that remittances could have an important investment role. (Osili, 2004). The study was unable to investigate investment motivations from the traditional perspective of seeking higher returns because the domestic property market in Nigeria was underdeveloped at the time.

In a subsequent publication, Osili (2007) disaggregated financial transfers by the sample into two broad categories i.e., transfers in support of family members, and savings: for housing construction/ repair, to buy land, to invest in goods and financial assets, and to fund enterprises. She found that familial transfers are motivated by altruistic intentions to support poorer family members, while savings are motivated by investment considerations and are more positively associated with the resources of origin-family members. Skilled migrants had a lower tendency to invest in assets at their homeland communities, but they sent larger amounts to their family members. Also, savings were more likely to flow to rural areas which probably reflected the lower costs of investing in rural areas and where the number of family members who had emigrated was smaller. Thus, Osili (2007) concluded that remittances have the potential to contribute to economic development through poverty reduction and by providing savings to acquire assets. However, the overall impact will depend on the end use of remittance flows, migrant population size and the socioeconomic profile of origin households.

In another study, DFID (2017) carried out an online survey of 175 Nigerians living in the UK and US, one-on-one stakeholder interviews and small-group workshops in the Nigerian diaspora community in London. The aim of the study was to understand the potential of diaspora engagement and resources for productive investments in Nigeria. This was to support ongoing diaspora engagement efforts by various government agencies. Amongst survey respondents, 31 percent said they had investments in Nigeria, while 86 percent of those who had not invested expressed interest in doing so. The most common investment category was real estate followed by business ventures. The southwest was the most preferred region for investments which probably was because most of the participants in the study identified with southern Nigeria. A third of those who did not have investments in Nigeria cited the unreliable state of infrastructure as a deterrent. The study noted that the findings should only be interpreted as being indicative and not representative as the survey sample was not large enough.

A similar study by The Commonwealth (2018) aimed to provide robust evidence for stakeholders intending to leverage Nigerian diaspora capital. In an online survey of 155 Nigerian diaspora members in the UK, 26 percent of the respondents said they had sent money back home for investment purposes. Again, the most common investment category was property and real estate (41%) followed jointly by education (25%) and ICT[8] (25%). Most of the study participants (88%) cited the poor condition of infrastructural facilities in Nigeria, including energy, telecommunications and water as the most important factor that would prevent them from setting up a business in Nigeria. The study also emphasised that the sample was not representative of the Nigerian diaspora population in the UK.

An important take-away from the review of these studies is that the diaspora's contributions to development go beyond merely mobilising resources for familial and community purposes. They are investing in infrastructural facilities and while their capital flows are significantly less than flows from international assistance and donor support, the diaspora's contributions are not trivial. However, they pose a challenge to existing definitions of development, because the projects in which they invest would not normally be regarded as mainstream development projects in western development discourses (Mercer et al., 2008).

Another interesting point is that there is hardly any mention of the diaspora's interest to invest in any other form of infrastructure besides property and real estate in all of the studies, pointing to an important gap in our understanding. The existing studies also hint at a paradox situation in which the government would like to attract the diaspora to invest in infrastructure, however, the current shortages of infrastructure are likely to discourage potential diaspora investments in the economy. All of this suggests that the success of policy efforts to mobilise diaspora finance cannot simply rely on assumptions of diaspora patriotism alone, and that government needs to pay close attention to other underlying issues that influence decisions to invest in an economy e.g., the state of the existing infrastructure facilities. There have been other diaspora engagement policies and initiatives that will be examined when looking at different aspects of the diaspora's involvement in housing, education and the financial mechanisms in use to leverage their financial resources.

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[8] ICT is acronym for information, communication and technology

3.6 Conclusion

This chapter began by exploring the history of development planning in Nigeria from the colonial era before independence from Britain in 1960. Nigeria's efforts at development planning have been hampered by a myriad of challenges and this has contributed to the current inadequate state of infrastructure all over the country. Also, after decades of underinvestment there is currently a huge infrastructure gap which constraints productivity and socioeconomic development. Therefore, expanding investment in infrastructure is seen as an area needing urgent attention.

The paucity of funds available to the government to address the infrastructure shortages has shifted the focus of policy makers to seeking alternative private funding sources including diaspora finance. However, this chapter questions whether the government's expectations are realistic. This is in view of a lack of private sector confidence in the government and the dearth of foreign direct investment to Nigeria which declined to its lowest level in the last decade. Notwithstanding the challenges, the government has set up key quasi-private organisations to foster investments in infrastructural development projects in the country.

I also traced Nigeria's migration history and how the Nigerian diaspora came to be celebrated as potential development partners through the initial engagements with former President Olusegun Obasanjo. The engagements led to the development of various diaspora policies and institutions. However, the success of the government's efforts will require more than simply appealing to the diaspora's sense of patriotism or showcasing investment opportunities in Nigeria to them. This is because the diaspora's interest in Nigeria is driven more by the felt need to engage with the people in their homeland communities rather than to participate in the economy. Also, they are keenly interested in how well the government is able to tackle deep structural issues in the society and economy, which contributed to their leaving home in the first place.

The chapter examined a thin body of literature on the Nigerian diaspora's current involvements in infrastructure provision and noted that while the diaspora are investing, they are not doing so in ways that are recognisable as contributing to socioeconomic development. Also, their main infrastructure investment interest lies in property and real estate which is probably because there have been limited opportunities to invest in other infrastructure categories in the past. Very importantly, the chapter noted that the existing inadequate state of Nigeria's infrastructure could be a deterrent to diaspora investment in the economy and therein lies a paradox. In the next chapter, I present detailed explanations about my approach to investigate the central research question, and the ethical and access issues that I encountered during the study and how they were addressed.

Chapter Four Methodology

4.1 Introduction

As noted in Chapter One, to address my overarching research question about how the diaspora shapes infrastructure development in Nigeria, my primary research focused on the following sub questions: What factors shape diaspora financial flows to Nigeria? How does the diaspora currently make financial transfers for infrastructure provision in Nigeria? What are the impacts of diaspora financial flows on infrastructure within the wider context of infrastructure development in Nigeria? The research entailed more than a year of fieldwork activities from September 2017 and was carried out largely in the UK with visits to Nigeria in July 2018 and October 2018.

This chapter begins with a discussion of the relevance of my own positionality as a researcher. This is followed by discussions of a multi-sited, mixed-methods approach used to investigate the extents, scope, motivations and impact of the diaspora's financial transfers for infrastructure development in Nigeria. It includes an online questionnaire to a sample of the UK-Nigerian community, semi-structured in-depth interviews with institutional actors in the UK and Nigeria, less detailed interviews with key informants, participant observations at a variety of Nigerian diaspora events in the UK, and a group discussion with members of a prominent Nigerian diaspora association in the UK. The chapter concludes with discussions of the ethical and access issues that arose during the fieldwork and how they were addressed.

4.2 Positionality and reflexivity

In many respects, I was an 'insider' to the issues I was researching. I started my career in the early 1990s as a graduate engineer employed in a major urban renewal programme to upgrade the roads, water and electricity supply facilities in three urban districts of Ibadan, Nigeria. The project was funded through a World Bank loan and a capital contribution by the Oyo State Government of Nigeria. In 2001, I relocated to the United Kingdom, but I have continued to be involved in a variety of African infrastructure projects, while working for international multidisciplinary consultants. From 2012-15, I returned to Nigeria temporarily as an advisor to the Nigerian government under a technical advisory facility by the Department for International Development (DFID), UK. I provided programme and contract management support to the government on a major highways development programme. Thus, I have first-hand experiences of remittances as a UK resident of Nigerian origin, and at the same time I am familiar with the condition and performance of Nigeria's infrastructure.

My background as a Nigerian and experiences as a civil engineer in the international development field clearly influenced my research interest in the current and potential uses of diaspora financial flows for infrastructure development in Nigeria. As a UK resident, I participate in sending money back to Nigeria regularly for a variety of purposes and I have close connections to people, associations, businesses and money transfer operators on the Nigerian remittance scene. While this gave me a good network, facilitated access to research participants and information, and a certain amount of lived familiarity with the kinds of experiences and issues I wanted to investigate, I also required a measure of self-reflexivity and conscious effort to manage potential personal bias while carrying out the research (Sultana, 2007).

This was borne out during contextual interviews with key informants to explore opinions about a variety of issues related to the research. Most members of the diaspora have strong views about issues of good governance in Nigeria and some interview participants asked to know my assessment of the government's capability to manage diaspora capital judiciously. While I could relate with their concerns, I refrained from providing my personal opinion as that could influence their responses to interview questions and steer the discussions away from being able to capture their individual judgements and perceptions. As much as possible, I followed my pre-prepared interview guides and reserved open-ended questions until the end of the interview sessions.

4.3 Research field and approach

Nigeria is a large country with an area of 911 km^2 and a population of 210 million (Worldometer, 2021). Nigerians can be found in many countries of the world: there are large numbers in Europe and North America while the largest concentration outside Nigeria is in other sub-Saharan African countries (Adepoju, 2017). Emigration is high and is fuelled by high rates of under- and un-employment, conflicts, widespread poverty and deprivation (Adepoju, 2017). As noted in the context chapter, my research of Nigerian diaspora remittances focusses on the UK – Nigeria remittance corridor because the UK is an established destination for Nigerian migrants, as the UK is a key connection in efforts to leverage diaspora transfer. While the online survey reached people living in diverse locations across the UK, my qualitative fieldwork was carried out primarily in London where there is a large Nigerian community, with visits to events held further afield.

In Nigeria, my fieldwork was conducted in the southwest region and the capital – Abuja which is in the central part of Nigeria. Figure 4.1 is a map of Nigeria showing the major towns and cities, major airports, highways and railway lines. I chose the southwest region because the largest number of emigrants from Nigeria are from the southwest and southeast regions and most remittances to Nigeria flow to the two regions (Hernandez-Coss and Egwuagu Bun, 2007). Also, the southwest region hosts Lagos which is Nigeria's commercial capital and receives approximately 60 percent of all remittances followed by Abuja which receives 15 percent (Hernandez-Coss and Egwuagu Bun, 2007). Another benefit of choosing the southwest is that I am originally from the region, and I had lived, studied and worked there for over thirty years before relocating to the UK in 2001. Therefore, I have close connections with family and friends in Lagos, Ibadan and Ogbomosho – the three largest cities in the region, which was relevant for access to the diaspora project sites I investigated.

Abuja is the administrative capital of Nigeria and is home to the government department, ministries and agencies that are relevant to my study. When I returned temporarily to work in Nigeria from 2012 to 2015, I lived in Abuja and had noted some large-scale diaspora-led housing developments. Therefore, during the fieldwork aspect of this study, I sought out and interviewed two diaspora property developers in Abuja who are among the most prominent returned diaspora investors in Nigeria.

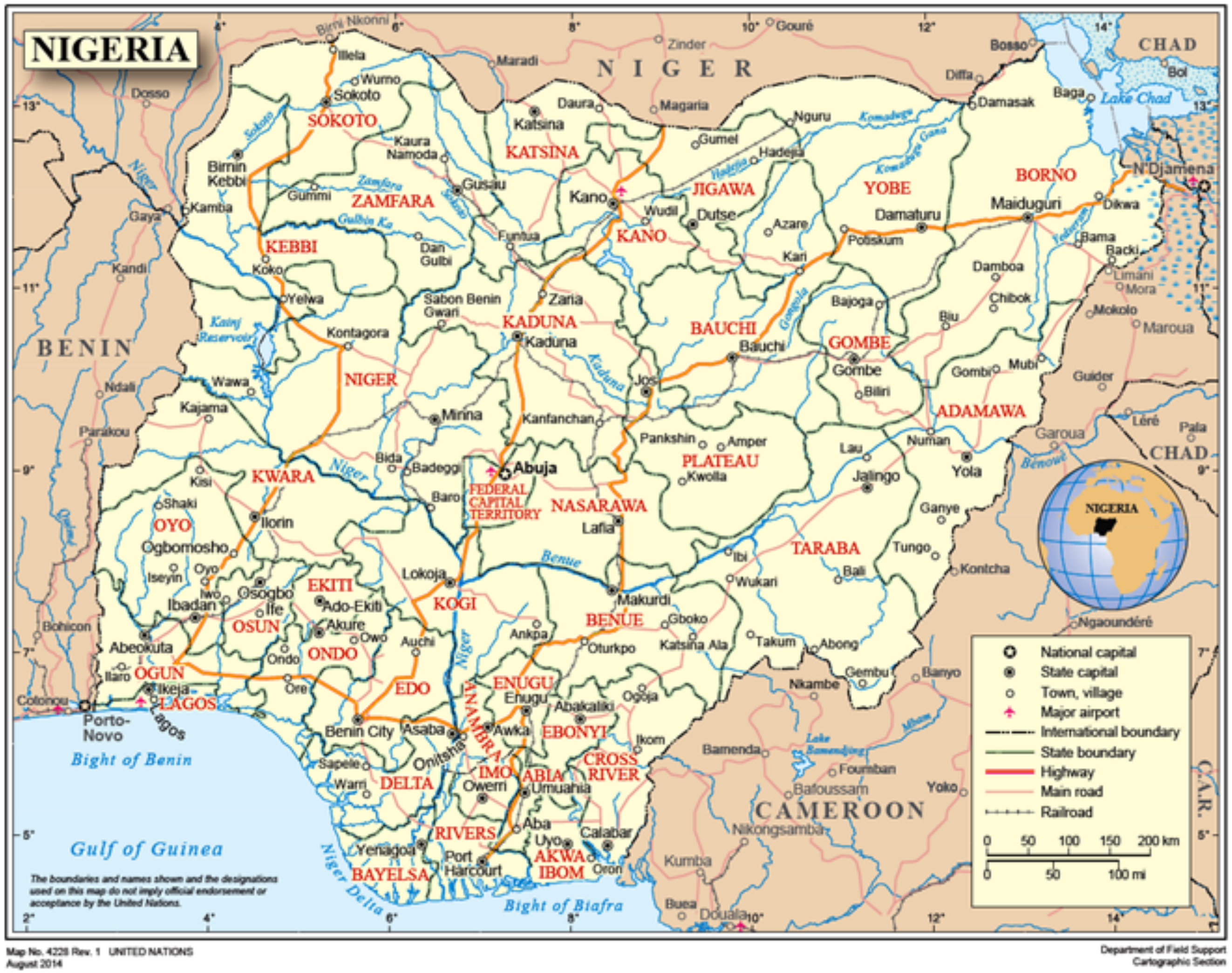

Figure 4.1: *Map of Nigeria*
Source: United Nations (2014)

A multi-sited approach to collecting and comparing data from multiple sites while using similar procedures aims to enhance the transferability and trustworthiness of findings (Jenkins et al., 2018). More specifically in the context of this specific research project, in order to understand the transnational mobilisation of diaspora finance – addressing both motivation and impact – it was important to look at the process 'from both ends'.

All research methods have their limitations; therefore, a mixed-methods approach can help to strengthen a study. The researcher collects and analyses data, integrates the findings and draws inferences from the use of both quantitative and qualitative approaches in a single study (Tashakkori and Creswell, 2007). Mixed-methods are particularly applicable to understanding complex social phenomena as they provide better opportunities to capture details about the situation being studied. They enable the researcher to look for convergence in the data through triangulation of data from different sources to ensure the credibility of research findings and a better understanding of the research problem (Hesse-Biber, 2010). Thus, additional questions can be asked and contradictory findings can be researched further (Creswell et al., 2004).

Quantitative research seeks to explain phenomena by collecting numerical data which can be analysed using mathematically based methods (Aliaga and Gunderson, 2006). Quantitative research has a deductive orientation and enables the researcher to look for trends, patterns and relationships, and the results can be generalised to a wider population. Qualitative research is an interpretative approach to data collection and analysis that is concerned with the meanings that people attach to their experiences and how they make sense of the world. The gathered data could be in the form of words, visual or descriptive data which can be analysed using interpretative methods (Pope and Mays, 2020). Qualitative research is usually associated with inductive approaches seeking to understand phenomena through the meanings, views and experiences of research participants (Al-Busaidi, 2008; Neale, 2009). Where quantitative survey data are limited in providing deep insight, qualitative interviews can be used to derive additional meaning of the subject matter (Greene and Caracelli, 1997).

In terms of the research process, I started by developing a comprehensive database of Nigerian diaspora organisations in the UK which was then used to administer an online questionnaire survey to a sample of the UK-Nigerian community. This was followed by qualitative research in the UK and Nigeria that entailed twenty semi-structured in-depth interviews with institutional actors, less detailed interviews and discussions with key informants, participant observations at a variety of Nigerian diaspora events in the UK, and a group discussion with members of a prominent Nigerian diaspora association in the UK.

4.4 Methods

4.4.1 Data gathering and mapping exercise

At the beginning of the year of fieldwork, I started out by collecting a wide array of empirical and anecdotal information on Nigerian diaspora institutions and engagement policies; hometown and alumni associations; trade associations and businesses; the scope of diaspora donations, philanthropic contributions and investments; mechanisms and financial instruments in use for mobilising and deploying diaspora financial flows. I collected the information from a wide array of sources including websites, policy documents and books on diaspora affairs, project reports, research publications and briefings.

I also developed a comprehensive database of all UK-based Nigerian associations and groups. The purpose of this was to better understand the landscape of the range and type of organisational activity among diaspora members. A second purpose was more practical, to provide contacts for interviews and survey research. In particular as regards the survey, due to the non-availability of a comprehensive listing of UK-based Nigerians, it was impossible to obtain a random or representative sample from the diaspora population. It was clear that I would need to work with diaspora organisations to enable me reach as many people of Nigerian origin as possible within a short space of time, and the constraints of the human and financial resources available to me. To build the database, I drew on the following sources:

- The Nigerian High Commission, London
- Central Association of Nigerians in the United Kingdom
- Nigerians in Diaspora Organisation
- National Association of Nigerian Communities
- Research publications on Nigerian diaspora associations
- UK Charity Commission's register of charities
- Companies house website
- Directories of UK ethnic and minority groups, religious, business and cultural associations

- Internet searches using the relevant keywords

Through this process, I identified 560 registered and active organisations, and recorded their details, activities and where they operate into a Microsoft Excel database. Figure 4.2 illustrates the outcome of this mapping exercise which yielded a unique and comprehensive database of organisations that was used to administer the online survey.

	A	F	I	J	L	M	N	O	P
1	**CHARITY COMMISSION, UK http://beta.charitycommission.gov.uk/**	**KEY**	Education, Training, Skills acquisition	Health, Welfare	Religious	Advocacy	Women, Girls, Children	Community development projects	Other
3	**NAME**	**WEBSITE**	**WHO THE CHARITY HELPS**	**HOW THE CHARITY WORK**	**ACTIVITIES**	**WHERE IT OPERATES**			
6	Abike Ade Foundation	www.abikeadefoundation.org	Children, Young people, Elderly, People with disabilities, Nigerians, Ethnic Minorities	Provides human resources, buildings, facilities, open spaces, services, advocacy, advice, information	Welfare of the needy	London, Nigeria, Ireland			
7	Ado-Ekiti Progressive Union UK	https://www.facebook.com/pages/category/Community-Organization/Ado-Ekiti-Progressive-Union-Uk-Chapter-781484088546025/	Children, Young people, Elderly, People with disabilities, Nigerians	Makes grants to organisations, provides human resources, advocacy, advice, information, other charitable activities	Promoting culture, other	London, Nigeria			
9	African Child Trust	www.africanchildtrust.org.uk	Widows and orphans	Provides grants for secondary to higher education, business and skills training, community development	Education, welfare (Widows and fatherless children)	UK, Nigeria, other African countries			
28	Association of British-Nigerian Law Enforcement officers (Able)	https://www.facebook.com/ableofficers/	Children, Young people, Elderly, People with disabilities, Nigerians, Ethnic Minorities	Provides human resources, services, advocacy, advice, information	Welfare of members	England			
37	Bisi Alimi Foundation	www.bisialimifoundation.org	Elderly	Sponsors or undertakes research, other charitable activities	LGBT issues, Advocacy	Nigeria			
53	Child Lifeline	www.childlifeline.org	Children, Young people	Provides other finance, buildings, facilities, open spaces, services, advocacy, advice, information	Care of street children	Nigeria			
87	Engineering Forum of Nigerians (EFN)	www.efn.org.uk	Nigerians, Ethnic minorities	Provides human resources, advocacy, advice, information, sponsors or undertakes research, acts as an umbrella or resource body	Professional forum, training, skills acquisition, mobilisation	UK, Nigeria			
142	Igbomina Descendants Association UK	www.igbomina.org	Nigerians, Ethnic minorities	Makes grants to individuals, provides human resources, advocacy, advice, information	Welfare, community development	UK, Nigeria			
299	The Nigerian Chaplaincy	www.nigerianchaplaincy.org.uk	Nigerians, Ethnic minorities	Provides services, advocacy, advice, information	Support to christian activities	UK			

Charity Commission | Companies House | CAN-UK | NANC | Nigerian Schools Foundation | Diaspora mobilisation | Internet | Diaspora Media | Interviews | BAME Churches

Figure 4.2: *A Selection of Nigerian diaspora organisations in the UK*
Source: Author's source

4.4.2 Online survey questionnaire

I relied on my definition of the Nigerian diaspora in Chapter Two, in the selection of a sample for the online questionnaire survey. I adopted a purposive sampling approach by relying on my prior knowledge of the characteristics of those who are involved in the phenomenon being studied (Bungay et al., 2016). It is worth noting that previous studies by DFID (2017) and The Commonwealth (2018) also adopted a similar approach because of the non-availability of a representative survey of Nigerians in the UK.

It is difficult to accurately estimate the response rate in a survey, and Cohen et al. (2007) recommends that for a purposive non-randomised study, approximately thirty responses would be required for each variable being studied so as to be able to make some generalisations from the analysis of the results. Therefore, I estimated that approximately 100 survey responses would be adequate during the analysis of the three main variables which I intended to study i.e., extents and scope of diaspora financial flows and the mechanisms used to harness them.

I decided to use an online survey questionnaire because online surveys are more flexible and cost-efficient than paper-based surveys, they save time for both the researcher and respondents, and they enable the researcher to reach more participants than telephone calls or in-person surveys. Respondents are also able to complete the questionnaire anonymously at a time that is convenient for them, which helps to make them feel comfortable to provide open and honest feedback (Hooley et al., 2012). Another benefit of using an online survey is that completed surveys can be imported directly into a statistical analysis software which reduces the possibility of error during data transfer (Hooley et al., 2012).

In spite of the benefits, online surveys have their limitations: for example, a respondent could provide a different answer to a question than they would have if the question had been asked in a face-to-face situation (Hooley et al., 2012). Also, in the case of email surveys, potential respondents could consider the emails to be unsolicited messages and disregard them (Sue and Ritter, 2012). For the purpose of my survey, the disadvantages were not considered to pose a significant challenge as people would have received the survey from organisations in which they were already involved and would likely be more receptive to the survey.

I conducted a pilot survey among sixteen Nigerian diaspora members who were interested in the subject of the research and were willing to participate. They were drawn from a variety of diaspora groups including hometown associations, school alumni groups, professional forums, education and faith groups. I choose sixteen participants which is higher than the minimum recommendation of 10 percent of the projected number of survey respondents (Connelly, 2008). The aim of the pilot survey was to obtain feedback which could be used to improve the final questionnaire (Hooley et al., 2012). From the responses to the pilot survey, I realised the need to include additional open-ended questions at the end of the survey to capture more varied experiences and views of respondents. Also, I had an opportunity to correct a minor omission in the pilot questionnaire.

The final questionnaire was sent by email using SmartSurvey, an online survey management application to all the primary contacts of the 560 diaspora organisations on my mapping database. I asked for their assistance to circulate my email among their members which included a link to the survey. The questionnaire was also sent to the African studies departments in UK universities/research centres and to African diaspora mobilisation organisations with links to the Nigerian diaspora. I only received direct acknowledgements from twenty diaspora organisations to confirm receipt of my email and that the survey had been circulated among their members or posted on their websites. SmartSurvey has a functionality that notified me by email when a survey had been completed and I received over 200 notifications.

To promote the survey further, I developed a website – www.developmentchoices.co.uk which contained information about the research and the questionnaire. I also produced a flyer in electronic and paper formats with details of the research and links to the website. A copy of the flyer is in Appendix 1, and it was circulated among friends, family and contacts using social media messaging applications WhatsApp, Facebook and Linkedin. I also approached social media influencers in the UK-Nigerian community to circulate the flyer to their followers. Lastly, I distributed printed copies of the flyer at several Nigerian diaspora events which I attended during the fieldwork period in the UK. A copy of the questionnaire is in Appendix 2, it had eight sections and sixty-nine questions and requested information from respondents in the following areas:

- Personal information (age, gender, place of residence in the UK)
- Employment (education, occupation, income)
- Migration experience (birthplace, length of UK residence, migration status)

- Association with Nigeria and Nigerian diaspora organisations
- Remittances (regularity of sending remittances, purposes, amounts, channels)
- Interest in infrastructure development in Nigeria
- Involvement in infrastructure development in Nigeria (infrastructure type, location, amounts sent)
- Opportunities for diaspora involvement in Nigeria (awareness, perspectives)

The survey was completed in full by 150 respondents which was 50 percent more than my projected number of 100. The responses provided a unique and rich dataset which allowed the cross tabulation of the demographic, socio-economic and migration attributes of the respondents. I am aware of the possibility of errors resulting from the sampling and data collection stages, and of bias during data analysis and the interpretation of results. For example, a questionnaire survey is more likely to be completed by people who are literate, opinionated, confident and have the time to participate (Gorard, 2003). Also, a potential limitation of non-randomised and relatively small samples in the study of a significantly larger population is that the sample may not be truly representative of the general population.

I promoted the survey mainly through diaspora channels, and it is likely that those who responded tended to be relatively engaged and networked within the Nigerian diaspora community. Furthermore, the survey reached fewer younger people than the older ones in line with my observations at diaspora events that those who engage in these networks most vigorously tend to be approaching middle age. Therefore, to address these limitations, I distributed the survey via social media and wider diaspora networks. Lastly, Nigerians who have insecure immigration status or are fearful of intervention by the authorities in their affairs might have been unwilling to fill out the questionnaire out of fear of revealing that they were involved in economic activity. These limitations aside, given the lack of existing sources on my research topic, the survey provide valuable insights into the nature of financial contributions among participating diaspora members. At the analysis stage I triangulated the final survey results with available demographic and socio-economic indicators about the Nigerian-born population from the UK census, labour force surveys and other relevant surveys on people of African origin in the UK.

4.4.3 Quantitative data analysis

The quantitative data from the survey questionnaire was analysed using basic descriptive statistics to obtain generalisations about the sample. The statistical analysis that could be performed was limited because the sample was not randomised. First, I exported the survey responses from SmartSurvey application into Microsoft Excel spreadsheet management software. This enabled me to remove incomplete responses and cleanse the remaining 150 completed responses by checking for and eliminating errors. Next, I organised the data in suitable formats to be imported into SPSS, a statistical data analysis application.

I derived three types of descriptive statistics from the analysis: measures of frequency (count, percent, frequency); measures of central tendency (mean and median); and measures of position (percentile rank and quartile rank). The results were used to build a socioeconomic profile of the sample in terms of their demographic and socioeconomic features. They were also used to examine the extent and scope of their financial transfers in general and transfers for infrastructure provision in particular. Details of the quantitative analysis of the survey results are provided in the analytical chapters of this thesis including linkages between demographic and socioeconomic features, and experiences of migration. They are also used to interpret the diaspora's motivations for their financial transfers. In the remaining part of this section, I discuss in detail my activities during the qualitative aspect of this study.

4.4.4 Participant observation at UK diaspora events

I attended a wide variety of diaspora events in the UK to observe the proceedings and participants, engage with issues of concern to the diaspora, gain insight into perceptions about the role of diaspora financial flows for infrastructure development, distribute flyers for the online survey, meet and interview key informants about themes and topical issues emanating from the preliminary analysis of the questionnaire survey results. While the major events were in London, I also attended smaller Nigerian diaspora gatherings at Leicester, Wokingham, Nottingham and Manchester. A list of the prominent events I attended is in Table 4.2.

Table 4.1: Attendance of diaspora events in the UK

DIASPORA EVENT	ORGANISER
Effective Enforcement of Regulations for Building and Infrastructure Development in Nigeria Conference London, 23rd September 2017	Engineering Forum of Nigerians, UK (EFN)
Challenges and opportunities ahead for the global remittances sector London, 5th December 2017	WorldRemit, UK
Nigeria's 2019 Election: The importance of youth and diaspora participation seminar London, 30th January 2018	Office of the Special Adviser to the President on Diaspora Affairs, Nigeria
Seminar on investment opportunities in the UK London, 10th March 2018	Covenant Men International, UK
CANUK Spring Ball 2018 (Standing Against Human Trafficking and Modern-Day Slavery) London, 5th May 2018	Central Association of Nigerians in the UK (CANUK)
Fundraising Dinner London, 17th March 2018	NAIJAID, UK
An Evening with Engineers Fundraising Dinner London, 13th May 2018	Engineering Forum of Nigerians, UK (EFN)
Annual General Meeting London, 2nd June 2018	Central Association of Nigerians in the UK (CANUK)
14th Annual Infrastructure Conference London, 23rd June 2018	Engineering Forum of Nigerians, UK (EFN)
Nigeria Diaspora Day 2018 Global Conference London, 26th to 28th July 2018	Nigerians in Diaspora (NIDO) Diaspora
Independence Day Cocktail Reception London, 5th Oct. 2018	Central Association of Nigerians in the UK (CANUK)
New Nigerians Play London, 1st September 2018	Arcola Theatre, UK
7th Annual Sports and Family Fun Day London, 26th August 2018	Nigerian Schools Foundation, UK
Nigeria Diaspora Mortgage and Property Conference/Exhibition London, 17th to 18th May 2019	Federal Mortgage Bank of Nigeria
The African Middle Class Re-Examined Seminar London, 23rd May 2019	The Royal African Society, UK
Beyond Remittances: Optimizing Diaspora's Role in Development Seminar London, 2nd July 2019	International Organisation for Migration and LSE Institute of Global Affairs
African Diaspora and Development Day 2019 London, 5th July 2019	African Foundation for Development, UK (AFFORD)

Most of the events were open to members of the public and I only needed to register and pay the prescribed fee where necessary. The exceptions were the CANUK Annual General Meeting and Independence Day Cocktail reception for delegates from over three hundred Nigerian diaspora organisations under the CANUK umbrella. Therefore, I asked for special consideration as a researcher from the chair of CANUK – Dr. Boma Douglas, who was also the president of the Engineering Forum of Nigerians (EFN) UK of which I am a member. The discussions at the events focussed on a range of issues such as the welfare of members in the UK, the elections in Nigeria and the diaspora's right to vote bill, remittances, and investment opportunities in Nigeria. Figure 4.3 is a photograph that was taken at the Annual General Meeting (2018) of CANUK at the Nigerian High Commission in London.

Figure 4.3: *Delegates at the Annual General Meeting of CANUK, London, June 2018*
(Photo: Femi Bolaji)

4.4.5 Contextual interviews and project site visits

In qualitative research, it is not as important to conduct a very large number of interviews, as it is to ensure that a sufficient number of people within the population have been included who are representative of the issue being studied (UN-INSTRAW, 2006). Moreover, the exact number of people to be interviewed depends on the number of variables being studied. In this study, the three main variables are the extents and scope of diaspora financial transfers for infrastructure development and the mechanisms being used to harness the transfers. I relied on guidance from UN-INSTRAW (2006) that between fifteen and twenty interviews would be sufficient for a study of this nature. Therefore, I conducted twenty contextual interviews in the UK and seventeen unmatched interviews in Nigeria making a total of thirty-seven interviews in a two-country transnational study.

The purpose of the interviews was to collect information about various dimensions of the infrastructure remittance landscape and in particular to glean from the experiences and perceptions of institutional actors and key informants who are involved in remittance relations and transactions. I conducted two types of contextual interviews: first, I carried out detailed semi-structured interviews with leaders of government, industry and diaspora mobilisation organisations who are involved in the formulation and deployment of remittance policies and mechanisms. Second, I carried out topical and less detailed interviews with key informants who were drawn from among the survey participants and people I met in the course of the fieldwork. The purpose of the topical interviews with key informants was to follow up on matters that arose during the preliminary analysis of the survey questionnaire.

A benefit of contextual interviews is that the items to be discussed can be pre-determined albeit in outline form. This enables the interviewer to ask questions in a way that will ensure a systematic collection of data from the various interviewees while maintaining a strong and situational control of the interview process (Cohen et al., 2007). However, a potential downside is that the interviewer's presence could influence the answers being provided by the participants (Holliday, 2016). In preparing the interview questions, again, I relied on guidance from UN-INSTRAW (2006) on the conduct of qualitative interviews about the development potential of remittances. A summary of the main points of enquiry during the interviews is shown below and I have included an interview guide in Appendix 3.

- General information (Name, role, organisation, location)
- Information about the organisation
- Migration experience (where applicable)
- Details of participation in diaspora associations (where applicable)
- Involvement in remittance policy formulation and implementation
- Experiences of remittance mobilisation mechanisms and financial instruments
- Involvement in infrastructure development in Nigeria
- Experiences of diaspora financial transfers for infrastructure development

- Perceptions about the impact of diaspora financial transfers on the infrastructure landscape
- Perceptions about the potential of leveraging diaspora resources for infrastructure development in Nigeria

The contextual interviews were face-to-face with the exception of a semi-structured interview that was conducted via Skype video call as the interviewee was in Paris. The interviews were held at the offices of the participants, event venues, project sites or at other mutually agreed locations. Participants were asked for their views in an open, flexible and discursive way. This enabled them to form their answers on their own terms and at their own length and depth (Miller and Brewer, 2003).

I recorded most of the semi structured interviews with the permission of the interview participants on a digital recorder to reduce the likelihood of being distracted while taking notes and to enable accurate transcription afterwards. I also took photographs in situations where it was appropriate to do so. I did not record the less detailed topical interviews or take notes so as not to disrupt the flow of the conversations. However, I made notes after the interviews in my fieldwork diary.

The interviews yielded highly revealing insights into issues associated with sending and deploying diaspora financial transfers for infrastructure provision, the impact of diaspora involvement on the infrastructure landscape, and perceptions of the diaspora as potential investors in infrastructural facilities in Nigeria. I have provided additional details below about the contextual interviews in the UK and Nigeria, and site visits to diaspora project sites at Abuja, Ogbomosho, Ibadan, Ikirun and Lagos in Nigeria.

UK interviews

In the UK, I carried out contextual interviews with leaders of organisations who are involved in diaspora-remittance mobilisation and engagement, and key informants between September 2017 and July 2019. The list below shows the most prominent organisations whose leaders I interviewed.

- African Foundation for Development (AFFORD)
- Central Association of Nigerians in the UK (CANUK)
- Development Management Associates (DMA)

- Engineering Forum of Nigerians (EFN)
- EUC Homes
- Igbomina Descendants Association
- Mutual Union of Tiv in the UK (MUTUK)
- National Association of Nigerian Communities
- Nigerian Community in Oxfordshire
- Nigerian Schools Foundation
- Nigerians in Diaspora Organisation
- WorldRemit

Nigerian interviews and project site visits

I made two visits to Nigeria in July 2018 and October 2018 to conduct interviews and visit diaspora project sites as part of a multi-site approach to investigate remittance policy interests, follow the trail of the money along the UK-Nigeria corridor, and assess the extents and impact on the infrastructure landscape. During the first trip, I held detailed interviews and discussions with key officials of government and non-governmental organisations in Abuja who were involved in formulating, managing and implementing diaspora engagement policies and programmes. During the second trip, I held detailed interview with three prominent diaspora property developers in Abuja and Lagos, and the principal of a secondary school where diaspora members of the school's alumni body had made significant financial contributions alongside old school mates in Nigeria to provide a variety of facilities. A list of the organisations represented by my Nigerian interviewees is shown below:

- CITEC Estates
- Debt Management Office
- Federal Government College Ogbomosho
- Federal Housing Authority
- Federal Mortgage Bank of Nigeria
- Haven Homes
- Infrastructure Bank
- Infrastructure Concession Regulatory Concession (ICRC)

- Ministry of Budget and National Planning
- National Planning Commission
- Nile University of Nigeria
- Office of the Special Adviser to the President on Diaspora Affairs
- Praise Estates
- Real Estate Developers Association of Nigeria (REDAN)

4.4.6 Group discussion

In January 2019, I conducted a group discussion with members of the Nigerian Schools Foundation (NSF) – a prominent UK-based umbrella body for over fifty alumni associations of Nigerian schools. NSF promotes high standards in Nigerian secondary schools and organises regular awareness and fundraising events in the UK. While I had identified NSF in the database of diaspora mobilisation organisations during the mapping study, I had an opportunity of meeting the leaders when I attended the group's flagship annual sports event and fair at the Allianz Park, London in August 2018 (see Figure 4.4). I also interacted with representatives of Nigeria-focussed education charities in the UK who participated in the fair. Thereafter, I was invited to a monthly meeting of the group's leadership in London in January 2019 for a formal discussion about my research. The group discussion enabled me find out more about the extents of their involvement in the education sector in Nigeria and to capture a variety of viewpoints, perspectives and attitudes about the subject of my research. The discussions were also very useful to contextualise some of the responses that were provided by participants in the questionnaire survey.

Figure 4.4: *A cross section of the exhibitions at the 7th Annual Sports and Family Fun Day, Nigerian Schools Foundation, UK. London, August 2018*
(Photo: Femi Bolaji)

4.4.7 Qualitative data analysis

I adopted a framework approach to analyse the empirical data I had collected in textual form including open ended survey responses, transcripts of contextual interviews and field notes from observing participants and project site visits. A framework approach utilises unstructured methods to capture data which are detailed, rich and complex, in an inductive analytic process (Spencer et al., 2014). It is one of a broad family of thematic analysis methods, and its defining feature is that it entails the creation of a matrix structure of rows (cases e.g., individual interviewee) and columns (codes e.g., attributes) into which the researcher can systematically reduce a variety of textual data for analysis on a case by code basis (Gale et al., 2013). It is most commonly used for the thematic analysis of semi-structured interview transcripts and can be adapted for a variety of textual data (Gale et al., 2013). It enables the researcher to identify commonalties and differences in unstructured data, focus on relationships and make explanatory conclusions around themes (Gale et al., 2013). This facilitates better understanding of the experiences, perspectives and histories of the people being studied in the context of their personal circumstances or settings.

As part of the framework approach, I employed the use of NVIVO software for the qualitative analysis of the textual data collected. NVIVO has capabilities to analyse unstructured data including text, images, audio and video. I adopted the following processes as recommended by Gale et al. (2013): transcribing interviews and field notes, familiarisation with the transcripts, forming categories from the transcripts in line with the operational research questions, and inputting the transcripts into NVIVO qualitative analysis software. Next, related materials were gathered into containers called nodes and sub-nodes, and these were used to analyse themes within the software. A theme represents topics, ideas, patterns or meanings that come up repeatedly and NVIVO assigns a higher significance to themes that occur more frequently in the material being analysed. By using a framework approach, I was able to triangulate my data sources including the survey, interviews, participant observation and field notes and group discussion. This helped to mitigate the effect of subjective bias from any of the sources and improve the credibility of the results.

4.5 Ethical considerations and access issues

SOAS requires researchers at the university to carry out a two-stage ethical review of fieldwork proposals in order to identify any potential ethical problems before starting research projects. The main concerns that I identified during the ethical review of my fieldwork proposals were the need to obtain informed consent from participants, ensure confidentiality of personal information to be collected, and to provide adequate security against unlawful or unauthorised processing, access, loss, destruction or damage of data (Crown copyright, 2018). To obtain the consent of the participants, I provided information about the research in a fair disclosure statement at the beginning of the online questionnaire survey and in a consent form which I sent out in advance to request interviews.

Participants in the survey were informed clearly that by completing the questionnaire they were giving their consent that the information they would provide could be used for the research. Also, at the beginning of interviews, I went over the contents of the consent form with the people being interviewed. I emphasised that participation was voluntary and anonymous for those who did not wish to be identified in any research publications. I also informed them that the information to be collected would be stored securely and used only for the purpose of the research and they could withdraw their consent at any time up to the publication of the research outcomes. Lastly, I obtained their signatures on printed copy of the consent form which included details of the researcher and the supervisor. A copy of the consent form is in Appendix 4.

In the course of the research, I collected personal information about participants through the survey responses and interviews which have been stored in accordance with SOAS guidelines for data storage and protection. All survey participants were assured of anonymity at the beginning of the survey questionnaire. I have changed the identity of specific individuals who participated in the contextual interviews where it is not relevant to reveal who they are. Also, anonymisation helps to ensure that they would not experience any negative repercussions as a result of the things that they told me.

During the contextual interviews, two of my interviewees asked me not to record certain portions where they shared privileged background information with me to aid my appreciation of the issues being discussed. Therefore, I turned off the digital recorder and did not take notes. Afterwards, I made annotations in my fieldwork diary to help me remember the perspectives they had shared but I did not append their names to the entries. I do not reflect any of those comments anywhere in this thesis.

While preparing for my first field visit to Abuja, some of the people I contacted for interviews did not respond to emails and reminders, therefore, I decided to go through former colleagues and old school mates in Nigeria and they were able to help me secure interview appointments. However, this delayed my visit by a month. Being a member of the UK-Nigerian community accorded me with opportunities but also challenges during the research. In the UK, it was relatively easy to gain access to key informants and many of them were already conversant with interests to leverage remittances for developmental purposes. However, some people were not willing to participate in the research as that would require sharing of personal information such as immigration status or income with *'ára ilé'*. Ára ilé' is a Yoruba[9] term for an insider, and the people were wary that their private matters could be made public in the community.

In Nigeria, while I was not required to obtain a research permit because I am a Nigerian citizen, all the government departments asked for formal written applications and approvals by their chief executives before granting interview requests. Returned diaspora members were generally interested to share their experiences of reintegration in the Nigerian society and give advice to another potential returnee and investor. They were often keen that others should not make some of the costly mistakes which they informed me they had made.

There were mixed feelings about the subject of my research among UK participants, which reflects divided opinion about the merit of the government's interest to leverage remittances. Some people declined to participate citing mistrust of the government's ability to manage the funds to be realised transparently. Whereas most

[9] Yoruba is an ethnic group in southwestern Nigeria.

participants in Nigeria were receptive of the idea and believed that as a non-resident Nigerian, I would have first-hand experience of remittances and of the potential benefits to Nigeria. They also believed that the opportunities to be created would help to reverse the trend of brain drain to brain gain.

It was not as easy as I expected to obtain some of the financial information I had planned to scrutinise. For instance, I intended to scrutinise the register of the Nigeria diaspora bond of the 19th of June 2017 to determine the geographic spread of the investors. However, I found that the bond was classified as a private issue and the register is confidential. Therefore, I asked for general statistics about the bond from the Debt Management Office in Nigeria and from the technical advisers who had participated in the bond including JP Morgan and United Bank for Africa, but they declined my request and explained that the information was confidential. Next, I contacted Bloomberg Financial Services whether the information could be provided to me for research purposes, but they replied to say they did not have the information. Eventually, I found limited information about the bond from the Eikon Reuters database[10] which I accessed at SOAS Library. The available information included countries where the bond was purchased and the fund managers and was useful to analyse the geographical spread of the investors.

4.6 Conclusion

In this chapter, I outlined the multi-sited, mixed-methods approach combining quantitative and qualitative research methods that was employed to investigate the extents and scope of diaspora financial transfers for the provision of infrastructure facilities, the mechanisms used to harness the flows and the motivations of diaspora members to provide much needed funds. My background as a civil engineer and UK resident of Nigerian origin influenced my interest in remittances and efforts to leverage them for development impact. However, as a researcher, I required a measure of self-reflexivity to ensure that the research processes were not unduly biased.

I discussed various aspects of the research processes and while some of the methods used have their limitations, the overall benefits to the study provided justification for their use. In the final section of the chapter, I outlined my approach to

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[10] Eikon Reuters database provides access to monitor and analyse global financial information and news.

identifying potential ethical problems during the research and the measures that were taken to address them. The main considerations were the need to obtain informed consent of participants, and to ensure confidentiality and safe storage of the information collected. Lastly, I discussed the access issues that I encountered, the implications and how they were addressed.

Chapter Five Diaspora financial flows: extents, purposes and motivations

5.1 Introduction

To understand the potential of the diaspora as a source of finance for development, we must first understand the dynamics and drivers of diaspora financial contributions. To this end, this chapter tackles a series of interconnected questions. First, I take a close look at the senders. Not every member of the Nigerian diaspora sends money back to Nigeria, so who is sending money? What motivates people to make these transfers to family members and to other people, projects and organisations? What shapes their interest and ability to send money? Second, I look at the extents and purposes of these transfers. How often are people sending money, how much and where do they direct their funds? Third, and importantly, I consider patterns in terms of infrastructure specifically – what kinds of infrastructure are being supported and what motivates the diaspora's interest in these areas? What are the implications of these findings for efforts to foster and increase flows to infrastructure development?

This chapter draws on a review of key remittance motivations concepts identified in Chapter Two to explore the Nigerian case. I explore published information and relevant research studies on the Nigerian diaspora in general while paying particular attention to the UK, which is a major diaspora location as shown in Chapter Three. In terms of primary research, I first draw on the online questionnaire among a sample of 150 people of Nigerian origin who are resident in the UK. As noted in Chapter Four, while the survey sample is not representative of people of Nigerian birth or origin in the UK, it does give an indicative picture of the kinds of people who are involved in sending money and their practices. The online survey provides insights into the effects of social relations, socioeconomic and demographic characteristics of the diaspora on motivations to send money back to Nigeria for general familial purposes and for infrastructure provision in particular.

Second, the chapter draws on qualitative research in the UK and Nigeria in the form of twenty semi-structured and detailed interviews with institutional actors; seventeen less detailed interviews and discussions with key informants; information gleaned from observing participants at a wide variety of diaspora events, a group discussion with a major diaspora association in the UK, and visits to diaspora project sites in Nigeria. The qualitative analysis provides key insights into the diaspora's experiences, investment preferences and motivations. In many respects, the findings align with those of two major and recent studies on the Nigerian diaspora thus strengthening the picture i.e., DFID, (2017)[11] and The Commonwealth (2018)[12].

Through the analysis in this chapter, I demonstrate how the demographic and socioeconomic features of the diaspora, and their experiences of migration, influence remittance motivations and practices. I argue that in addition to their earning capacity, the two factors that have the greatest bearings on levels of financial transfers to Nigeria are gender and age with men being more prominent remitters than women and reasons for this will be explored. Among younger diaspora members, the extent of their social relations with people in Nigeria and their engagement with Nigerian transnational affairs is less which raises pertinent questions whether current high levels of diaspora remittances to Nigeria can be sustained. With regards to infrastructure, I found that the two infrastructure categories to which the diaspora made significant financial transfers were housing and education (social infrastructure) while contributions to power plants, water supply, piped gas, roads, dams, railway and ports (economic infrastructure) were insignificant. This provides important clues regarding diaspora preferences and considerations that feed into detailed explorations in Chapters Six and Seven of the diaspora's involvement in the provision of infrastructural facilities and interests to leverage diaspora capital for development.

5.2 General diaspora sending patterns

There is available data on the socioeconomic profile of people of Nigerian birth in the UK by ONS (2018), as noted in Chapter Three, however, there have only been a few studies on their actual remittances to Nigeria. While some diaspora members send money back to Nigeria for a variety of purposes, we know that some people do not send any money simply because they cannot afford to do so or lack interest. My questionnaire survey captured information from 150 participants who do engage in some form of transnational activity.

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[11] DFID (2017) explored the potential of engaging with the diaspora in order to generate productive investments and resources for development in Nigeria. The study utilised an online questionnaire survey of 175 diaspora members in the UK and US, stakeholder interviews and group discussions in the UK.

[12] The Commonwealth (2018) investigated the potential to increase diaspora investments and savings in Nigeria. The study entailed an online questionnaire survey of 100 participants, and two group discussions among diaspora professionals and business owners in the UK.

Figure 5.1 shows the frequency and the amount of individual money transfers during the survey year. Eighty-one percent (122) of the sample indicated that they sent money to Nigeria during the survey period. The frequency distribution shows a mean value of 10 and median of 10 and suggests that on average, people tend to send money approximately once a month. Individual money transfers range from £100 to £50,000 with a mean of £5,322 and a median of £2,000 a year. The mean is significantly greater than the median signifying that the mean is influenced by outlying values and the median is a more reliable measure of central tendency of individual remittances. This chimes with other research: The Commonwealth (2018) found that nearly half of the Nigerian diaspora members surveyed sent £2,500 or less in the one-year period before the survey. Likewise, Hernandez-Coss and Egwuagu Bun (2007) noted that Nigerian diaspora members in the UK, send back an average of £250 monthly which amounts to £3,000 a year.

As I have already noted in Chapter Four, while it is likely that there is some bias due to the limitations of the survey sample, nevertheless, the survey provides very important indications regarding the practices of the more established and settled population of Nigerians in the UK that sends money to Nigeria.

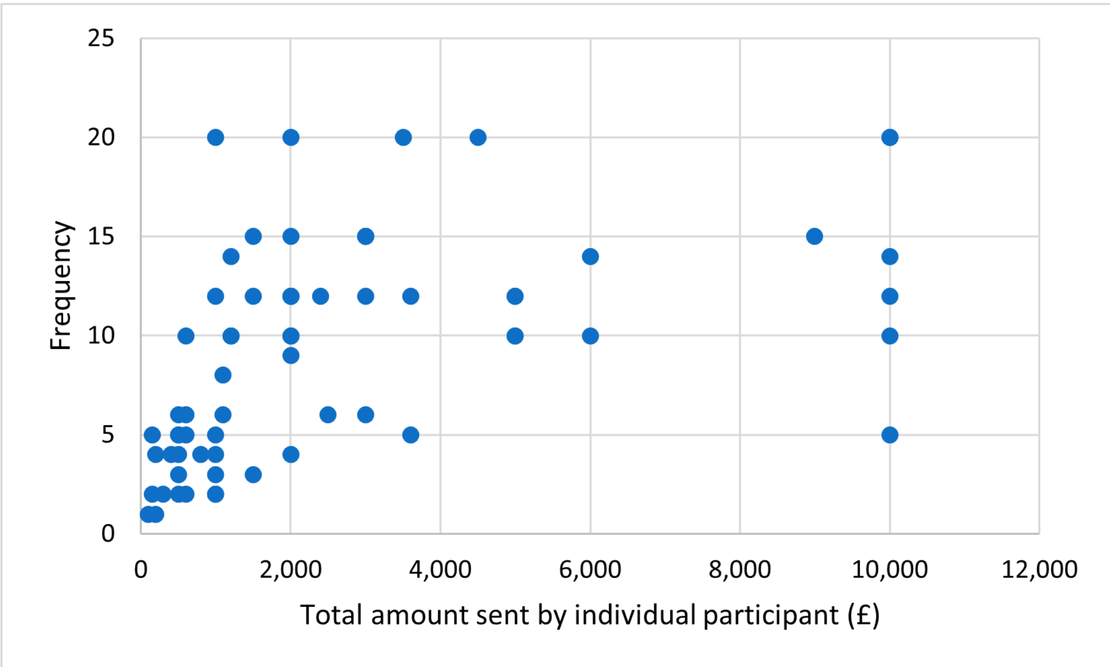

Figure 5.1: *Frequency of money transfers over a 12-month period*
Note: Outlying values have been suppressed from the chart for a better visual illustration of the median frequency.

5.3 Migration experiences

It is possible build up a broad picture of the migration experiences of the 150 survey participants. Among them, 94 (63%) were born in Nigeria, while 53 (35%) were born in the UK – termed 'native ethnic minorities' (Blackaby et al., 2005:370) and the remaining 3 (2%) were born elsewhere. 108 (72%) of them had lived in Nigeria for more than twenty years before going to the UK to enable them to access further/ higher education or employment opportunities. Most of those in this cohort are in the 50–64-year age group and 32 (21%) had been born in the UK but were taken to Nigeria as children. They found it relatively easy to return to the UK to reside because they had automatic rights to British citizenship or the right of abode. Also, the timing of their return meant that they were eligible for social welfare benefits such as job seeker's allowance, free national health service, free education up to university level for full-time domestic students, and local authority housing, all of which helped them greatly to settle and assimilate in the society. They can be identified from the history of Nigerian-UK migration in Chapter Three as being in the third wave of migration from Nigeria which started in the 1980s in the wake of severe economic challenges being experienced in the country.

Members of this cohort consider themselves to be socioeconomic migrants who were seeking greener pastures abroad in order to improve their lot, following which they would return home experienced and knowledgeable. However, most of them did not return as planned, as Nigeria–UK migration has continued to date due to a general lack of prospects in Nigeria. Among this group, there is a strong sense of patriotism, which explains the importance they attach to participation in Nigerian transnational affairs. The second largest group in the sample are 35–49-year-olds, and 17 (11%) also left Nigeria in the third migration wave but at a much later stage than the first cohort. They do not participate as much in Nigerian transnational activities and are not as keen to return to Nigeria. This may be because general expectations of a turnaround of the situation in Nigeria have continued to wane as the socioeconomic challenges being experienced in the country persist. The lack of interest may also be because members of this group were further away from retirement and were more preoccupied with establishing themselves in the UK.

Among migrants generally, the acquisition of citizenship status usually implies that they are more settled at their host countries and have attained a greater degree of assimilation. One hundred and eight (72%) of the survey sample had dual Nigerian/

British citizenship. However, while most of them were settled in the UK, immigration status alone does not appear to influence whether or not people participate in Nigerian diaspora activities. A leader of a hometown association informed me, 'To be honest, eighty percent of our members don't have status in this country, so we spend a lot of time and effort chasing lawyers, trying to normalise their stay. But otherwise, among the other twenty percent we have lawyers, we have engineers, medical doctors, accountants, we have solicitors, we have a lot of social workers as well. And then we have businesswomen that come and buy things here, take it to Nigeria and sell it'. This chimes with Hernandez-Coss and Egwuagu Bun (2007) who noted that thousands of highly educated people have emigrated from Nigeria to the UK including lawyers, physicians, nurses, entrepreneurs and professionals in financial institutions and the information technology industry.

The length of time that people have lived in Nigeria before migrating to the UK appears to be positively associated with the amounts of money that they send back home. Likewise, people who have immediate family members in Nigeria i.e., parents, siblings, spouses and children are more likely to send larger amounts back home than those who do not. This pattern was observed among 104 (69%) respondents who had immediate family members in Nigeria with whom they maintained close social relations. In relation to diaspora household composition, a half (52%) of the sample lived with a spouse with an average of 2.32 dependent children per household. This is twice the UK national average of 26% of married couple families living with their dependent children (ONS, 2017). The relatively high incidence of diaspora families living with dependent children suggests that the sample is to a large extent settled in the UK. This portends a subsequent weakening of social ties between the second generation and Nigeria leading to less remittances being sent. It raises questions about potential decay in remittances which I look at in more detail in the next section.

5.4 Features of remittance senders

People are sending money for a very wide range of purposes – the most common being remittances to support family members, but donations and personal investments are also an important part of the picture. To investigate factors influencing remittance levels, I created three categories of remitters according to the total amount of money that people sent each year i.e., small, medium and large and mapped them on to quartiles. Small remitters lie in the first quartile, medium remitters lie between the 2nd and 3rd quartiles large remitters lie in the fourth quartile as shown:

- Small remitters: less than £1000 – 19 (20% of remitters)
- Medium remitters: £1000 to £4,999 – 41 (43% of remitters)
- Large remitters: more than £5000 – 35 (37% of remitters)

The results of the quantitative analysis of the data from the questionnaire responses on the demographic and socioeconomic attributes of the survey participants are summarised in Table 5.1 and reflect the three categories of remitters. These are discussed further in subsections 5.4.1 and 5.4.2.

Table 5.1: Remittance categories (n = 92[13])

Attribute	Incidence	**Small remitters** (Less than £1,000) Total number = 19	**Medium remitters** (£1,000 to £4,999) Total number = 41	**Large remitters** (£5,000 and more) Total number = 35
Age Group	16-25 (3)	1 (1%)	2 (2%)	0
	26-35 (2)	1 (1%)	1 (1%)	0
	36-49 (34)	7 (8%)	17 (18%)	10 (11%)
	50-64 (49)	7 (8%)	19 (21%)	23 (25%)
	65 and above (4)	2 (2%)	1 (1%)	1 (1%)
Gender	Male (66)	8 (9%)	29 (32%)	29 (29%)
	Female (28)	10 (11%)	11 (12%)	7 (8%)
Highest education level	Higher National Diploma (5)	1 (1%)	2 (2%)	2 (2%)
	Bachelor's degree (27)	7 (8%)	7 (8%)	13 (14%)
	Master's degree (46)	8 (8%)	24 (26%)	14 (15%)
	Doctorate degree (14)	2 (2%)	7 (8%)	5 (5%)
Income level (Individual)	£6,000–£12,999 (3)	0	3 (3%)	0
	£13,000–£25,999 (17)	9 (10%)	6 (7%)	2 (2%)
	£26,000–£31,999 (10)	2 (2%)	6 (7%)	2 (2%)
	£32,000–£47,999 (26)	4 (4%)	13 (14%)	9 (10%)
	£48,000–£63,999 (19)	1 (1%)	9 (10%)	9 (10%)
	£64,000–£95,999 (8)	1 (1%)	3 (3%)	4 (4%)
	More than £96,000 (9)	1 (1%)	0	8 (9%)
	£6,000–£12,999 (2)	0	2 (2%)	0
	£13,000–£25,999 (7)	2 (2%)	5 (5%)	0

[13] Only 92 respondents provided information on all of the factors presented in Table 5.1.

Income level (Household)	£26,000–£31,999 (5)	3 (3%)	2 (2%)	0
	£32,000–£47,999 (14)	5 (5%)	7 (8%)	2 (2%)
	£48,000–£63,999 (19)	4 (4%)	9 (10%)	6 (7%)
	£64,000–£95,999 (21)	1 (1%)	10 (11%)	10 (11%)
	More than £96,000 (24)	3 (3%)	5 (5%)	16 (17%)

Source: Author's primary survey, 2018

5.4.1 Demographic features – age and gender

From Table 5.1, the highest incidences of medium and large remitters were found among people who were in the 36-49 and 50-64-year age groups: a total number of 36 (39%) of them were medium remitters and 23 (36%) were large remitters. However, the number of 36-49-year-olds who were large remitters was less than half of the 50–64-year-olds who large remitters. This is broadly in line with the age distribution of the survey sample as shown in Figure 5.2.

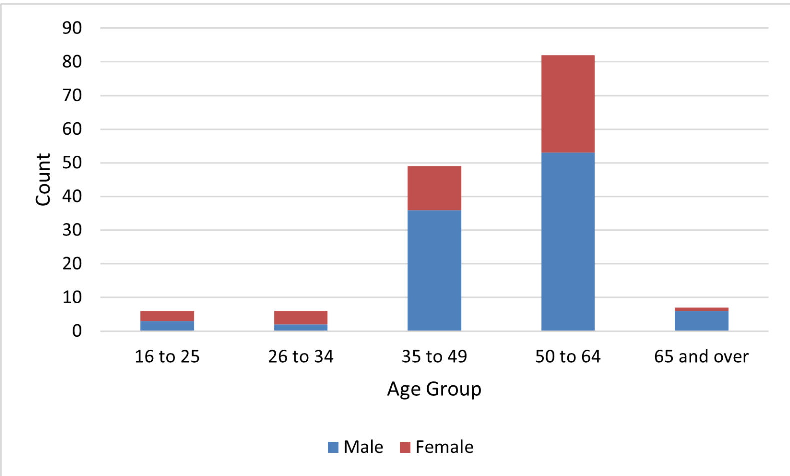

Figure 5.2: *Age and gender of survey participants*

As already indicated in Section 5.3, most of the 50-64-year-olds who sent home the largest amounts of money were in the cohort that left Nigeria for the UK at the beginning of the third migration wave in the late-1980s. Most of them had lived in Nigeria for more than twenty years and would have formed close personal relations with a wide circle of family members and friends to whom they could make financial transfers, as donations in support of family life or for investment purposes. In line with this finding, Osili (2007) also found that age at migration and the number of years of prior schooling in Nigeria affected the decisions made by members of her sample to send money back to Nigeria for investments.

It is to be expected that older diaspora members would be more established in their working life and be better off. It is also to be expected that younger generation diaspora members would engage somewhat differently in diaspora affairs as they are likely to hold different views about development (Flores and Malik, 2015). This was borne out during my year of fieldwork when I observed that the mainstream diaspora events were dominated by older, first-generation immigrants with only a few of the younger, 1.5 and second-generation members participating. I observed more of the 1.5 and second-generation diaspora members at a Nigerian youth political mobilisation meeting in London, in the run up to the February 2019 Nigerian general elections, and at black history events, lectures and gatherings to recognise black achievement or raise awareness about diversity issues in the UK. Also, I met some of them in Nigeria who were working in social impact and financial technology (Fintech) ventures, including digital platforms for investment in agriculture, renewable energy, transport, cross-border payments and cryptocurrencies including Agropartnerships, Crowdyvest, Flutterwave, Luno, Paga, Paystack, Oracle, Safeboda, Tranzfar, Twitter and Uber. For most of them, the extent and nature of their social relations with people in Nigeria is not as strong and they do not relate with the notion of home or of identity and belonging in the same way as their parents (Flores and Malik, 2015). They feel more rooted to and claim stronger identities to their country of residence rather than their parent's country. However, they also have feelings of belonging and simultaneous attachment to notions of their ancestral homeland which could explain their interest to participate in transnational activities (Waite and Cook, 2011).

This raises interesting questions whether current high levels of diaspora remittances to Nigeria – $23.8 billion (Ratha et al., 2020b) can be sustained, as younger generations of the diaspora are engaging in different ways both financially and socially. I am of the view that a decay of remittances as we know it is imminent as first-generation diaspora members retire and become less active financially. My view aligns with the remittance decay hypothesis that the amount of remittances sent by migrants to their countries of origin will decline over time (Elizabeth M. Grieco, 2004; Stark, 1978). While Nigeria continues to produce fresh migration, migration generation and cohort greatly influence interests and abilities to engage with the people and government at the country of origin of migrants and to participate in remittances. This is because fresh migrants face far more restrictive immigration policies in western countries than the earlier cohorts, and this would affect their ability to settle and assimilate into the society. Hence, it is not to be expected that fresh migration would be able to participate in remittances at levels that were observed in earlier migration cohorts or in a similar manner.

While a decay of remittances is imminent, however, the rate of decay could be slowed down if the Nigerian government succeeds in shifting the focus of remittances from poverty alleviation to investment, especially among 1.5- and second-generation diaspora members. The government will need to present them with attractive investment opportunities that would compete with those that are more readily available to them at their host countries[14]. This is supported by Flores and Malik (2015) who note that perceptions about the purposes of remittances vary among first and second generation diaspora members. While the first-generation are influenced by first-hand experiences of poverty and hardship and therefore want to help those at home, the second generation do not necessarily think that people in developing countries are as helpless or as poverty stricken as they are portrayed. Instead, they believe that their ancestral countries are full of potential and opportunities for investment and innovation.

There are gendered aspects of remittances and by incorporating a gender dimension in the analysis aids the understanding of remittances and their impact (Lopez-Ekra et al., 2011). Among the survey sample, both men and women participate in making financial transfers to Nigeria, but men were somewhat more prominent than women. Overall, 84 (69%) of remitters were male while 38 (31%) were female but there was a higher proportion of men than women in both medium and large remittance categories (see Table 5.1). From the survey data, men sent a median value of £2,200 while women sent £1,750. By using a similar approach to my study, The Commonwealth (2018) found that most members of its sample sent under £2,500 during a one-year period. However, the study did not differentiate the amounts sent by men and women.

From ONS (2018b) the population of men and women of Nigerian birth in the UK is reasonably balanced, therefore, the reasons for women's somewhat lower participation in making financial transfers are worth investigating. There are several possible explanations for women's rather lower participation in remittances. First, the Nigerian society is patriarchal which imposes barriers to entry and participation of women

[14] Research diary on 5 July 2019: This was a discussion topic with Prof Gibril Faal at Chatham House, African Diaspora and Development Day 2019.

in the labour market and on income earning opportunities. This is reflected in the conditioning of girls to marry early and start a family, a gender gap in education, and religious restrictions preventing women from being part of a visible workforce (Enfield, 2019). While there is a fairly strong expectation that diaspora women would be economically active outside the home, however, they could still be restricted due to unequal relations between men and women. DFID (2017) notes that while both men and women have similar motivations from sending money back to Nigeria, women are more likely to claim that they did not earn sufficient income to be able to remit.

Second, women may earn less at work than their male counterparts due to general workplace inequality. This resonates with the gender pay gap among all employees in the UK which illustrates that women are earning less than men (ONS, 2019a). Also, my survey found that female members of the sample had less qualifications than the men which would translate to lower incomes (see Figures 5.3 and 5.4).

Third, as regards family relations and expectations within Nigerian origin/ heritage households, while education has afforded women the most powerful agency of change that challenges many aspects of patriarchy, there is still a differentiation system that specifies roles along gender lines (Falola, 2007; Omadjohwoefe, 2011). In the Nigerian society, the man's traditional role persists as the head of the household, the breadwinner and ultimate decision maker (Omadjohwoefe, 2011). Therefore, according to DFID (2017), women are more likely to claim that they do not know anyone in need of support, but this could mean that they are not expected to be supporting people. Regardless, my analysis of sending practices by both genders suggests that both men and women are engaged in supporting the daily life of family members at home via remittances, however, men show more interest in investments. This could also be because men were more drawn to the topic of my survey more than women (see Chapter 4 on sampling).

A fourth consideration is that thirty-five percent of women in the sample lived alone or in single parent-led households which would lower their household earnings and the income available to them from which they could send remittances. This finding compares to forty-three percent of dependent children living in lone parent families among people of Black African origin in England and Wales, which is nearly twice the proportion of nineteen percent of children in lone parent families among White British people (ONS, 2019b). Within the Nigerian diaspora community in the UK, a commonly held perception is that incidences of family breakdown are higher among them than obtains in Nigeria, and children usually stay with their mother, often without significant support from the father. Sometimes, this happens because a spouse or partner may not have been able or willing to join the other one in the UK, and long periods of separation could take a toll on their relationship leading to breakdown. Also, migration has the potential for both positive and negative effects on people and among couples migration often entails the acquisition of a new culture, and changes in social status and power distribution in the family. For some couples this could result in increased communication issues and conflict over gender roles and responsibilities within the home (Hyman et al., 2008) which could lead to family breakdown. I did not find data comparing the divorce rate between UK-Nigerian diaspora couples and those who live in Nigeria, but anecdotal evidence points to higher levels of relationship difficulties among the diaspora.

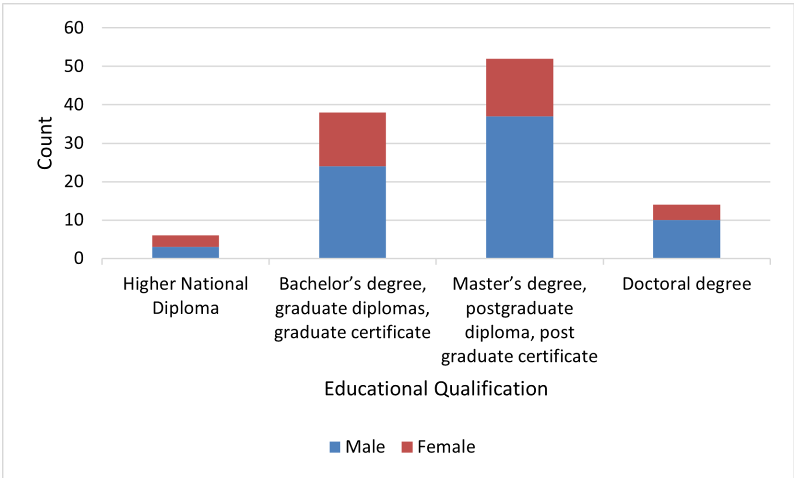

Figure 5.3: *Highest level of educational qualification of survey participants*

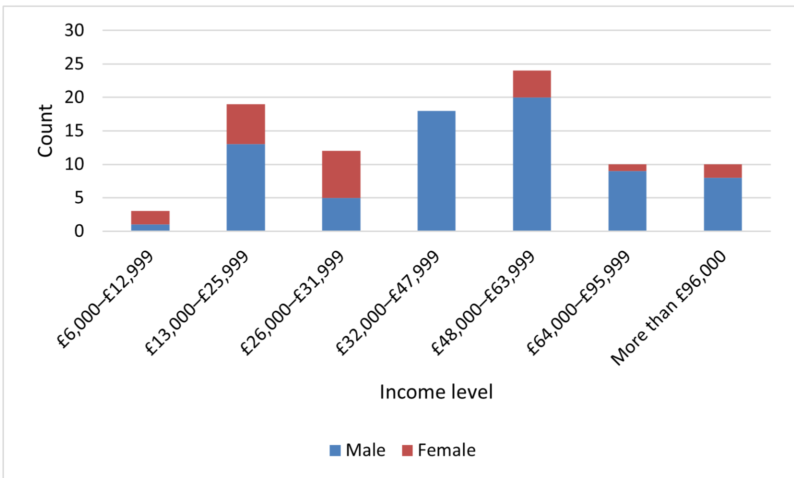

Figure 5.4: *Income level of survey participants*

In terms of geography, a majority of the sample: 95 (63%) live in London; 31 (21%) live in the East, East Midlands and South East England; 12 (8%) live in the West, West Midlands or South West England; and the rest in the North of England, Wales, Scotland and Northern Ireland. This pattern broadly reflects the geographical distribution of people of Nigerian birth who live in the UK. From ONS (2018) records, 41% of UK residents who were born in Nigeria live in London, while 24% live in the East, East Midlands and South East England. Also, out of an estimated population of 94,000 people of Nigerian nationality who live in the UK, 32% live in London, followed by 21% in the East, East Midlands and South East England.

Most members of the sample originate from the southwest region of Nigeria: 107 (71%), followed by the south-south 19 (13%) and southeast 16 (11%); while the rest are from the northcentral, northwest and northeast regions. This chimes with findings by (Hernandez-Coss and Egwuagu Bun, 2007) that the largest numbers Nigerian migrants in the UK originate from the southwest and southeast. Hence, it is to be expected that UK–Nigeria remittances will flow primarily to the southwest and southeast regions which is confirmed through the remittance sending patterns of members of my survey sample.

The predominance of Nigerians of southern origin in the UK over those from the north can be traced back to the colonial era before independence from Britain in 1960. In pre-independence years, more southerners than northerners participated in western education which created social inequality between the northern and southern regions (Falola and Heaton, 2008). As more southerners climbed the social ladder, a middle class evolved in the south with many of them aspiring to explore higher education and training opportunities abroad, and the UK was the destination of choice due to colonial ties with Nigeria. This inequality still exists and those early 'bonds of kinship, friendship and shared community origin' that were created are still being exploited by intending emigrants from Nigeria (Massey, 1988:396). It is worth noting that the US has overtaken the UK as the preferred destination country by intending emigrants from Nigeria (Isiugo-Abanihe and IOM Nigeria, 2016).

5.4.2 Socioeconomic features – education and income

In this section, I explore the socioeconomic attributes of the sample and how these shape interests and abilities to send money back to Nigeria. There was no clear pattern in the survey data between the educational attainment of participants and the amounts of money they sent back home. This is probably because most members of the sample were highly educated. More than a half of respondents (54%) had a Master's degree, postgraduate diploma or certificate. A further 31% had a Bachelor's degree, graduate diploma or certificate. This also reflects the high levels of educational attainments among Nigerian diaspora members in general.[15]

Closely linked to education is the occupation or line of business in which the diaspora are engaged. I used the UK Standard Occupational Classification (SOC2010) system to classify the occupations of the sample and the most common was the 'Professional Occupations' class with 88 (59%) as doctors, nurses, lecturers, researchers, lawyers, engineers and information technology specialists (see Figure 5.5). This chimes with Hernandez-Coss and Egwuagu Bun (2007) who noted that over several decades of migration, a community of highly educated Nigerians has been established in the UK working in financial institutions, the information technology industry, and as lawyers, doctors, nurses and entrepreneurs (Hernandez-Coss and Egwuagu Bun, 2007). Similarly, The Commonwealth (2018) similarly found in its survey of the Nigerian diaspora in the UK that most respondents were employed in a professional role and educated up to university level.

At the same time, it is important to note that there is a significant population of Nigerians who are unskilled/ semi-skilled and a large number who have been unable to find employment in the disciplines in which they trained and qualified originally, and do less skilled and lower paid work instead (IOM, 2003). I came across a significant number in this category at meetings of various hometown associations and religious groups. Many of them are undocumented which often excludes them from better income opportunities and may limit their abilities to remit and participate in diaspora associations. They sometimes live in 'entrenched diaspora poverty' and are unable to send large sums back home for substantial investments (Lindley, 2010:1330). However, as Carling (2008) noted, migrants often send money back home even when they are on slender incomes because they accord a high priority to remittances.

Turning to income levels which most directly affect capacities to remit – out of 111 respondents who provided details of their income levels, 32 (29%) earned from £32,000-£47,999 per annum gross with men earning more than women. This is higher than £24,897 which is the median annual gross pay of all employees in the UK in the year

[15] In the US, 37% of first and second-generation Nigerians had a first degree as their highest educational attainment compared to 20% of the general population. Also, 29% aged 29 or more had a Master's degree or PhD compared to 11% of the population (MPI, 2015).

ending 2019 (ONS, 2019a). Also, 27 (25%) out of 107 survey respondents who provided details of their household income earned more than £96,000, which is greater than three times the median UK household income of £29,400 (ONS, 2019a).

It is worth noting that seventeen respondents earned less than the median annual gross income of all employees in the UK and querying the survey data revealed that: one of them was a postgraduate student, two were retired and four were ministers of religion. All of the seventeen respondents were educated up to at least first-degree level and the incidences of low annual income levels among those who were not retired suggest that they did not have enough paid work or were doing work that did not make full use of their skills and abilities. This is quite common in diaspora circles and is in line with the phenomenon of brain waste whereby migrants are sometimes unable to find secure work or work that recognises the skills and qualifications they acquired outside their host countries. This can prevent them from fully realising their potential (Anderson, 2013; European Commission, 2016).

The analysis also looked at UK homeownership levels among survey participants and found that 78 percent of them own their own homes. This is to be expected as most of them were well established and owning one's home is an important way of building wealth and increasing one's sense of belonging and security. The observed homeownership level is higher than the level of 20.6% among Black Africans, and 67.8% among White British people who are more likely to own their own homes than all ethnic groups combined. This indicates that overall, the socioeconomic indicators of my sample of diaspora money-senders are relatively high, not just among people of Black African origin, but compared with the UK population as a whole.

It is interesting that within the survey sample, there is no clear pattern that those who are better off are remitting more than others relative to their income. Indeed, a fund raiser in the diaspora community informed me, 'I find it difficult to get funds out of the settled ones, because they want to know what we are going to use money for. We always make that very clear, but they still want to ask questions, they want to know that their money is being spent properly. Whereas the other guys, "Ah, I've only got £10 take it, I've only got £20 take it", because they know, they trust you that the money will be well spent'. This remark appears to support a line of thought in the remittance literature that skilled migrants remit less. This is because they tend to come from better off families who are not as demanding relative to poorer families, and also because they usually have more secure legal status and are able to take their families along with them which reduces the need to send money back for the upkeep of family members (Faini, 2007; Niimi et al., 2010).

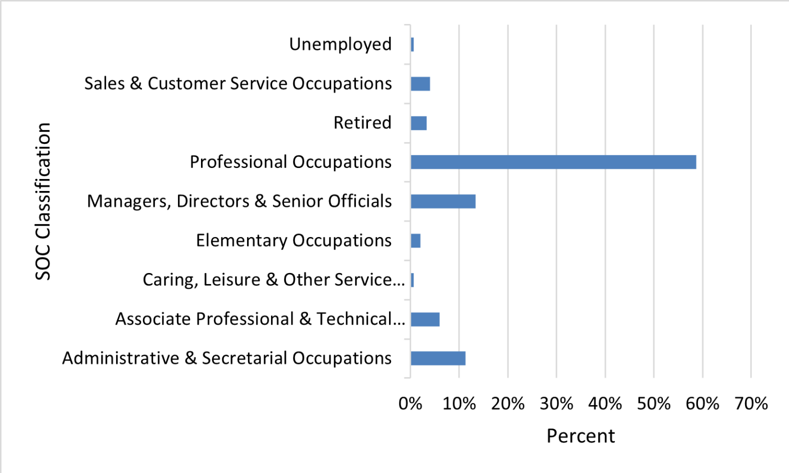

Figure 5.5: *Occupational classification of survey participants*

5.5 Investigating financial flows to infrastructure

In the section above I looked at general money transfer patterns to Nigeria by members of the sample. Not everyone sends money and those who do are influenced by a variety of factors including the conditions under which they emigrated from Nigeria and settled in the UK, as well as their age, gender and income. The analysis points to the sample as being of a high socioeconomic status compared to other people of Black African descent and the UK population as a whole. Having established general money flow patterns, I now turn to specific financial transfers for infrastructure development and the factors influencing the donation and investment preferences of the diaspora.

More than half of all survey participants sent money back specifically for infrastructure purposes during the five-year period leading to the survey. A summary of the various infrastructure categories they supported, and the amounts of money they sent are shown in Table 5.2. The two most prominent infrastructure categories to which they sent money as donations or investments are housing and education while transfers to all the other categories were insignificant. The largest amount was for housing – either to buy land, renovate existing houses, or to buy or build new ones.

Table 5.2: Financial flows to infrastructure projects over a five-year period

	Housing (£)	Education (£)	Health (£)	Community (£)	Utilities (£)	Public Works (£)	Transport (£)
Personal donations	191,250	16,750	700	1,550	4,580	550	4,000
Donations as part of an association or group	16,550	40,070	9,465	950	1,700	100	600
Personal investment	647,900	12,610	7,000	4,700	2,000	1,000	10,000
Investment through an association or group	1,100	4,100	0	0	0	0	0
TOTAL (£979,225)	£856,800	£73,530	£17,165	£7,200	£8,280	£1,650	£14,600
PERCENTAGE	87.5%	7.5%	1.8%	0.7%	0.8%	0.2%	1.5%
MEDIAN	£4,000	£500	£150	£200	£500	£300	£1000
n = Incidence (Total = 150)	78	54	20	14	13	4	5

Source: Author's survey, 2018

Money transfers to education were mainly in the form of collective remittances by hometown associations and school alumni associations, and they were sent to their alma maters for the renovation of existing school buildings and facilities or for the construction of new ones. This chimes partially with the Commonwealth (2018) study which found that the investment preferences of Nigerian diaspora members lie in property/ real estate (41%), followed by education (26%), ICT was in third place at 25% while health was in sixth place at 19%.

So, why do most diaspora members prioritise sending money for property and real estate over other infrastructure types? First, they care about family members they left behind and with whom they maintain close social relations. Therefore, building a house or contributing to a housing project for familial use often reflects an altruistic intention to offer support that goes beyond a basic level of subsistence e.g., feeding and paying for healthcare. Second, a housing project can be a personal investment that could yield rental income for the diaspora member or their family members. Third, diaspora members build houses with the intention of eventually returning to live in them at repatriation or retirement. All of these drivers of housing financial flows resonate with findings in the literature on Nigeria by (Osili, 2007, 2004) and the wider literature by Dalakoglou (2010), Erdal (2012) and Zapata (2013). In the next chapter, I explore in detail, various dimensions of the diaspora's involvements in housing provision and situate their interests within the wider migration literature on housing.

Turning to the education which is the second most important type of infrastructure supported, the diaspora's contributions reflect altruistic motives to make schools a better place for learners, especially as government funding is inadequate. The diaspora are highly emotive when talking about the state of education in Nigeria. A common thread in their discussions is the extent of the government's neglect of schools, and their perceived need to intervene in order to prevent further decline by sending money for much needed repairs, and in some cases building new facilities, paying teachers' salaries and students' fees. I explore their involvements in greater detail in Chapter Seven including how the social relations between diaspora members and a variety of stakeholders influence motivations to remit for the provision of education infrastructure.

There are clear differences in the motivations of the sample to make financial transfers for the development of economic infrastructure compared to social infrastructure. In Chapter Two, I defined economic infrastructure as long-lived engineered structures e.g., dams, ports, power plants, piped gas, railways, roads, and water supply; while social infrastructure which are sometimes referred to as human infrastructure are facilities that accommodate social services e.g., education, healthcare and housing. My study clearly shows the popularity of social infrastructure as transfers for the provision of housing and education infrastructure alone accounted for ninety-five percent of total flows. Transfers for the development of utilities, public works and transport facilities were an insignificant 2.5 percent which demonstrated a lack of interest or ability to support the provision of economic infrastructure.

From my engagements with a wide variety of diaspora members during the course of the research, there are two broad reasons for the seeming lack of interest in supporting the development of economic infrastructure. First, people believe that the provision of capital intensive public infrastructural facilities e.g., roads and rail is a statutory responsibility of the government.

Second, there are fewer mechanisms to coordinate direct diaspora contributions towards these ends. People are also quite wary about participating in investment opportunities that are led by the government citing widespread corruption, absence of accountability, bureaucracy, lack of capacity and inconsistent policy formulation and implementation as deterrents. I give more attention to issues of mistrust of the government in Chapter Eight of this thesis.

5.6 Conclusion

This chapter examined factors influencing the interest and ability of the Nigerian diaspora to make general financial transfers back to Nigeria and transfers for the development of infrastructure facilities in particular. It asked a number of interconnected questions about the extents and scope of the infrastructural facilities to which the diaspora's financial flows are targeted and motivations for the transfers.

The first key contribution of this chapter to our understanding of Nigerian diaspora finance for infrastructure is in regard to the profile of those involved. The analysis reveals that while both men and women are involved in sending money for the provision of infrastructure facilities, men are more prominent senders than women due to differences in their socio-economic conditions and gender expectations. Also, age, experience of migration and economic capacity are key influences informing their contributions. Economic capacity was found to be positively associated to the degree to which diaspora members were settled at the host country which in turn depends on migration generation and cohort.

A second key point arising from the analysis in this chapter relates to generation and diaspora finance. First-generation diaspora members are more active in transnational activities and remittance relations than the 1.5 and second-generation who engage in different ways both socially and financially. This is because the extent of the social relations of the younger generations with people in Nigeria is not as strong. This hints at a potential decay in remittances as first-generation diaspora members retire and become less active financially. While it could be argued that fresh migration from Nigeria could fill the gap, it is unlikely that fresh migration would be able to engage with diaspora affairs and remittances at a similar level to the first-generation. This is because people are likely to experience a more challenging route before they are able to settle at their host country. However, it may be possible to slow down the rate of decay if the Nigerian government is able to shift the focus of remittances from poverty alleviation to investment.

A final key finding relates to which categories of infrastructure are currently receiving the greatest support from the diaspora. Members of the survey sample made the largest contributions to housing and education (social infrastructure) while contributions to power plants, water supply, piped gas, roads, dams, railway and ports (economic infrastructure) were insignificant. Most of the transfers to housing were made by individual diaspora members while education transfers were collective donations through school alumni associations. This does not mean that the diaspora are not interested in supporting the provision of economic infrastructure. The lack of participation may be because there have not been as many opportunities to be involved in an area which they consider to be a statutory responsibility of the government.

In conclusion, the chapter suggests that in addition to age, gender, experiences of migration and economic capacity of individual diaspora members, the drivers of diaspora financial flows to infrastructure also rely on the nature of the infrastructure project and the effectiveness of government-diaspora remittance relations. The next chapter builds on these findings by exploring various dimensions of the diaspora's involvement in housing provision including the meaning that people ascribe to home ownership, and in particular the factors that shape their interest and ability to send money back home to acquire property and real estate, within the wider context of the housing development in Nigeria.

Chapter Six Exploring diaspora involvement in housing

6.1 Introduction

Migrants' houses are a common feature of many regions of high emigration and are physical evidences of their transnational ties to their homeland communities (Erdal, 2012). It is quite common for transnational migrants to have or aspire to build or acquire a house at their country of origin even though they no longer live there or plan to return permanently (Dalakoglou, 2010). While the early literature on migrant housing at their country of origin simply regarded housing as economic investments, there is increasing interest in how the 'remittance house' affects the local landscape and represents the specific circumstances of the migrant who financed and built it (Belloni, 2021:59; Lopez, 2010).

Having already identified housing as a key arena of the Nigerian diaspora's interest and financial activity, this chapter explores in detail, insights obtained from the following sources: the research survey, interviews, discussions with diaspora homeowners and housebuilders, observations at Nigerian diaspora events where homeownership and property development were part of the discussions, and visits to diaspora housing project sites in Nigeria. The explorations also draw from the wider literature on migrant housing and the implications for development.

The literature on Nigerian diaspora remittances for housing provision is very thin even though the diaspora send significant amounts of money home to acquire property and real estate. A possible reason for this deficit is that housing research in this context has focussed on the provision of low cost or affordable housing, in line with the government's policy interest and poverty alleviation priorities. By contrast, funds from the diaspora tend to be invested in more middle-class types of housing (Page and Sunjo, 2018), which has been largely overlooked in the research literature and in public policy documents. As highlighted in Chapter Three, the two publications in the research literature focusing primarily on the Nigerian diaspora's housing investments are Osili (2004, 2007) hence my research makes a vital contribution in this regard.

The chapter begins by exploring vital background issues influencing the housing development landscape in Nigeria: the meanings that people accord to homeownership, how they raise funds for housing projects and the issues involved in acquiring land and property. This is followed by explorations of what motivates diaspora housing investments, the challenges being encountered and coping strategies towards achieving homeownership objectives. I make the case that motivations for the diaspora's housing investments involve an interplay of factors relating to generation, age, gender, altruism vs. profit seeking incentive, and relations with people in Nigeria. Lastly, I examine the impact of the diaspora's involvement on the housing landscape, and policy and organisational responses to leverage their interests.

6.2 Context: housing infrastructure in Nigeria

6.2.1 The social meaning of housing including age and gender differentiation

A little over half (52%) of my survey participants had sent money home to build or buy a house during the survey period. This is strikingly similar to the finding by Osili (2004:822) that nearly half of the sample in her study of Nigerians in the US had initiated 'substantial' housing investments at their communities of origin in Nigeria. DFID (2017) also noted that real estate was the most popular investment category among a study sample of Nigerians in the UK and US[16]. From Table 5.2 in the preceding Chapter Five, out of a total amount of £979,225 that was sent by the sample for infrastructure development over a five-year period, £856,800 (87.5%) was sent for housing provision alone, which underscores the preference for housing over other types of infrastructure by the diaspora.

Historically and to the present day, in Nigeria as in many parts of Africa, a house does not only provide shelter, it is a space in which the family expresses its being, and preserves its history and identities of lineage (Jiboye and Ogunshakin, 2010). Among the Yoruba[17] in the southwest region, the right to reside in a house derives from having a common ancestry. The family house may have been passed down as an inheritance by the original owner or it may have been built by a wealthy family member who allocated parts of it to relations. Sometimes, family members pool their resources together to build or extend a house (Jiboye and Ogunshakin, 2010).

The family house is a place for pursuing livelihoods, the growth of the family and ancestral connections (Osasona et al., 2007, as cited in Jiboye and Ogunshakin, 2010). Physical house features reflect people's relationship with the environment around them,

[16] Zapata (2013) noted that 67% (i.e. 28 out of 42) of the participants in a study of Colombian migrants in London had used remittances to invest in housing back home.
[17] Yoruba is an ethnic group in southwestern Nigeria.

their cultural preferences and lifestyles (Jiboye, 2014). For instance, while the traditional house-type in Nigeria is the compound, actual patterns and forms vary from one ethnic group to the other reflecting the socio-cultural peculiarities of different groups (Adedokun, 1999, as cited in Jiboye and Ogunshakin, 2010).

A house is an important investment and a symbol of social identity and recognition in the community. It reflects the owner's presence, social status, occupation and the resources that were available at the time the house was being built (Olayiwola, et al., 2006, as cited in Jiboye, 2014; Mills-Tettey, 1989). From household survey data, over sixty-four percent of people in Nigeria live in their own houses. Renting is more common in the urban areas than in the rural areas and there are more people renting in the southern regions than in the northern regions (National Bureau of Statistics, 2014).

In southwestern Nigeria, being a homeowner house is seen as a measure of well-being and is socially desirable (Adisa et al., 2008), and this echoes evidence from neighbouring Cameroon where homeowners derive a lot of personal satisfaction and pride from their houses (Page and Sunjo, 2018). When people start a housebuilding project, they believe that the house would provide domestic and financial security for their family. They also see their houses as symbols of their achievement in the community (Page and Sunjo, 2018).

Homeownership is particularly important in retirement and old age. A study of homeownership in southwest Nigeria, found that owning one's home is considered to be an important determinant of well-being and ranks second to being in good health (Adisa et al., 2008). This of course has a practical dimension of providing greater material security in old age, but it is also closely linked to the value that people attached to burial places in the past. Before the spread of Christianity, it was customary to bury adults when they died in or around their own houses and not at cemeteries. It was considered inglorious for a person to be buried in or around a house that did not belong to them. Those who were not buried at home were considered to have been lazy or unserious in their lifetime and their children were reminded from time to time to shame them that their parents lay in borrowed land (Adisa et al., 2008).

However, the values that people attach to homeownership have evolved over time, as people move farther away from their places of origin and society becomes more urbanised. Nowadays, as the pursuit of livelihoods takes people increasingly further afield from their origin community, having a house back home is not as important as having one where people work as that would serve them better, therefore, migrant workers prioritise building a house where they spend their working lives (Adisa et al., 2008). Those of them who are close to home and can afford to do so build a second house in their hometown with the intention of returning there at retirement, but those who are not as close or are unable to afford a second home, spend their retirement in the houses they occupied during their working lives (Adisa et al., 2008).

The social meaning of housing is gendered. This is because Nigeria is a patriarchal society and there are several factors that influence homeownership for women. These include employment and income status, cultural norms and traditions, and differences in land tenure rights that restrict women's ability to participate in homeownership (Adegoke et al., 2016). Nigeria's constitution and housing policies allow all citizens[18] to acquire and own property anywhere in the country (Fajemirokun, 2004). However, under statutory law, while women have ownership and inheritance rights to land and property, these rights are not always applicable under customary law and women are subject to ethnic group and religious practices (Adepoju, 1997; Aluko, 2015).

For example, by custom, a Yoruba woman from the southwest can inherit property from her parents and siblings but not from her husband, as the expectation is that all property belonging to a couple would have been acquired by the man and the woman herself is considered to be a form of property (Aluko, 2015). Therefore, it is the children or other relatives who can inherit from the man. In the east, an Igbo woman from Enugu[19] is not allowed to acquire land for a house as land ownership rights are restricted to men and do not include women – a woman can only acquire land for farming in the name of her husband or male child (FAO, 2021a). Lastly, in the northern part of Nigeria where the Sharia legal system is prevalent, a woman may inherit a small share of her husband's property but only in joint ownership with her children (FAO, 2021a).

Property is closely linked to land, and land can be acquired by inheritance or it can be purchased on the open market or through the government's land transfer schemes (Aluko, 2015). While the existing national laws on land and property acquisition do not formally or directly discriminate against women, women are nonetheless being treated unequally in the ownership of land and property (Fajemirokun, 2004), and only ten

[18] Non-citizens of Nigeria cannot acquire land directly but jointly with a Nigerian partner (NIPC, 2018).
[19] Enugu is a town in southeastern Nigeria.

percent of women are land owners in Nigeria (FAO, 2021b). When marital status is taken into consideration, the gender gap in property ownership varies widely. Between men and women who have never been married, the gap is thirteen percent with more men owning property than women. However, it widens to twenty-three percent between men and women who are divorced or separated. The gap is smaller if joint spousal property ownership is considered but women are still materially disadvantaged (Gaddis et al., 2018). I now discuss various issues relating to the acquisition of land and property in Nigeria as they also affect diaspora aspirations to participate in the housing sector in the country.

6.2.2 From land purchase to housebuilding

In 1978, the Nigerian government enacted the Land Use Act that abolished all former land tenure systems, nationalised and vested all land in the government in trust for the people. Prior to the act, there were three systems of land ownership in use across the country. These were the customary system of land ownership by the family unit or community; a non-customary system operating mainly in the Lagos colony which vested land in the British Crown; and a native system in the north through which land was under the governor's control (Yahaya, 2019). All the previous systems allowed for free or lease holding of land without an obligation to develop the land or to hold land document titles, which made it difficult for the government to acquire land from landowners for development purposes. This was the primary motivation of the government for the law in the first place (Yahaya, 2019). The act has had some success, for example the government has been able to acquire land for housing development in various parts of the country towards the realisation of its affordable housing policy (Yahaya, 2019). Also, individuals and organisations can apply to the government for land and successful applicants are issued with a certificate of occupancy for a maximum of 99 years with the government retaining leaseholder rights (Ogunlesi, 2020).

However, while the Land Use Act appears to have served the government's interests, there are strong protestations that it has actually been regressive and should be repealed (Adeyemi, 2017) for the following reasons (The World Bank, 2016). First, the procedures for property acquisition and registration are bureaucratic, lengthy and expensive. Second, disputes over land are still quite common and often result in long drawn-out court cases. Third, the complexity of the procedures has resulted in the growth of a vibrant informal market that bypasses the requirement for formal registration. Land is still being conveyed unofficially and less than three percent of all land is formally registered with the government (Ogunlesi, 2020). Hence, critics of the act argue that it is the main obstacle to the development of the housing and mortgage markets (The World Bank, 2016). While the government does not appear to have the resolve to amend or repeal the act, it has embarked on various land sector reform programmes to improve the land registration process (The World Bank, 2016). An example is the DFID sponsored land administration reform programme that provided technical assistance to land registries in Lagos, Kano[20], Enugu, Jigawa, Benue and Kano States and the Federal Ministry of Housing and Urban Development (DFID, 2010).

Closely related to acquiring land is buying a pre-existing house in a person-to-person transaction or from a property developer. The Land Use Act (1978) which governs land acquisition is also applicable as the land on which a house is built belongs to the government and cannot be sold. However, the rights to occupy, use and improve the land can be assigned by the 'seller' of a house to a 'buyer' with the approval of the government. Thus, the process of buying a house entail obtaining and paying for the governor's consent, and the issuance of a deed of assignment by the 'seller' to the 'buyer'. Other requirements include paying a registration fee, capital gains tax, stamp duty tax, agency and legal fees. The fee rates vary depending on the type of property and location but the sum of costs incurred by both the buyer and seller ranges from 27.6% to 31.3% of the value of the property (Global Property Guide, 2019). The process is highly bureaucratic and expensive which explains why property transactions are often carried through unofficial person-to-person arrangements.

After acquiring land, the housebuilding process entails the preparation of building plans and obtaining a development permit before actual construction work can be carried out on site. The National Building Code specifies the requirements from an intending house builder in order to obtain a development permit from the planning authority where the proposed building is situated. The code spells out the duties of the planning authority at all stages of the development process, and sanctions against applicants who do not comply with the requirements of the code (Federal Republic of Nigeria, 2006). Development control processes vary across the country: in the bigger cities they tend to

[20] Kano is a major city in northwestern Nigeria.

be burdensome (World Bank, 2018), whereas in rural areas development control is absent or ineffective due to insufficient staffing and equipping of local planning authorities (Marcus and Dekor, 2016).

The most common practice by individuals, private and public organisations is to construct their buildings in stages, funded through savings, revenues or grants. This is similar to the practice among a study sample of Colombian migrants in London who sent money back home 'little by little' every month until their housebuilding projects were completed (Zapata, 2013:100). Although their families in Colombia had opportunities to borrow from financial institutions to complete the building projects quicker, they were not doing so due to mistrust of the government, stringent requirements for loans and the complex nature of transnational housing (Zapata, 2013). In Nigeria, building a house could go on from a couple of years to decades and sometimes, owners run out of funds and abandon their building projects altogether which is evidenced by the large number of uncompleted private and public buildings (which people refer to as abandoned projects) that dot the landscape of many Nigerian towns and cities. There are also several incidents of collapsed buildings during or after construction resulting in injury and loss of life. The causes of building collapse vary widely and include geophysical and natural causes, inadequate design, use of poor quality construction materials, improper construction methods, non-compliance with building regulations and inadequate monitoring during the construction stage (Okagbue et al., 2018). Sometimes, the causes overlap but building collapse in Nigeria generally points to the failure of development control.

6.2.3 Housing finance landscape (including mortgages and funding from savings)

In Nigeria, houses usually remain in the ownership of the family to be passed down to future generations (Arimah, 2016), but as the mobility of family members increased and the domestic property market matured, the family house has become conveyable. Residential mortgages can be obtained from a variety of sources with the most prominent being primary mortgage banks (Central Bank of Nigeria, n.d.), commercial banks and cooperative societies (Kama et al., 2013). Mortgage lending rates were regulated by the Central Bank until September 2019 when the cap of Monetary Policy Rate (MPR) + 5% was removed (Central Bank of Nigeria, 2019) and banks were free to offer personalised interest rates to borrowers (The Guardian, 2019). While the move by the Central Bank was to make it more attractive for banks to lend, it will affect the affordability of mortgages by intending borrowers. Primary mortgage banks have a market share of about fifty-seven percent of residential mortgages (Housing Finance Network, n.d.).

The government is also heavily involved in residential mortgage lending through the National Housing Fund (NHF) programme[21] which is administered by the Federal Mortgage Bank of Nigeria (FMBN). FMBN regulates the activities of primary mortgage banks and channels long-term NHF loans through them. NHF loans are secured against the mortgaged property and the maximum amount that can be borrowed is N15million (£30,000) at a fixed interest rate of 6% and a maximum tenure of 30 years (Federal Mortgage Bank of Nigeria, n.d.). Those who are not eligible for NHF loans or intend to borrow more than the N15 million limit (£30,000) can obtain conventional mortgages from primary mortgage banks and commercial banks. Non-NHF mortgage interest rates currently lie between 18% to 25% making them significantly more costly than NHF loans (MBAN, 2019).

Cooperative societies offer loans to their members without having to provide collateral. Members contribute to create pools of financial resources which can be invested and from which they can obtain loans (Ayedun et al., 2017). It is a self-help approach and members usually work in the same organisation or have a common affiliation such as a trade union or market association, and repayment arrangements can be in the form of direct deductions from salary payments where possible. Loan durations and chargeable interest rates are agreed jointly at the annual general meeting and members are entitled to borrow up to twice the amount of their contribution (Ayedun et al., 2017).

To facilitate homeownership among members, cooperative societies can acquire large tracts of land and allocate individual plots to members for housebuilding purposes. The savings resulting from economies of scale can then be passed on to members in the form of cheaper land prices. Sometimes, the larger cooperative societies of big organisations including multinational companies and banks get involved in the actual construction process and allocate finished houses to interested members. In a related development, the FMBN has started to provide NHF mortgages through cooperative societies in a scheme known as the National Cooperative Housing Development Scheme

[21] Institutions that are supported or controlled by the government also play a prominent role in the provision of housing finance in many other countries, including the US and Japan (Chiquier and Lea, 2009).

(NHDS) (Uwaegbulam, 2020). Under the scheme, eligible borrowers are expected to have been allocated land that was acquired through their cooperative society.

Housing finance has been a focus in the government's housing policies, and efforts to develop a sustainable housing finance market have been supported by the World Bank (The World Bank, 2016). The Bank's position is that increasing housing production will help to stimulate job creation and aid economic growth (The World Bank, 2016). The government aims to increase the mortgage to GDP rate which is currently 0.6% and is low considering Nigeria's relatively well-developed financial system (The World Bank, 2016). The rate is also significantly lower than rates of 2% in Ghana, 3% in South Africa, 32% in Malaysia, 77% in the USA and 80% in the UK (NMRC, n.d.).

To this end, the government is currently implementing policy objectives to promote affordable housing through the Nigeria Mortgage Refinance Company (NMRC). NMRC was established in 2013 with support from the World Bank. It is a private sector driven mortgage refinancing company, which aims to raise long-term funds from domestic and international capital markets. The funds will be used to refinance mortgage portfolios in the banking system in order to deepen the mortgage market (NMRC, 2019). The government has also set up the Family Homes Funds (FHF) to finance social housing and make homeownership affordable to people on low incomes. Again, the government turned to the World Bank which is pro financial deepening for take-off financing (Corlett, 2018). The diaspora is part of this picture and in Chapter Eight, I will examine mortgage products targeted at diaspora subscribers in greater detail. Also, in the following sections, I explore diaspora motivations for financial transfers to housing and the issues that they are faced with.

6.3 Sending money home for housing

6.3.1 Practical and symbolic motivations

There are various 'practical' reasons why the diaspora send money to build or acquire property in Nigeria (see also Erdal, 2012:629). First, many do so with the intention of having a place to stay when they return on visits or permanently to retire. This is reflected in the following comments by three survey participants: 'the house is my second home', 'it is for my personal use in the future' and 'I am building for my personal future'. This was the situation with JP, a diaspora entrepreneur who has a cargo courier business operating between the UK and Nigeria.[22] He informed me that he had long decided to retire early and return to Nigeria so he decided to build a house there as soon as he could afford to do so.

Second, people send money to upgrade the family house or to build a house for close family members to live including parents, spouses and children. For example, in the research survey, I asked why people were interested in supporting, giving money to or investing in infrastructure projects in Nigeria and four respondents commented as follows: 'I send money to support my parents and extended family', 'the property is for close relatives', 'it is a family property' and 'the money is for the construction of a family house project'. An interviewee Dipo[23] and his wife who are both doctors in the UK fall in this second category. They decided to build a house for Dipo's mum in her hometown in southwest Nigeria where they could also stay during visits home. Similarly, a participant in a group discussion with members of the Nigerian Schools Foundation informed me: 'In my own family … we have a very huge family house … we had to look at those of us here to contribute towards uplifting the image of that building. So, first of all let's look at the toilets and all the toilets there we renovated everything.'

Third, people invest in rental property to earn domestic income (Page and Sunjo, 2018) – as one survey respondent put it, 'building and renovation of houses is a good investment'. A second respondent stated: 'My projects include the purchase of a hectare of land in Abeokuta and renovation of a house in Ibadan. The purpose of the land is for future investment while the renovated house is for rent'. A third participant said that their money transfers were for private and commercial housing development. After JP, the diaspora entrepreneur had built a house in Lagos for his personal use, he decided to invest in rental property with the help of his dad who is a property investor in Nigeria. It is important to note that the diaspora's rental income is usually retained in Nigeria, to be channelled as future remittances to family members and to other investments with the aim of growing their assets there. This aligns with the observation by Terrazas (2010) that diaspora members usually invest in businesses because of family or community ties than for profit purposes. An important reason for this tendency is that repatriating the funds could translate into a loss of monetary value due to unfavourable foreign exchange rates

[22] Interview, JP, London, October 2018.
[23] Interview, Dipo, London, October 2018.

and high transaction costs. This was the experience of the Campbells[24], a retired diaspora couple in the Midlands who were renting out their house in Abuja and he informed me, 'In the first year, a pound exchanged for ₦450 and we got almost £3,000 from the rent. Now that a pound is ₦650 we only get about £2,000 in a whole year'. Similarly, a participant in my discussion with members of the Nigerian Schools Foundation also noted that unfavourable currency exchange rates are a deterrent to diaspora investment in Nigeria and he said:

> If I take my hard-earned money and I convert it into Naira, my return on investment should not be calculated in Naira, it should be calculated in sterling. Because if I bring the money back, I would have made a loss. I don't really have any investment in Nigeria … part of the reason I have not invested in Nigeria is because … you cannot really say that you're going to get anything worthwhile.

Zapata (2018) related a similar situation in Columbia where diaspora members who acquire property back home have the option of registering their purchases as foreign investments. This would provide them with favourable conditions to repatriate profits made from the property to their host countries. However, registering the property entails additional costs which will eat into the profits to be made, therefore, most Colombians abroad do not register their property purchases in Colombia as foreign investments.

Diaspora members wishing to invest back home are often faced with a limited range of options as there are few viable investment opportunities. Among the available options, investing in productive assets such as land and farming assets is risky and has low rates of return. This likely explains their preference for housing because a house is a highly visible and durable asset with low risk and little need for monitoring (Besley, 1995; Osili, 2004). However, in places where rental and resale markets for housing are not well developed, investment in a house could be irreversible if it cannot be rented out or sold off readily should the diaspora owner desire to do so (Osili, 2004). This shows that while having a second home might meet the diaspora's home ownership aspiration, it is not easy for them to make profits from housing investments for rental purposes.

[24] Interview, Campbell, London, October 2018.

Beyond these practical considerations, the diaspora also have 'symbolic' motivations for their housing financial transfers, as diaspora houses demonstrate their connections to home and help to preserve their social status and to send signals that their move abroad has been successful (Erdal, 2012:629). Through their housing investments, they also aim to strengthen their membership rights so that they do not become socially irrelevant back home (Osili, 2004 on Nigeria, see also Bajic, 2007 on Serbian migrants to Western Europe and Australia). Symbolic motivations are common among first-generation migrants who sometimes build elaborate retirement houses even though they often don't actually return to reside permanently (see also Bolognani, 2007 on British Pakistanis). While none of my research participants spoke explicitly about wanting to call attention to their achievements, many of them had bigger houses than they apparently needed which does point to an urge to show off their success. An example is Kazeem[25], an engineer in the UK, who had purchased prime land at the Ogudu government reserved area at Lagos mainland, and was spending a large part of his UK income to put up an imposing building which he did not expect to live in or rent out anytime soon.

Kazeem's situation points to the fact that prime urban locations are attractive to diaspora housing investors. For example, in recent years, a growing number of Nigerians abroad have been aspiring to own property at the Lekki Peninsula of Lagos Island which is referred to as the new Lagos in property development circles and has some of the most expensive real estate in Lagos. This underscores diaspora aspiration to create middle class identities for themselves away from their origin communities by acquiring property in core urban centres (see also Page and Sunjo, 2018 about neighbouring Cameroon). A similar situation exists in Cameroon where the diaspora like to build houses to signal their achievements abroad. However, efforts to project their success and identity are not always read locally in the way that they intended. People are sceptical of their intentions and refer to the houses as *bushfaller* houses. *Bushfaller* is a derogatory term for someone who was unemployable before travelling abroad and spent their energies *bushfalling* before returning home as nouveau riche transnationals to participate in the local politics (Konde, 2014). Thus, migrant houses elicit very mixed reactions – from admiration and envy, to scepticisms and disenchantment (Boccagni, 2014).

[25] Interview, Kazeem, London, October 2018.

Sometimes, remittances have a tendency to accentuate inequality where diaspora houses are distinct compared to other houses in the neighbourhood. For instance, an informant in Akanle and Adesina (2017) reported that out of the money he sent to his siblings from his host country, they were able to install doors at the family house in the village and to plaster the house. This would have made the house to stand out in a relatively poor neighbourhood. To ameliorate the situation, better off remittance receiving households sometimes provide potable water as a free service to neighbours who are experiencing water shortages or who do not have piped water facilities. They would install a tap at the frontage of the house where people could fetch water. Sometimes, they extend street lighting facilities (usually solar powered) to their immediate neighbourhood. A participant in my research, Dipo, who had built a house for his mum at her hometown made a similar arrangement by installing a water handpump at the neighbourhood square. It was his way of sharing the gains of migration with people in the community and it helped to endear his mum to her neighbours. Lindley (2010) noted a somewhat similar situation in Hargeisa Somalia, where moneyed returnees had built spanking new villas side by side makeshift shelters of the poor. These provided opportunities to Somalians who had family members living abroad to act as project managers, rent collectors, caretakers and house-sitters. There were also some benefits for the local construction market, but many others in the community derived little benefit from these diaspora housing investments.

6.3.2 What shapes diaspora financial transfers for housing provision?

Demographic influences

Age is an important factor influencing diaspora motivations to acquire property back home and Figure 6.1 shows the age distribution of members of the survey sample who had sent money home for housing purposes. Sixty percent of them were in the 50-to-64-year age group giving a clear indication that those who are at the peak of their working life or nearing retirement have the highest interest to acquire property in Nigeria in anticipation of being able to visit their family members more often, or of being able to return to Nigeria when they retire.

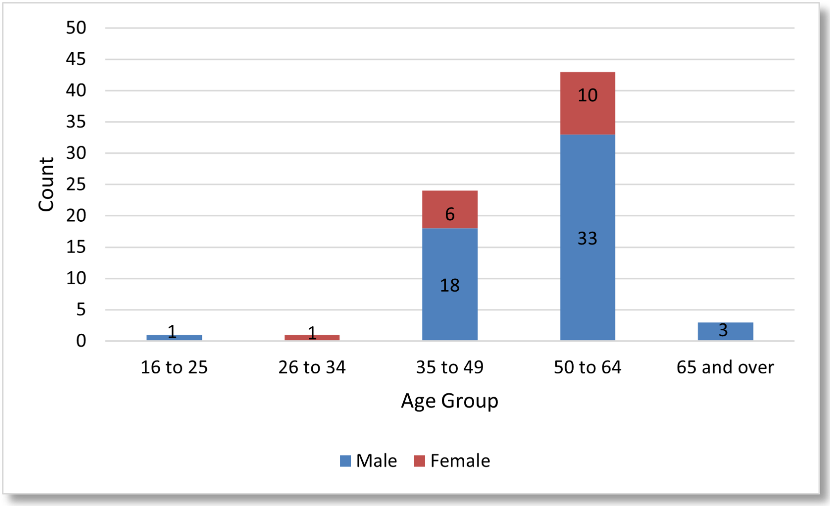

Figure 6.1: *Age and Gender distribution of all housing remitters*

The intersection of migration and life cycle patterns underlying many of these transfers is complex and interesting. As noted earlier in Chapter Five, 32 (39%) of those in the 50-to-64-year age group had been born in the UK but were subsequently taken to Nigeria by their Nigerian parents (known as the zero generation) as children. However, in the wake of a major economic downturn in Nigeria in the mid-80s, the children returned to the UK as adults, for higher education or employment opportunities, with many of them expecting to return to Nigeria when things improved. Among those of them who are Yoruba there is a popular saying that, *'ilé ni àbọ̀ ìsinmi oko',* which literally means that home is where you return to rest after labouring on the farm. But over time as they established themselves in the UK, it became harder than anticipated to move back because of potential disruption to family life, especially their children's education. Moreover, the situation did not improve in Nigeria as much as they had -hoped for, and the prolongation of military rule for most of the 90s fuelled outmigration rather than return. While the situation has now changed and Nigeria has been a democracy since 1999, there are still many structural issues in the society to discourage permanent return so they settle for Nigeria as a second home. As their children become economically independent, they are progressively less likely to have competing needs to cater for in the UK. Therefore, it is expected that they would have more disposable income to commit to second home projects.

This was the situation with the Campbell's[26], who had taken out a loan in the UK to purchase their Abuja property, with the intention of retiring there when their children had finished their education and left home. They looked forward to being closer to family members in Nigeria after a twenty-year sojourn in the UK. However, such plans do not always work out as anticipated. In this instance, they changed their plans due to an increase of religious and political extremism, and deterioration of security and personal safety generally in Nigeria. Instead, they decided to let the property out as they still valued having a connection to home, even though the rental income was not enough to pay back the original loan amount, due to devaluations of the Naira and the volatility of local-to-foreign currency exchange rates.

Gender appears to influence the diaspora's housing investment preferences. While 61 (61%) of male survey respondents had sent money for housing, only 21 (42%) of women had done so. Figure 6.1 above also shows the gender distribution of those transferring money for housing: 74% were male and 26% were female. The men sent a total of £791,740 for housing in the five-year period preceding the survey (mean of £12,979) whereas the women sent £65,050 (mean of £3,098). This suggests that while there is indeed interest and capacity among Nigerian diaspora women in the UK to make transfers for housing, it is sharper among their male counterparts.

This resonates strongly with wider research evidence, which suggests that while female migrants send a larger part of their remittances for the upkeep of their children and family members (IOM, 2013), men are more likely to include money for investment in business or to acquire property to help facilitate their eventual return home. For instance, one of Lindley's (2010) Somali informants commented that, 'Men invest more for themselves. They build houses or start businesses. A daughter is concerned for the daily life of her family'. Erdal (2012) also found that female Pakistani migrants were not as interested as the male in owning a house back home.

The gendered trend in remittances has also been attributed to the fact that migration often leads to a loss of status and privileges for men, while women may gain greater personal and financial freedom, and increased access to resources through employment and protective institutions (Itzigsohn and Giorguli-Saucedo, 2005). Thus, women become exposed to different patterns of gender relations than they are used to

[26] Interview, Campbell, London, October 2018.

and may demand more egalitarian or less patriarchal spousal relationships. They may also see their roles as wives as being more satisfying and their lives as being more comfortable at their host countries than at their countries of origin, which make them fear that returning to their homeland will lead to a loss of independence and a return to traditional gender roles. Hence, they favour settling at the host country (Itzigsohn and Giorguli-Saucedo, 2005). However, my research found that the situation is a bit more complex where housing remittances are concerned and there are other possible explanations for the seeming reticence among women to send money for housing.

First, as noted earlier, in the Nigerian society, there is a cultural expectation that men would provide the funds for the family house, and while expectations are changing, this is still relevant even among the diaspora in the UK and often plays a role in shaping gender motivations to contribute to diaspora housing. In female-headed single parent households, women tend to be more responsible for the children and focus on settling their lives in the UK, hence they would not be thought of badly for not investing in a house back home. Second, there are employment and income inequalities between men and women in the UK and among the diaspora in particular, men generally earn more than women (see Chapter 5) and would likely have more disposable income from which they could send money home for investment purposes. Third, in spite of the dominance of men among housing remitters, some of the money sent would likely have been raised from household sources e.g., joint savings or borrowing which is secured against jointly owned property, with the men simply being the ones who made the money transfer arrangements and the women were much less visible. Thus, gender norms, structural inequality and the difficulty of ascertaining who is actually involved in remittances have been overlooked in earlier research identifying disparities between men and women in remittances.

Socioeconomic influences

As one might expect, there were more housing remitters among high earners, and most of them were from households earning more than £64,000 per annum (see Figure 6.2) which is more than two times the median UK household income of £29,400 (ONS, 2019). High earners are expected to have more disposable income from which they could send more money in addition to their regular subsistence remittances. This finding is firmly supported by a Yoruba saying that, *'owó ní tí òun kò bá sí ní ilé kí enikẹ́ni ma ṣe pe ìpàdé ọmọ ẹbí'*, which means that when there is no money no one should call for a meeting to discuss family matters. The saying derives from the fact that usually, extended family members from far and wide pull together to deal with situations affecting them e.g., carrying out repairs to the ancestral house or compound, weddings and funerals. At the family meeting, levies would be apportioned to individuals and subfamily units but the success of the fundraising would depend on whether people had enough money to be able to make contributions in the first place. Also, an important indication of financial security among those transferring money to Nigeria for housing development is that seventy-eight percent of all housing remitters are homeowners in the UK (see Figure 6.3), as I have already indicated in Chapter Five.

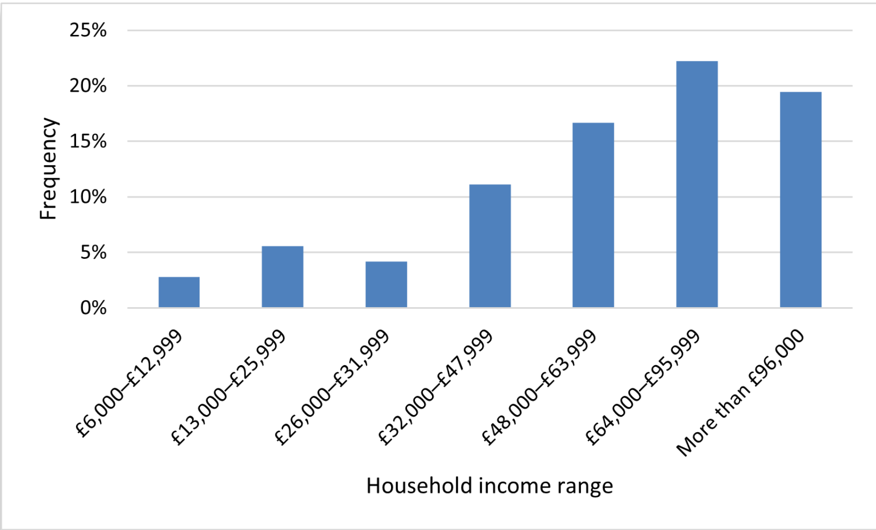

Figure 6.2: *Income distribution of housing remitters*

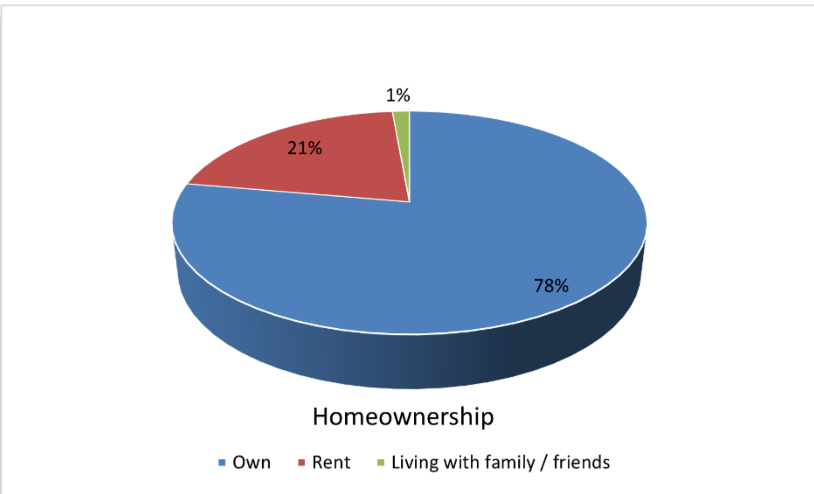

Figure 6.3: *Home ownership levels among housing remitters in the UK*

6.3.3 Strategies to raise housing finance

As already noted, the most common diaspora practice for raising funds for housing investments in Nigeria is to make use of their savings or profits from business. For some of them, this is relatively easy because they have high disposable income as we have seen. However, others don't earn as much and may even be undocumented and on low incomes, but they are often highly motivated to remit and may manage to send money for housing – at considerable sacrifice to themselves. While this is not very apparent among the survey sample, I know from the interviews, discussions and engagements within the diaspora community that people with widely varying socioeconomic conditions are participating in housing investments and homeownership in Nigeria.

When people go to live in the UK from Nigeria without the necessary travel documents or with the intention of overstaying their entry visa, they usually travel alone, and those of them who already have dependent family members including spouses or children leave them behind. For many of them the process of regularising their stay and being able to get their families to join them can take up to twenty years (GOV.UK, n.d.). Few people really expect to stay that long and hope there would be a possibility of regularising their status sooner. However, during that time they cannot readily leave the UK as they would be at risk of not being able to re-enter. Therefore, they prioritise sending money home to make those they left behind as comfortable as possible.

To maximise the amounts of money they are able to send, they try to keep their own living expenses as low as possible by living in shared accommodation and they often have more than one job. After sending money home for the upkeep of their loved ones, their next priority is to build a house for their family members to live in and Adeyinka[27], an architect informed me of a UK client of his for whom he had designed and built a house at Olorunda, an area at the outskirts of Ibadan where land prices were relatively cheap compared to the inner city. The client was undocumented in the UK, but he had been consistent with sending money home until the house was completed and his wife and children moved in, while he remained in the UK to continue to support them.

Sometimes, people need a break from making regular subsistence remittances in order to be able to prioritise investing in a house. When Oseni[28] decided to build a house entirely from his savings for his mum in her hometown in north central Nigeria, he

[27] Interview, Adeyinka, Ibadan, July 2018.
[28] Interview, Oseni, London, October 2018.

realised that the cost would take a toll on the finances of his young family. He had two older siblings living in Nigeria who also contributed to their mum's upkeep and a younger brother who was still in school and lived with her. Their dad was retired and lived in the family house with Oseni's mum and his two other wives but Oseni wanting to improve living conditions for his mum decided to build her a house. He did not want to ask his older siblings to make financial contributions to the building project as the house would belong to him and he could stay there with his family during visits home. To help him, his elder brother agreed to pay Oseni's share of the money that the siblings pooled together monthly to support their mum, during the two-year period when the house was being built. However, Oseni continued to send money to his dad and mum at the end of the year and during festivities. After the house was completed and his mum moved in, Oseni resumed his monthly financial support to her.

Being a homeowner in the UK can substantially facilitate the diaspora's ability to invest in a second home in Nigeria and the funds they can raise. While having a mortgage in the UK represents a substantial financial commitment, a mortgage can also be leveraged for additional borrowing (Poirier, 2016) for investments including acquiring property in Nigeria, for rental income and capital gains. Often, people are not able to save enough money from their income or business profits to invest in the kind of property that they aspire to have in Nigeria; and as we have seen in the preceding chapter, the availability of mortgages in Nigeria is limited. Thus, a common practice among diaspora members who own property in the UK is to borrow against the capital appreciation of their property to fund their housing investments in Nigeria.

This practice was highlighted by Lekan[29], a housing officer in London who informed me, 'If you have equity in your property, why would you sit down at home and continue to stare at it when you can release it and buy a house in Lagos?' Likewise, Dipo[30] who had also bought an investment property in Abuja said, 'In the real sense, the house in Abuja only cost us about £7,000 of our savings as we were able to raise the rest from our property investments'.

In some instances, people simply sell off their UK property and make use of the capital appreciation to be able to fund their return to Nigeria. When the Adeleke's[31]

[29] Interview, Lekan, London, October 2018.
[30] Interview, Dipo, London, October 2018.
[31] Interview, Adeleke, London, October 2018.

decided to relocate to Nigeria to take up a promising businesses opportunity as a supplier to the government, they decided to sell off their home which enabled them to pay in full for a villa in Lagos. They had both come to the UK from Nigeria soon after completing their university education in the late 80s and over time had bought a house in a leafy London suburb and they owned two rental properties also in London. Mr. Adeleke was contracting in the financial services sector up until the global recession of 2008 when it became very difficult to find new roles. As they had always looked forward to being able to return to Nigeria, they saw the Nigerian role as a once-in-a-lifetime opportunity, so they sold off their family residence in London but continued to rent out their other two investment properties for UK income.

The migration experience of the Adeleke's is typical of the cohort of diaspora members who have been identified in this research to be in the 50-to-64-year age group and had come to the UK from the mid-80s through to the 90s. The timing of their arrival in the UK meant that they would have been eligible for social welfare benefits including local authority housing. They would also have been eligible after living at their council homes for a qualifying period of time and meeting other relevant conditions to buy the property at a deep discount of the market value through the right to buy policy introduced by Margaret Thatcher's government in 1980. The policy aimed to promote individual homeownership and at the same time to diminish the housing responsibilities of local authorities (Potts, 2020).

The sale of public housing was not matched by efforts to build new houses to replace the ones that were sold off and this contributed to a surge in house prices until the financial crash of 2008 (Elliot, 2014). While there are controversies about the right to buy policy, it is evident that it played a vital role in helping those who were able to purchase their council homes to get onto the property ladder. Subsequently, many were able to sell off their homes for capital gains or to leverage the appreciation in value to raise capital for investment purposes.

The above scenario was being played out all over the UK and diaspora members were not left out which helps to explain the association between being a UK diaspora homeowner and the ability to invest in property in Nigeria. However, it appears unlikely that fresh migration will be able to raise funds for housing investment in a similar fashion as the policy climate has since changed. While the right to buy policy is still being implemented, there are greater barriers to getting into social housing due to undersupply of public housing, high prices of available property and stricter requirements by mortgage lenders which restrict the ability to buy a home (Cribb and Simpson, 2018). There are also policy measures to restrict access to social housing by newer migrants and those with less secure forms of immigration status.

6.4 Diaspora housing challenges and coping strategies

In spite of the apparent enthusiasm and high levels of engagement in the Nigerian property market by the diaspora, participants in my research often alluded to building or buy a house as being very problematic, and in this section, I discuss some of the often-repeated difficulties and the coping strategies that people have developed. These issues are not peculiar to the diaspora alone as housebuilding in Nigeria is fraught with diverse challenges from land acquisition through to the construction stage. All prospective house owners have to develop effective plans to navigate the minefield of risk and uncertainty in order to achieve their housebuilding goals. However, peculiar challenges emerge when undertaking housebuilding projects at a distance as is the case with the diaspora, and I explore some of the challenges in this section.

In Nigeria, house prices are highly variable and are influenced majorly by location and the cost of land. For instance, while the average price of a 3-bedroom house at Mowe town which is located 18 miles from Lagos along the expressway from Ibadan is approximately £30,000, the average price of a similarly sized property at Ikoyi which is one of the most affluent parts of Lagos is approximately £400,000 (Nigeria Property Centre, 2021). Although, the cost of land is not the most important criterion in the choice of location for diaspora housing, nevertheless, it is an important consideration and was certainly the case with Adeyinka's client who had opted for an up-and-coming neighbourhood where land was significantly cheaper, even when that meant moving his family away from a locality where they had put down roots and had a support network.

Within the housebuilding sector, many of the challenges being experienced are due to the fragmented nature of construction generally. The challenges include poor performance, low level of investment, inadequate skills among operatives and a lack of innovation in the sector (Designing Buildings, 2020). Fragmentation results from the high number of actors who are involved in the construction process and a separation of core functions such as planning, design, implementation and maintenance which hinder a lack of integration within the industry – this challenge is very evident in Nigeria (Mohd Nawi et al., 2014).

The most common complaint about the construction industry is a dearth of skilled artisans e.g., masons, plasterers, carpenters, plumbers, painters, electricians and tilers. The skills shortage is due to inadequate training and re-training opportunities, and low levels of incentives and rewards for construction industry workers (Oyedele et al., 2015). Another closely related complaint is the prevalence of cowboy builders carrying out substandard work and many times not doing work for which they have received payment. These result in increased costs, poor quality, a lowering of the appeal of the finished house product to potential renters or buyers, unsafe or non-functional buildings and loss of time due to the need for rework. To manage these challenges, potential house owners have come up with the following coping strategies.

The most important strategy by house owners is to engage the services of construction industry professionals e.g., engineers, architects, project managers or people with experience of construction in a supervisory role and usually at additional cost. In addition, diaspora members also involve family members and friends when obtaining quotes, purchasing materials and appointing builders. These arrangements are informal and family members and friends are often not paid directly but can be reimbursed for the expenses they incur. They are relied upon to send photographs and videos of site progress to house owners often using WhatsApp messaging app and the arrangements can be highly effective.

However, this form of supervision is by no means foolproof and there are ready tales in diasporic communities where trusted family members colluded with builders to defraud the owners. The parlance in Nigeria used to describe fraudulent practices is '419' and it derives from the section of the law about con artistry and fraud. Lekan[32] fell victim and was '419ed' by his uncle after sending money home to lay the foundation for his house project in Lagos. He became suspicious that the work was not being carried out as claimed, therefore he made a surprise visit from the UK to see for himself. He was stunned that the ground had not even been broken despite receiving glowing reports of site progress. The uncle pleaded that he had an urgent need and had only borrowed the money that Lekan sent but he would repay. When Lekan phoned the UK to inform his

[32] Interview, Lekan, London, October 2018.

wife of his finding, she pleaded with him, 'My dear, please don't make any trouble with your uncle, let's just cut our losses and God will help us to find someone else to manage the project'. I spoke with Lekan about a year after the incident but his uncle had not yet returned the money which stalled the project. Other related comments from the survey include: 'Construction workers are very unreliable and tend to inflate the cost of materials', 'people are not trustworthy', 'people are dishonest', 'major concerns are trust related', 'there are always issues with probity and transparency', 'there is paucity of trustworthy individuals' and 'a lack of honesty in Nigeria contributed to me losing all my investment'.

Sometimes, house owners supervise the building work personally, thereby spending lots of time on the construction site. They may also buy building materials or pay material stockists directly to prevent handing over money to tradesmen. Some diaspora house owners save up and return home to manage critical stages of their projects when they are able to take leave from work or during festive seasons or at year-end visits home. Monitoring the building process closely does not eliminate the risks, but it helps to reduce the extent to which things could go wrong before the owner can intervene. The approach usually proves to be more effective than engaging family and friends as construction supervisors, but has opportunity costs as it requires the diaspora member's presence.

Diaspora members who become property developers (going beyond furnishing their own and their family's housing needs) employ project managers and supervisors to work for them, however, they are not exempt from housebuilding challenges in Nigeria. Isaac[33], a prominent diaspora developer in Abuja lamented that many times, he could not rely on his staff to be judicious in the use of equipment and materials which necessitates engaging additional layers of site management staff at additional cost. He was a housebuilder in the UK before returning to Nigeria and in his words:

> People who worked with me in the UK are from far and wide, I don't know them from Adam, they worked with me, nothing missing, nothing stolen, no lying, no inflation of hours. I could leave them on site and go to B&Q to buy materials and

[33] Interview, Isaac, Abuja, October, 2018.

> come back and nothing would have gone missing. But that is not the case in Nigeria, that's been my challenge.

He reported needing to be on site all the time to ensure that staff carried out work for which they were paid. Otherwise, they could take advantage of his time away from the site to pilfer his materials or divert the use of his plants and equipment to other project engagements of their own. That meant that he had no time to attend to other pressing matters away from the site. He continued:

> It slows you down, it just stresses you because you have to be more vigilant, be more on ground. Some things have to be put on hold when you are not there or else a project of twenty cement bags will cost you forty bags but if you are on ground, it will cost you twenty.

The challenges can be daunting, but they do not deter those who aspire to own property in Nigeria. They also share stories and compare notes about what works and what to avoid.

For example, after Dipo and his wife had decided to build a house for Dipo's mum, they appointed Akin[34] who was Dipo's old school mate and an architect to design the house, assemble a construction team and manage construction activities on site. However, as Akin was based at Ibadan which is a two-and-a-half-hour drive from the project site, he could only visit the site at periodic intervals to issue instructions to the workmen. Dipo himself was unable to visit from the UK until the project was at an advanced stage but when he did, he was disappointed at the quality of some of the fittings that had been installed as they appeared to be substandard, but he was informed there were no ready alternatives in the market. He was advised by friends to consider buying the outstanding items from the UK and shipping them to Nigeria. The items were lighting switches, door handles, kitchen and bathroom fittings. Dipo's experience is similar to that of many other diaspora members who told me that it was more cost effective to buy good quality building materials from the UK for use in Nigeria.

[34] Interview, Akin, Ibadan, July, 2018.

The same frustration is being experienced by property developers which made Isaac to ask the following rhetorical questions:

> Why can't this country develop a very serious industry of building materials starting from small things – blocks, doors, paints, tiles, all those things that we normally use? Why can't we have a proper cement industry like Dangote[35] is just doing now? It doesn't even have to be at that massive level.

In my view, the housebuilding industry in Nigeria presents an image of a cash cow waiting to be milked for supernormal profits. One survey participant commented, 'I am currently involved in building and renovation of houses in Nigeria as it is a good investment', and this view is promoted through a flurry of advertising campaigns from Nigeria urging people to invest in property with phrases such as:

> Invest now, gain forever!
> Still paying rent, think real estate!
> Real estate investment, 20% ROI in 6 months!
> Invest wisely, don't let the opportunity pass you by!
> If the richest black man on earth can invest $14 billion in Lekki, why shouldn't you?[36]

The outcome is that many would-be diaspora property developers presume that the experiences they have gathered abroad would be in high demand and enable them to break into the Nigerian market easily. However, the industry is in critical need of reform in order to make housebuilding more viable. These challenges do not augur well for aspirations to leverage diaspora financial flows for infrastructure development in Nigeria. For instance, I met two diaspora members – Akin and Olu who had previously set up in Nigeria as estate agents but for whom the appeal of ready profits to be made from property and real estate had waned because of the harsh realities of doing business in

[35] Aliko Dangote is a Nigerian businessman and is reputed to be the wealthiest person in Africa. He is the Chairman of Dangote Cement which is Africa's biggest producer of cement.
[36] This is a reference to Aliko Dangote and the advertising strap lines are from my research diary notes.

Nigeria, so they closed shop and returned to the UK. Olu informed me ruefully, 'Doing business in Nigeria is not *mọ́ín mọ́ín*', which can be likened to saying that it is not a piece of cake. However, it is worth noting that the human and institutional challenges being experienced in the housing sector in Nigeria merely reflect the malaise in the wider society.

6.5 Impact of diaspora housing capital

As I have already noted in Chapter Two, the key themes in the migration-development literature about migrants and their houses include: migrants build large ostentatious houses that transform the urban landscape, their houses tend to accentuate inequality in the neighbourhood, migrant capital contributes to property price increases, and the styling and location of migrant houses reflect middle class aspirations. However, my research findings about the Nigerian diaspora's houses did not always conform to these narratives as illustrated in this section.

The highest number of housing projects by the sample are in the southwest region – 52 (65%), followed by 15 (19%) in the southeast. As noted in Chapter Four, most emigrants out of Nigeria originate from the southwest and southeast regions, therefore, it is not surprising that UK–Nigeria remittances flow primarily to the southern regions of Nigeria and also that there are more diaspora housing projects in the south. This chimes with the finding by DFID (2017) that the southwest is the most preferred region for investments among the diaspora sample that was studied. Migration from the north appears to be more oriented towards the Gulf states because of its predominantly Muslim character and the position of Kano as a major air hub in Muslim pilgrimages to Mecca (de Haas, 2006).

The impact of Nigerian diaspora housing is noticeable at their home communities, and this was evident at the diaspora housing projects sites which I visited in Nigeria during the fieldwork period. The most visible features are style, size, facilities and the level of maintenance. Diaspora houses are usually designed to be grander and are more modern than other houses in the community. They usually have facilities such as gatehouses, overhead water tanks, drainage systems and power generators which other houses nearby may not have. I noticed these distinguishing features in many suburban diaspora houses including the house that Dipo built for his mum in her hometown and is shown in Figure

6.4. This fits expectations as observed in other contexts that diaspora houses tend to stand out in rural and suburban communities[37].

Figure 6.4: *A house for mum in a suburban town in southwest Nigeria*
(Photo: Femi Bolaji)

However, in major towns and cities, I did not detect an apparent diaspora style as the diaspora like to own property in planned neighbourhoods where houses are all rather similar and uniform in terms of design and size. Moreover, in Nigeria, there are extremes of inequality: while the country is regarded as being poor and underdeveloped, there is a lot of domestic wealth which is evident in middleclass neighbourhoods. Also, the advent of small to large scale housebuilders means that prototype houses are becoming the norm and opportunities for self-styled housing are diminishing.

I found large-scale diaspora-led housing developments in Abuja and Lagos ranging from affordable housing to medium and high-end residential developments. Notable examples are Citec Villas, Mbora District developments and Praise Estates in Abuja as well as Admiralty Homes and Haven Homes in Lagos. A photograph of a diaspora-led development at Abuja is in Figure 6.5 while Figure 6.6 shows a Haven

[37] Konde (2014) notes 'marvellous' diaspora buildings in Cameroon.

Homes development at Lekki peninsula Lagos during the construction stage. The two photographs demonstrate the increasing uniformity and spacious nature of urban housing development in which the diaspora invests.

Figure 6.5: *Praise development: a diaspora housing development in Abuja*
(Photo: Isaac)

Figure 6.6: *Aerial view of a Haven Homes development at Lekki peninsula, Lagos*
Source: Thomas-Ajayi (2019)

Another area of impact of diaspora housing investments is that they fuel the supply chain by contributing to domestic demand for construction services across the network of stockists, tradesmen, builders and consultants. While it was not practicable as part of this research to accurately assess the scale of diaspora housing projects across southwest Nigeria and Abuja, I met many construction industry professionals including architects and engineers who confirmed the importance of diaspora clients to their businesses. They include Babajide – an architect at Ibadan who informed me that the diaspora favour turnkey arrangements whereby the same team takes the project through from the design stage to the completion of construction. Two of Babajide's design-and-build diaspora housing projects are in Figures 6.7 and 6.8.

Figure 6.7: *A diaspora owned house at a private development at Ibadan*
(Photo: Babajide Fasheun-Motesho)

Figure 6.8: *A diaspora owned house (in the background) at Lekki peninsula, Lagos*
(Photo: Babajide Fasheun-Motesho)

The impact of the diaspora in the housing sector also includes the transfer of skills, values and norms to construction industry operatives – termed social remittances. However, this has not been highlighted much in the literature. Isaac[38], the Abuja housing developer had this to say:

> Somebody discovered my skills having visited UK, they saw me working in the construction industry and loved what we were doing and requested for my expertise being a Nigerian, a British Nigerian. He requested for my expertise to come and provide such quality work. He was given the task to provide hundreds of houses and he could have done it with the engineers here on ground, but he loved my job in the UK and invited me to assist him. A lot of people around us are copying what we're doing for the quality they see so I'm glad that has affected my environment. I met houses here without damp proof courses and I complained that it is of paramount importance. We introduced them and many other little things here and there that are based on British standards. I could gladly say, maybe I'm wrong that we were the pioneers to make sure damp-proof courses are compulsorily applied.

In a similar vein, Tayo[39], the owner of Haven homes, a developer of high-end residential homes in Lagos commented:

> We've been pioneers and I realised that what we do, a lot of other people start to do. Initially it bothered me that there were no copyright protections until somebody said to me, 'the fact that they copy you is because you are doing things right', so that now propelled me to be the thinker in the industry, let's start doing new things.

I asked Tayo if other developers approach him to learn about the technologies he deploys and he replied, 'No, they just copy'. He went on to cite an example of an innovation that his company was working on:

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38 Interview, Isaac, Abuja, October, 2018.
39 Interview, Tayo Sonuga, Lagos, March, 2019.

> We are looking at sustainability and one of the projects we're looking at doing now is building a zero-energy building, that means it will not take power from any external source and the house will sustain itself, so it will generate its own power. We're working on that with some German companies who are also offering us technical assistance and I'm hoping that will also be a successful flagship project.

When I suggested to him that he was helping to shape the industry, he was modest about his impact and replied, 'Well, in our own little way'. Ademola[40], a pioneer diaspora housebuilder in Abuja also shed light on his contributions in the housing sector. While he has been directly involved in the delivery of over 1000 housing units in Abuja, he felt that it was in the area of the introduction of improved business processes that his most important contributions lie. He told me:

> I will say my impact in that area is that I've always advocated that no matter how small your sphere of influence, continue to insist on due process, on doing business the right way, ethical business practices, good business practices, whether it brings immediate reward or not, insist on doing what is right, give adequate and proper information and disseminate it the right way. Have cost analysis, look at all the variables from the outset, no unnecessary optimism, recognise the instability in the economic environment where we are, factor those risks in and be conscious of them. And also, when you begin your project you must be disciplined, you must be faithful to your business plan.

I can definitely relate with the views that were shared by these major developers about their contributions to knowledge and skills in the housing sector. As, I have already highlighted, there is a dearth of human and institutional capacity generally in the construction industry in Nigeria due to an acute lack of opportunities for training and sharing of best practices with industry operatives. Thus, people (including the diaspora) who have been exposed to advanced institutions, systems and practices while living and working in developed countries usually have a lot to offer by way of skills transfer. Furthermore, my relatively recent experiences as an infrastructure advisor to the Nigerian

[40] Interview, Ademola Fasuba, Abuja, October 2018

government (2012 to 2015) afforded me with opportunities to engage widely with organisations and projects in the construction industry in Nigeria. Across all construction categories, the best performing companies were foreign, or they were in partnering arrangements with foreign companies which gave them access to expertise, equipment and systems usually from Europe, Israel, Lebanon and China.

Lastly, diaspora housing investments can have important impacts on family social relations. Family members and especially parents derive a lot of satisfaction from living in diaspora houses and announce proudly, *'mo jẹun ọmọ',* which translated literally from the Yoruba language means, 'I am eating food provided by my child'. Dipo[41] shared with me that his mum's living conditions improved significantly after she moved into the house he had built for her and she was very appreciative. 'Now she has water without having to leave the house, and light – 24/7. When relatives and friends visit my mum, they all pray for me which gives me and my wife a lot of satisfaction'.

Likewise, Oseni[42] told me that whenever he phoned his mum, she would start their conversation by thanking him for the beautiful house he had built for her and pray that Allah will continue to bless him before they talked about anything else. Family members who live in diaspora houses also benefit from not having to pay rent which is a big relief to them as rent in Nigeria is usually paid yearly in advance (Johnson, 2020; Ndukwe, 2019) although there are exceptions. Also, in Osili's (2004) study, half of the houses belonging to the sample in Nigeria were occupied by family members who did not pay any rent.

Sometimes but rarely, diaspora houses are not occupied and are reserved solely for their personal use during visits home. In such cases of non-occupation, a family member, friend or caretaker would oversee the property on behalf of the owner to keep it safe and maintain the grounds. Dipo informed me about a cousin of his who lived in the US and had built a house for his mum in her hometown in Nigeria, but the elderly woman left the house and returned to the family house, complaining that the house was too far away from people in her support network. Again, Osili (2004) noted that about thirty percent of the houses owned by migrants in her study were reported to be unoccupied.

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[41] Interview, Dipo, London, October 2018.
[42] Interview, Oseni, London, October 2018.

The findings in this section contribute to what we know about diaspora housing from the migration literature. Often, research has tended to focus on very high emigration communities or contexts where diaspora capital produce highly visible effects on the urban landscape. My study shows that the situation is markedly different in Nigeria and the effect of diaspora housing on the environment is more subtle for the following reasons. First, as I have already highlighted, people generally accord a lot of importance to owning a house in their home community even when they do not live or work there. Therefore, it is common for internal migrants within the country to build landmark houses in rural to suburban communities as testaments of their success, alongside houses owned by international migrants. A somewhat similar situation was found to exist in Buea, Cameroon by Page and Sunjo (2018) in their study of middle class housing. They observed that while the perception of the public was that most of the new houses being built were by people who had made money overseas, there were many examples of houses that were being funded from domestic sources. The same study also found that the most ostentatious houses were built by locals while diaspora housing tended to be more modest in scale, which further challenged assertions in the literature about diaspora housing being 'excessive and wasteful' (Lindley, 2010:72).

Second, in conurbations of cities in Nigeria, there is a lot of domestic wealth which makes it difficult to identify an apparent diaspora style of housing. The trend in large cities is for private developers to build medium to large-scale speculative houses. Some of the developments have high specifications aiming at rich buyers. While returned diaspora house builders do not target Nigerians living abroad specifically, nevertheless, they take advantage of their transnational connections to market their properties abroad. However, the uptake of diaspora housing developments is largely by domestic subscribers. The situation is different in Dakar, Senegal, where Melly (2010) found large diaspora houses in every neighbourhood that transformed the city. Likewise, migrants of Somali origin contributed substantially to the rebuilding of Hargeisa after the war when much of the city was destroyed including private homes, businesses, schools and government buildings (Lindley, 2010). In the next section I discuss in more detail some of the challenges being experienced in the housebuilding sector in Nigeria which I have already highlighted, and the organisational and policy responses to the situation.

6.6 Policy challenges and responses

Some of the challenges being experienced by diaspora housebuilders are not peculiar to the housing sector or the construction industry alone but result from the shortcomings of government policies, laws and regulations and how they sometimes constrain business activity. Nigeria is known to be a challenging place to do business and World Bank (2020) ranks Nigeria at 131 out of 190 countries in its ease of doing business rankings for 2020. Many of my diaspora research participants were exasperated that existing legislative frameworks i.e., policies, legislation and governance structure, and controls governing the construction industry are inadequate. To buttress the point, Ademola, had this to say about difficulties he had experienced personally:

> There are certain factors that would continually cause trouble if not addressed i.e., government policy structure or what is referred to outside as the ease of doing business. If you plan to do a project for three months or six months it may end up to be three years or six years because of a lot of uncertainty within the system – government policy summersaults, instability in government procedures and administration and no continuity of policies. For instance, if a government should change, the new people will start all over again and it will take them a long time to review the old policy and that is if they want to or if they are even interested in doing so. They will claim to be reviewing and will eventually come up with something totally different, such that any form of investment that's been tied to the old arrangement will suffer a lot.

He regretted that what is commonly referred to as the 'Nigerian factor' foreclosed an opportunity he had to invest in a large-scale housing development in Abuja. He had suffered inexplicable delay by government agencies and officials that prevented him from meeting the requirements to draw down funds from an arrangement with foreign financiers. He explained:

> We had some people in the finance sector in the UK who were able to back up big projects from there and they gave us a conditional line of credit of about $50million but the Nigerian factor nullified and cancelled our offer of finance so we had to resort to local funding.

The Nigerian factor is a disparaging term used loosely to describe the perversion of values that is prevalent in many aspects of socioeconomic life in Nigeria. Omotoso (2014) describes the Nigerian factor as an inelegant or improper way of doing things that places self-interest above public service, thereby hampering the effectiveness and efficiency of public institutions. In Nigeria, contracts – both public and private are not sacrosanct and many diaspora investors lament not being able to enforce contractual obligations or to resolve disputes through the courts in a timely manner. Ademola complained bitterly:

> The judicial process is totally ill-prepared, disputes about land for instance can last for eight years! I have experiences where we have management, corporate issues, company issues, you know going ten years or more! A dispute resolution structure is not in place to protect investments and opportunities, it discourages a lot of investment.

A survey respondent also mentioned that the Nigerian factor was a challenge in their efforts to make donations to or invest in infrastructure projects in Nigeria. Another respondent highlighted the adverse effects of systemic delays at government level. Other related comments are: 'There is need for enduring policies in Nigeria', 'there should be policies to ensure security of investments', 'put in place and implement a policy that works … remove bureaucratic bottlenecks … set up a clear framework of operation for every arm of government … ensure all policies are regularly tested'.

From the foregoing, it is evident that in order to be able to leverage diaspora capital for housing development at a greater level than currently exists, first, the government needs to engage with the diaspora and others who are involved in diaspora remittance relations, to understand fully the issues and challenges being experienced in the housebuilding sector and how they constrain the diaspora's willingness to participate.

Beyond more general governance issues, construction industry stakeholders in Nigeria need to work together to tackle some of the problems in the environment of the infrastructure project. The benefits of such an intervention would eventually trickle down to intending diaspora investors in housing. A precedent was set in the UK in the 1990s by both public and private sector construction industry actors when they came together to attempt to tackle issues that were affecting the performance of industry. First, in 1994 they commissioned the strategic Latham report titled, 'Constructing the Team' to identify the reasons for systemic failings in the UK construction industry and make recommendations on how to address them (Latham, 1994). Next, in 1998 the government set up a task force named, 'Rethinking Construction' to take another look at the scope to improve the quality and efficiency of UK construction (Sir John Egan, 1998). The work that was carried out in these reviews has been fundamental to far reaching reforms of the construction industry in the UK.

The foremost policy response to alleviate some of the challenges being experienced by intending diaspora homeowners in Nigeria is the Diaspora Cities programme that seeks to establish 'diaspora cities' with a variety of house types in key Nigerian cities, starting with Abuja and Benin. The houses are to be sold to members of the diaspora and Nigerians working at Nigeria's diplomatic missions abroad (FHA, 2017). Through the programme the government aims to attract approximately £4 billion of foreign direct investment annually and to create two hundred and fifty thousand jobs in the construction industry (FHA, 2018).

The idea was conceived by the Independent Corrupt Practices Commission (ICPC) to provide seamless home ownership routes to interested diaspora members. Thereby, they would be protected from scams and fraudulent practices at the hands of family and friends to whom they turn in their aspirations for home ownership in Nigeria (FHA, 2017). At the inception of the programme, government officials attended a Nigerians in Diaspora Europe (NIDOE) conference at Dortmund, Germany to sensitise the diaspora about the programme and to obtain vital feedback. The plans are still at a preparatory stage and the lessons to be learned will be invaluable in developing strategies for mobilising diaspora capital for housing development at the town and regional levels.

6.7 Conclusion

This chapter examined various aspects of the diaspora's participation in financial transfers for the acquisition of property and real estate in Nigeria. While the sample's interest in housing reflects the importance that people of Nigerian origin accord to owning their own homes, diaspora motivations to send money back home for housing are driven by a combination of practical and symbolic considerations. Investing in property can be a way of supporting the accommodation needs of the diaspora's family members while at the same time sending signals about the success of their sojourn abroad, or a way of earning rental income and saving for capital appreciation.

The analysis suggests that interest and ability of diaspora members to make financial contributions for housing provision are shaped particularly by age, gender, and economic status. The most active investors in housing were in the 50-to-64-year age group and were male, however, my research suggests that there are other possible explanations for the seeming reticence among women than the standard explanations which are provided in the migration-development literature. Thus, gender norms, structural inequality and the difficulty of ascertaining who is actually involved in remittances among diaspora couples have been overlooked in earlier research into the gendering of remittances.

Many people save the money they send to Nigeria from work income or business profits. For some, this is easy as they have relatively high disposable income, but some don't earn as much and may even be undocumented, but they still manage to send money home often at considerable sacrifice to themselves. Also, those who are homeowners in the UK may borrow against the capital appreciation of their property to fund their housing investments in Nigeria. Housing investments do not translate seamlessly into profits that can be repatriated back to the diaspora investor's host country. This is due to devaluations of the Naira and the volatility of local-to-foreign currency exchange rates; therefore, most people retain their earnings in Nigeria to be channelled as remittances to family members and for further investments in the economy. Therefore, it is to be expected that those for whom the profit element is an important consideration could be discouraged from investing.

The chapter shed light on various human and institutional challenges being experienced by individual diaspora house builders and property developers alike. The difficulties are not peculiar to the diaspora or the housing sector alone but are due to the harsh business operating environment in Nigeria. The government will need to engage widely with a variety of stakeholders who are involved in diaspora remittance relations to understand fully the issues and challenges and how they constrain willingness to participate in housing investment. This will go a long way towards the formulation of effective policies to boost diaspora interest in housing investment in Nigeria.

I also evaluated the impacts of diaspora capital on the housing landscape vis-à-vis discourses about migrant houses in the migration-development literature. I found that the Nigerian diaspora's involvements in housing do not always conform to the narratives in the literature, rather a more nuanced picture emerges. First, diaspora houses are not as distinctive and the visual effect on the urban landscape is more subtle. Second, diaspora contributions help to fuel the supply chain by contributing to domestic demand for construction services. Third, diaspora housebuilders are keen to underscore the transfer of skills, values and norms as their most important contributions within the construction industry. Fourth, diaspora housing investments can have an important impact on family and community relations in addition to meeting the immediate accommodation needs of close family members. In the next chapter I examine in greater detail the diaspora's contributions to the development of the soft and hard infrastructure of the education landscape which my research revealed to be the second most important arena of diaspora interest and financial activity in Nigeria.

Chapter Seven Exploring diaspora involvement in education

7.1 Introduction

Aside from housing, there was also great interest among the survey respondents to support the development of the educational system in Nigeria. They sent money back to Nigeria for the maintenance of existing infrastructural facilities and the construction of new ones at all levels of education. In order to fully appreciate various aspects of the diaspora's financial transfers to education, this chapter draws on insights from the following sources: the survey questionnaire, semi structured interviews with institutional actors, topical discussions with key informants, participant observation at Nigerian diaspora events where education was a focus of the discussions, a group discussion with members of a major diaspora umbrella organisation, and visits to beneficiary schools in Nigeria. It draws on the body of literature on the sociology of education and the development impact of migration on education. It also dwells specifically on the role of diaspora financial transfers for the development of the soft and hard infrastructure of the educational system in Nigeria.

First, the chapter sets the scene with a brief introduction to the contributions of education to development and the meanings that people attach to education. Next, it explores the development of the educational system in Nigeria and highlights that inadequate infrastructural facilities pose a significant challenge at all levels of education. This is of utmost concern to Nigerian diaspora members and is the most important reason for the financial support they provide to schools and students. The chapter explores various dimensions of the operations and social relations within school alumni groups and hometown associations which are the main mechanisms for mobilising diaspora financial contributions to the education sector. It also examines the relations with partners and stakeholders in Nigeria and how these shape the effectiveness and impact of diaspora interventions.

In the area of impact, diaspora financial flows are helping to enhance the soft and hard infrastructure of the education landscape, however, the government's policy response to the potential of the diaspora appears to be ambivalent. This raises questions about what needs to be done to leverage more fully the diaspora's interest in the education sector for development impact.

7.2 Context: education for development impact

7.2.1 Education and development

Beyond the individual benefits widely attributed to education, the wider societal benefits of education are also much emphasised by development policy-makers. The focus of development policy on the role of education in socioeconomic development is reflected in UNDP's (2013) policy objectives for the Millennium Development Goals (MDG) and the Sustainable Development Goals (SDG). While the MDG aimed to achieve universal primary education by 2015, the SDG's aim is to ensure inclusive, equitable, quality education and to promote lifelong learning opportunities for all (United Nations, 2015a, 2015b).

There are debates in the literature about the contributions that education makes to socioeconomic growth (especially in developing countries). Many development economists and neoliberal policy makers embrace the idea that education is good for economic development. They believe that the educational attainments of individuals contribute to human capital development and economic growth (Barro, 2001; Becker, 1993; Hawkes and Ugur, 2012; Oketch et al., 2014). Human capital consists of the skills, knowledge, and experience possessed by an individual or population in terms of the value added to an organisation or country (Stevenson, 2010). There are also claims that education contributes both market and non-market benefits to development. Market benefits represent potential higher earnings among an educated workforce while non-market benefits are improvements to public institutions and public sector service delivery (Ali, 2016).

However, there are those who contest the claim that education impacts development, arguing that human capital development does not depend on education alone (Fine and Rose, 2001; Rose, 2005). They argue that the origin of the claim was among policy makers who were merely looking for a way to justify taking loans for the expansion of the educational system in developing countries (Rose, 2005). They also warn that the focus on education for human capital development tends to shift attention away from the other benefits of education which include helping to cultivate social participation, integration and cohesion, and forging new notions of citizenship and identity in society (Green, 1997).

One of the strong opponents against the notion that education is vital to development is Chang (2011), who says that there is little evidence to show that having more education leads to greater national prosperity. He claims that while the knowledge that people gain through education may indeed enable them to live more fulfilling and independent lives, however, that knowledge will not necessarily enhance their productivity. In his view, what makes a country rich is the ability to organise its people into productive entities in industries such as manufacturing (Chang, 2011). Chang's perspective would appear to be borne out of the underdevelopment that can be observed in many Sub-Saharan African countries where the expansion of educational systems during the 20th century has not been matched by corresponding growth trajectories (Ali, 2016).

Regardless of the different views about the relationship between education and development, the social meaning that people attach to education is shaped by their contexts and conditions including their age, gender, race, household education level, household income level, political ideology and religious beliefs. It also reflects their perspectives about the benefits of education (Zeehandelaar and Winkler, 2013).

Education can shape people's attitudes and outlook in a range of spheres of life. For example, in a survey of social attitudes in Britain, Easterbrook et al. (2016) found that being educated up to university education has a strong positive influence on issues of trust, political interest, well-being and tolerance towards immigrants.

Education is also a means of socio-cultural reproduction i.e. the transference of social order and culture from the older generation to upcoming ones (Dworkin et al., 2013). The most powerful predictor of a child's educational attainment or socioeconomic status is the educational attainment level or socioeconomic status of its parents. A child whose father has a first degree is more likely to earn one than a child whose father does not have a degree (Imoagene, 2017). Likewise, a mother's education was found to increase the level of school enrolment among adolescents, their aspirations to go to college and the extent to which they believe that they are in control of the outcome of their education (Cui et al., 2019).

Among migrants, education can play an important role in enhancing participation and socioeconomic mobility in their host countries. Education can also challenge prejudice in host communities in ways that benefit migrants as people are able to learn about other people in ways that are reflective, open-minded and pluralistic (Hughes, 2017). However, education can also create ethnic boundaries among people from diverse ethnic groups because of the different ways in which they value education. I now explore the value that the Nigerian diaspora in different contexts and conditions place on education and how it shapes their outlook about the benefits of education.

7.2.2 The Nigerian diaspora and education

The prior education that people received at their country of origin can affect the opportunities that are available to them when they migrate. However, as noted in Chapter Two, migrants sometimes face problems of non-recognition of qualifications that were obtained abroad. This is borne out in the UK where people with overseas qualifications (including from Nigeria) often face arduous and expensive adaptation routes to demonstrate the equivalence of their qualifications to UK standards, as a prerequisite for employment, study or professional registration. Thus, it is quite common for Nigerian migrants in the UK to settle for roles requiring lower qualifications. Doctors may work as phlebotomists and engineers as technicians for several years while trying to upskill, and sometimes they abandon their previous achievements altogether and retrain in a new unrelated area.

Notions of what constitutes a good education and success in life depends on the support and reinforcement mechanisms that are available to migrant children in their communities (Imoagene, 2017; Lee and Zhou, 2014). Thus, getting a good education could mean graduating from high school, attending a local community college and getting into work, or getting into a highly competitive university and going on to work in a high status profession like law or medicine (Lee and Zhou, 2014).

Among the Nigerian diaspora, there is great emphasis on educational attainment and professional qualifications. Parents do not only expect their children to get higher education and to do well, they also expect them to go to good universities and they emphasise degrees that they believe will give them security in the future like medicine, law, engineering and pharmacy. Parents also share information among themselves about how to apply to the best grammar schools and universities and arrange after-school exam preparatory classes for their children. Nigerian immigrant children commonly accept that it is 'un-Nigerian not to go to college' and parents, family members and the entire diasporic community motivate them to go to university and to graduate (Imoagene, 2017:73).

I found Nigerian churches in London that provide yearly grants to the children of members who gain university admission as an incentive to encourage higher education among the youth. They also celebrate the children when they successfully complete each stage of their education from primary to secondary school and university. This disposition of the parents can be further understood through a prayer that southwestern Nigerians commonly say over their children, 'You will not be the servant among your peers' to which the children respond, 'Amen'. It is worth noting that while some second-generation diaspora members resent the pressure, others are grateful for it and credit that pressure for helping them to become highly educated professionals (Imoagene, 2017).

The penchant that people of Nigerian origin (including the diaspora) have for qualifications and titles is reflected in the career advice that was given to Gina Yashere – a British comedian of Nigerian origin by her Nigerian mother. Gina famously said her mother told her, 'You have four career choices: doctor, lawyer, engineer or disgrace to the family' (Gina Yashere, n.d.). Her mother would have meant that Gina's interest in pursuing a career in the performing arts was not as appealing as the other professions and she would be letting the family down.

In Nigeria, not having higher educational qualifications can seriously hamper one's prospects in life, and the importance that the society places on education can be surmised from a poem in Yoruba language, *Iṣẹ́ ni òògùn ìṣẹ́* by Odunjo (1963) – meaning, work is the antidote for poverty. Odunjo was a veteran educationist, author and statesman in the western region of Nigeria and the poem was a favourite in schools for decades in the second half of the last century. I have translated the concluding lines of Odunjo's poem here:

Education elevates one in life
Work hard to get a good education
If you observe people
Who sneer at education
Please do not emulate them
Hardship awaits the unwise kid
Regret lies in store for the truant
Do not waste your early years my friend
Work hard, time waits for no one.

In a similar vein, Adebisi (2016) underscored the importance of education in the Nigerian society and especially among Yoruba people, who place a high premium on human capital development and believe strongly that both individual and national economic development rely on the effectiveness of the formal education system. To the Yoruba, 'ọmọ tí a kò kọ́ ni ó máa gbé ilé tí a kọ́ tà', which means that if one gives priority to acquiring wealth at the expense of their child's education or training, that child will eventually squander the wealth in the future as a profligate. This helps to explain why parents usually make great personal sacrifices towards the education of their children.

Lastly, it is quite common for diaspora members to provide financial support to family members from Nigeria to study abroad (including the UK) as international students. For example, in the UK, Nigeria is the ninth largest sending country of international students (QAA, 2019). This is a reflection the inability of the educational sector in Nigeria to meet the demand of the growing population of young people which leads those who can afford it to seek higher education opportunities abroad. I now trace the development of the educational system in Nigeria and examine the key issues and challenges that are currently being experienced at all levels of education provision.

7.2.3 The development of the Nigerian educational system

In Nigeria, during the colonial era, the three regional governments i.e., eastern, western and northern regions had different educational policies and systems that were backed by regional ordinances and laws (Fafunwa, 2018; Taiwo, 1980). Education played an important role in the political development of the country and especially in agitations for independence from Britain (Raphaeli, 1966). All over Africa, colonial education was promoted in order to impart norms, values, and behaviour patterns that could be applied immediately to the demands of the colonial administration for civil servants, clerks and interpreters. However, that turned out to be the catalyst for the demise of colonialism. This was because young graduates who were unable to find suitable roles for their newly acquired skills, as there were very few upper level positions available to Africans, turned to politics instead (Raphaeli, 1966). These disaffected intellectuals were responsible for the formation, articulation, leadership and execution of nationalist movements that fought for the right to self-rule[43] (Raphaeli, 1966).

[43] Two prominent examples are Nnamdi Azikiwe who studied in the US and upon his return to Nigeria subsequently became the first president of Nigeria, and Obafemi Awolowo who trained in the UK as a lawyer and became the first premier of the Western Region.

After independence in 1960, there were calls for reforms to the regional approach to education and the development of a national philosophy that would be relevant to national needs, aspirations and goals. This led to the convening of a National Curriculum Conference in 1969 to define what post-independence Nigerian education should be like. Following the conference, experts from a wide range of interest groups held a seminar in 1973 to start the development of a National Policy on Education (NPE) which was subsequently published in 1977. In the policy, education was formulated as an instrument to foster the worth and development of the individual and for national development (NERDC, 2004). The policy is now in its sixth edition and prescribes guidelines for the planning and management of education at all levels (NERDC, 2013).

Nigeria's education system consists of four years of early childcare from birth; nine years of basic education (i.e., six years of compulsory primary education and three years of junior secondary school); three years of post-basic education (i.e., senior secondary school or technical college) followed by tertiary education (i.e., colleges of education, monotechnics, polytechnics and universities). The education policy also covers non-formal education including mass literacy, adult and nomadic education that can be provided outside of the formal school system to people who are illiterate or left school too early (NERDC, 2013).

In the past, the government had tried to provide education as a free service at all levels, however, the constitution makes it clear that education would only be free when it is practicable to do so (Federal Ministry of Justice, 1999). This creates opportunities for individuals and organisations operating as businesses or non-profits to be involved in the provision of education at all levels. It is worth noting that a large number of private operatives became involved after reforms of the education system in the 1980s and 1990s, and in particular the introduction of structural adjustment in 1986 when the government introduced fiscal measures that cut the education budget and public spending per student by up to a third (Babalola et al., 1999; Shah and Nair, 2016). This marked the turning point of Nigeria's educational policy contexts and the onset of serious issues and challenges that persist in the educational system to date.

7.2.4 Key issues and funding debates

The educational system in Nigeria has been described as being in a state of crisis (BBC, 2020a) and the extent of the challenges has raised doubts whether past educational policies have been effective (Akanbi and Jekayinfa, 2019). There are three major areas of concern which I discuss here. First, school attendance is low (UNICEF, n.d.). Although primary education is compulsory, only sixty-one percent of school age children are in school while secondary school attendance is forty-nine percent (NPC and ICF, 2019). One in five i.e., 10.5 million of all children in the world who are not in school, mostly girls, is said to be in Nigeria (UNICEF, n.d.).

The low level of school attendance has been attributed to inconsistent educational policy formulation and implementation (Lawal, 2013), grossly inadequate funding (BBC, 2020a; Famurewa, 2014; Gambo and Fasanmi, 2019; Lawal, 2019, 2013; WENR, 2017), and falling educational standards resulting in unemployable school leavers and graduates (BBC, 2020a; Lawal, 2013; Nwajiuba et al., 2020; Pitan, 2016). Also, in northern Nigeria, school enrolment is impacted adversely by negative attitudes to western education, insurgency and terrorism by Islamic fundamentalist groups which disrupt learning (BBC, 2020a; UNICEF, 2016; WENR, 2017). It is well known that in April 2014, a terrorist group called Boko Haram, meaning, 'western education is forbidden' in Hausa[44] language, kidnapped 276 girls from their dormitories at a government secondary school for girls at Chibok in northern Nigeria, and many of them have not been found to date.

A second area of concern is the grossly inadequate hard infrastructure of physical facilities which can be observed through dilapidated buildings and facilities at all levels of education (BBC, 2020a; ESSPIN, 2017; Lawal, 2019; WENR, 2017). Schools are overcrowded and ill-equipped, facilities are in poor condition and there is a dearth of functional libraries (BBC, 2020a; Lawal, 2013). At the heart of the infrastructural challenges is grossly inadequate funding. I asked a school principal[45] about the government's budgetary provisions for the maintenance of infrastructure in schools and he lamented, 'it is grossly inadequate, grossly inadequate'. Members of the Nigerian Schools Foundation lent credence to complaints that the government's funding of schools is grossly inadequate. When I asked why they continue to throw money at schools in Nigeria, one of them replied:

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[44] The Hausa are found predominantly in northwestern Nigeria and are the largest ethnic group in the area.
[45] Interview, Mr Ajagbe, Ogbomosho, October, 2018.

> We give back to our schools, we're not looking for any returns … we don't expect to gain from it. The reason is because of the breakdown in our social infrastructure in Nigeria. For instance, if you look at your school, your old school, you will be surprised at what you see. I was at Ife, OAU and it is a shadow of what it was when I was there … I know what we have thrown in there in terms of money and stuff like that, even the library.

The current ministerial strategic plan of the government (Federal Ministry of Education, 2019) has identified projects and programmes to improve the situation across the country, however, people are skeptical whether the trend of infrastructure decay can be arrested and that the government is merely paying lip service to addressing the challenges (Lawal, 2019). The enormity of the problem has led to calls for a state of emergency to be declared in education that will enable more funds to be made available. This includes a plea by Malala Yousafzai (Nobel Peace Prize laureate) during a visit to Nigeria (France-Presse, 2017).

Third, there are high levels of worker dissatisfaction resulting in regular strike actions especially at the higher education level (Lawal, 2013). This affects the soft infrastructure of the educational system and services. The Academic Staff Union of Nigerian Universities (ASUU) was formed in 1978 at the beginning of the decline of Nigeria's oil boom of the 1970s (ASUU, n.d.). This was at a time when the country's dwindling oil fortunes had led to the adoption of austerity measures and drastic cuts to national budgets including education. Therefore, ASUU's first major trade dispute in 1980 was to demand improved funding and autonomy for universities, academic freedom and a review of the conditions of service of academic staff (Offem et al., 2018). The government was heavy handed in its response to the university teachers' strike and dismissed key members of the union. ASSU embarked on a prolonged series of court cases and strikes until 1992 when the government agreed to an enhanced salary scale for academic staff alone (Offem et al., 2018).

However, the government's appeasement of teachers quickly prompted a strike by non-teaching staff who insisted on parity of employment terms with their teaching colleagues. They were able to force the government to withdraw the special scale for teachers and to set up what was considered to be a more inclusive university salary scale in 1993. ASUU went back on strike in protest and thus started a culture of strikes and counter strikes in the university system which sometimes lasts for several months and causes serious disruption to learning and loss of confidence in the public higher education system. ASUU has only recently called off a strike that lasted for nine months, from March to December 2020 and which resulted in the loss of an entire academic year in the university system (Abisola Olasupo, 2020). It is worth noting that the staff in private universities are not allowed to join labour unions and therefore they do not participate in national strike actions called by the academic or non-academic staff unions in government owned universities (Orji et al., 2017).

As I have already noted, these three problems are underpinned by inadequate funding of the educational system. In Nigeria, education is funded from government allocations and grants, learner fees, internally generated school revenues, donations and external aid (Gemanalyst, 2016). However, the government does not always meet its financial obligations, e.g., in 2020 the federal government's allocation to education was 6.48% of the national budget (BudgIT, 2020) which was a lot less than UNESCO's (2015) recommendation of 15% to 20% of national budgets in developing countries. This has been the trend in Nigeria for decades and to alleviate the effects of the funding shortages on the educational system, the government allowed greater private sector participation in education at all levels as private schools are funded mainly from student fees which are set by providers (Shah and Nair, 2016).

Some people support the government's privatisation move arguing that adequate funding of education can only be obtained within a demand and supply framework, wherein consumers pay the appropriate fees (Nwachukwu, 2014; Ubogu and Veronica, 2018). However, others are against the privatisation of education and insist that the government should continue to play a key funding role in order to make education accessible to poorer students. Another set of people advocate joint funding arrangements between the government and the private sector whereby the government provides for basic education i.e., primary and secondary, as a free social service while the private sector should be encouraged to invest in higher education to be paid for by students (Nwachukwu, 2014). There are also calls to expand the existing tertiary education tax system, which is currently only being paid by local businesses, to all business that operate in the country.

Regardless of the view that one takes, it is clear that, in the current context, efforts to develop a viable funding strategy for public education need to include consultation with a wide variety of stakeholders including teachers, parents, students, private sector providers, education charities, relevant non-governmental organisations, philanthropists, alumni and Nigerians abroad who are willing to be involved. A pertinent topic for careful deliberation at these engagements is the hitherto contentious issue of establishing sustainable fee structures at all levels of education; albeit with a caveat that no one is to be excluded from education because they are unable to pay for it. Options that could be put forward for consideration include broadening the availability of scholarships, grants, bursaries and student loans to learners.

In relation to the diaspora, very little is known from the migration-education literature about the dynamics and impact of their contributions to the soft and hard infrastructure of the educational system as the issue is rarely addressed. This is because (as noted previously) the focus of the migration literature has been twofold: first is the education of migrants at their host countries and second is the potential of the academic diaspora to contribute to the development of the educational system at their origin countries. In the next section, I offer fresh insights based on my primary research into the diaspora's motivations to be involved in the provision of infrastructural facilities in Nigeria's educational system.

7.3 Sending money home for education: understanding diaspora motivations

7.3.1 Types of contribution

A well-recognised way that the diaspora contribute to education in Nigeria, as elsewhere, is through sending money home to family members for school fees, and other education related expenses such as books and uniforms. The diaspora are strong critics of the government's inability to provide adequately for schools, and indeed many of them are of the view, like Gabriel[46], a London-based Nigerian, who said of his younger brother, 'If I don't support him, no one will'. Often, diaspora members make great personal sacrifices to send money home for the education of family members. Gabriel, who was himself studying part-time for a doctorate when we met, explained the lengths he went to give his younger brother a fighting chance of a better life through education:

[46] Interview, Gabriel, London, October, 2018.

> I am the eldest of five children and I have three sisters and a brother who live in Nigeria. Ever since I started working back home, I have been paying my brother's school fees up to university level. When he graduated, he could not find a well-paying job so he decided to do a Masters and I paid. Then he got married and I paid for most of the wedding expenses, but he wanted me to continue to support himself and his wife, so I said, 'No, I have a growing family myself and I am also studying. I have done my duty to you by sponsoring your education'.

Gabriel's experience with his brother appears to illustrate that even high levels of education do not always pay off financially as soon as one might hope for, which could lengthen the period of dependency by remittance recipients on remitters. However, this chapter focuses more on an under-researched arena of action, moving beyond individual support of family members, and looking at how the diaspora through its material donations, social remittances and investments, support the soft and hard infrastructure of education in Nigeria. A common phrase that diaspora members use to explain these contributions is 'giving back' which means helping to improve conditions for those they left behind.

First, focusing on material donations, this may take the form of financial support for the soft infrastructure of the educational system, through the award of scholarships and grants to outstanding or indigent students, and through helping to pay school and examination fees and teachers' salaries. This was the case at Government College Ibadan, one of Nigeria's oldest secondary schools, founded in 1927 and modelled after the British public boarding school at the time. In 2019, old students raised N60 million (£120,000) and one of the key objectives of the fundraising was to tackle the problem of teacher shortages. At the time the school did not have up to thirty teachers for a student population of about a thousand, hence the alumni members decided to employ an additional twenty-five teachers to augment the government's provision (Vanguard, 2019). My survey results show that sending money back home for school fees is common and 33 (22%) of all survey respondents reported that they had helped to pay school fees in the one-year period before the survey.

Sometimes, the diaspora make 'in kind' contributions including books, computers, medicines, sports equipment and facilities, and classroom furniture (Licuanan et al., 2015:95). They also send used but serviceable computers which they obtain from organisations in the UK as donations. A prominent example in this regard is Dr Popo-Ola[47], a leader in the UK-Nigerian diaspora community and a past president of the Igbomina[48] Descendants Association who informed me that he had been providing computers to schools in his Igbomina community for about twenty years. Similarly, a survey respondent also recorded participating in a book drive for schools and computers for their alma mater in Nigeria.

Financial support may also be provided to develop hard educational infrastructure facilities including classrooms, libraries, laboratories, hostels, kitchens, health centres, water, electricity and lighting and access roads. Again, old students of Government College, Ibadan donated funds to rehabilitate the road leading to the school (Vanguard, 2019). Sometimes, individual diaspora members start new education projects as Adeola[49] did. She renovated a dilapidated government secondary school building and also built an entirely free-to-attend independent nursery and primary school for indigent students in her hometown, Ile-Ife, from her savings and with donations from family members, friends, members of her church, work colleagues and associates. She said, 'It is sad to see places like schools without roofs and yet children attend, so I do the project to give back'. After running her school for ten years, she then built a private hostel entirely from her own savings for female students attending a nearby university. Her intention was to use the earnings from the hostel to supplement donations she received for her school. Photographs of Adeola's school and hostel are in Figure 7.1 to Figure 7.2.

[47] Interview, Dr. Sunday Popo-Ola, London, February, 2018.
[48] Igbomina is a subgroup of the Yoruba tribe in the northcentral and southwest regions of Nigeria.
[49] Interview, Adeola, London, March, 2019.

Figure 7.1: *A selection of pupils at Adeola's primary school*
(Source: Adeola)

Figure 7.2: *Adeola's private hostel for girls during the construction stage*
(Source: Adeola)

Many survey respondents also noted making financial contributions for the provision of infrastructural facilities in schools with the following comments: 'I helped with infrastructural developments and in equipping the library and laboratories of my old schools (secondary and university). The structures in place while I was studying in those schools are currently in very bad states and they've rarely been upgraded ever since'; 'I was part of a school alumni to refurbish a classroom block'; 'I supported the IT upgrade in a secondary school in Coker, Lagos'; 'I donated and was part of a group who saw to the building of a primary school in Ilashe (Osun State). A borehole was built for the school and village and we are about to embark on building a secondary school for the community'; 'I am part of a group which builds schools and provides clean water in villages'; 'I helped in renovating some building structures and library at my old school in Ogbomosho'; 'I have been involved in the renovation of a primary school in Eku, Delta State. There was no water or toilet and we dug a well and constructed three toilets'.

Second, as noted in Chapter Two, there are also 'social remittances' (Boccagni and Decimo, 2013; Levitt, 1998) to educational establishments i.e., the transmission of ideas, behaviours, identities, culture, norms, knowledge and technology (Clemens et al., 2014; Levitt, 1998). For instance, diaspora members in academia initiate knowledge exchange programmes to provide training opportunities and technical assistance to colleagues back home and also engage in the transfer of intellectual value through academic and professional networks (Zeleza, 2017, 2013).

An example of a Nigerian diaspora knowledge exchange and capacity building initiative is the Higher Education Engineering Challenge (HEEC) which was developed by the Engineering Forum of Nigerians (EFN, UK).[50] It is a competition among engineering students at selected universities and polytechnics in Nigeria and students are set a task to design and produce an engineering solution to an identified problem in the society. For instance, the challenge in the current year is to design and produce a tool or equipment to harvest basil leaves which is being harvested by hand in a slow and laborious process. EFN members provide technical and financial support, and prizes as incentives to participating students. HEEC has been very well received and is providing opportunities for interaction and exchange between diaspora engineering professionals and higher education engineering students in Nigeria. EFN's membership publicity flyer is in Figure 7.3.

Third, some diaspora members invest for profit in the flourishing private education sector. The education funding gap has instigated private sector participation in the provision of education services from pre-school to university level (Oxford Business Group, 2018). Some Nigerians abroad are enterprising and have taken advantage of the demand for education by establishing fee paying schools, colleges and universities. During

[50] EFN is an engineering networking association for people of Nigerian origin in the UK

my year of fieldwork, I met many Nigerian diaspora owners of private primary to secondary schools and a university at diaspora events.[51]

While the diaspora berate the government for underfunding the educational system, at the same time, they are open to investment opportunities in the educational system. For example, a diaspora couple, Chike and Rose, who were in academia in the US built two schools – a private primary school and a secondary school in Lagos. They had borrowed the start-off capital from a bank and Rose returned to Nigeria for the day-to-day running of the schools while Chike remained in the US working to pay back the loan. It is common among the diaspora for a spouse to return to Nigeria to run the family business with the other spouse remaining in work at the host country.

[51] The Chancellor and promoter of Kings University Nigeria is a UK-based member of the diaspora

Engineering Forum of Nigerians (UK)

The Engineering Forum of Nigerians (EFN) is the foremost professional association in the United Kingdom for engineers and allied professionals of Nigerian descent or affiliation. We are an inclusive body and our primary objective is to influence the development of engineering in Nigeria.

EFN operates through advocacy, lobbying and collaboration with governments and the mainstream engineering professional bodies in Nigeria and the United Kingdom. We are also involved in capacity building initiatives such as the Higher Education Engineering Programme (HEEP) for students in Nigerian universities and polytechnics.

We host an annual international conference (Spring Event) bringing together stakeholders in manufacturing, and the planning to delivery and financing of infrastructural facilities in transport, power, oil and gas, water resources, agriculture, information technology etc.

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Mentoring	**EFN Ambassadors** help to mentor young people in Black and Ethnic minority groups, thereby rais-
Professional Registration	Obtain COREN and NSE membership from the UK
Trade Missions	We organise visits to iconic projects worldwide and facilitate interactions with providers of cutting edge engineering technologies
Membership Categories	■ Individual members ■ Corporate members

e: admin@efn.org
t:
www.efn.org.uk

Engineering Forum of Nigerians
United Kingdom

Figure 7.3: *Engineering Forum of Nigerians publicity flyer*

7.3.2 Factors shaping diaspora contributions

Over a five-year period, a little more than a third of the sample i.e., 54 (36%) sent a total of £73,530 for the provision of infrastructural facilities in public and private schools i.e., the renovation of existing school buildings and facilities or the provision of new ones. Out of the total amount, they had raised £56,820 (77%) collectively through hometown associations and alumni groups for government and community schools. The remaining £16,710 (23%) were investments by individuals within the sample in private school facilities showing that there is a strong collective dimension to financial transfers to education.

The profile of survey participants making contributions to education is broadly in line with the sample in terms of incidence and volumes of financial transfers, and the survey data does not show as much variability as was observed in the data on housing remittances. Most of those making financial transfers to education were in the 50-to-64-year age group, there were more men than women, they originated from the southern regions of Nigeria, they were highly educated and from high earning households, and were homeowners. Among this group there is a strong feeling of patriotism as many see themselves more as economic migrants than settlers. As I noted previously in Chapter Six, many of them look forward to being able to return to Nigeria or to visit more often when they retire. Therefore, they attach a lot of importance to participating in Nigerian diaspora affairs. This finding from the survey is corroborated by my observation that most of the members of the Nigerian Schools Foundation (UK) which is an umbrella body of alumni associations were in the 50-to-64-year age group.

In terms of regional differences in Nigeria, education is more developed in the south than in the north. While the rate of primary school enrolment in the north is 40%, the rate in the south is 56% (UNICEF, 2018). This stems from the pre-independence era when the southern regions were early adopters of western education unlike in the north where formal education was not encouraged as much especially for girls. As previously noted, regional disparities in Nigeria shape migration opportunities and geographies. Likewise, the flow of diaspora financial transfers to the south may well be helping to reinforce these regional disparities.

In recent years, there has been a surge of diaspora interest to intervene in schools, often through alumni associations. The unprecedented interest started around 2015 and 2016 when people in Nigeria started to feel the effects of falling commodity prices after a decade of economic growth and when the country fell into a severe recession (BBC News, 2016). This resulted in drastic cuts to budgets which particularly affected the education sector as it depended largely on government subventions (Bamigboye et al., 2016). As conditions in schools, colleges and universities worsened, images of deteriorating educational facilities started to be circulated within alumni networks, with clarion calls to save the system from collapse (see. Figure 7.4).

Figure 7.4: *The state of an undergraduate student's hostel at a prominent Nigerian university before it was renovated* [52]
Source: Nathaniel (2015)

This was at the advent of social media applications allowing users to create and share content or to network with other users conveniently from their mobile phones. WhatsApp gained prominence for sending messages, photos, videos and making calls among individuals or groups including school alumni who were spread across the world. It allowed them to share jokes and anecdotes, sports banter – especially football and best wishes on birthdays and anniversaries. They shared news about promotions and appointments, graduation ceremonies and weddings of their children, commiserations during times of bereavement, politics and social commentary, and general ongoings in Nigeria. The interactions greatly fostered social relations and connectivity, and helped to build positive social momentum among alumni groups including those in the diaspora. They also led to the creation of a domino effect of fundraising activities as stories spread of the dire condition in schools, and of benevolent remediation efforts by various alumni

[52] The alumni association has built male and female hostels and renovated several facilities at the university (Great Ife Alumni, 2021)

groups. This shows that how people are organised is very important and is changing, and is the focus of the next section.

7.4 Diaspora group organisation and fundraising arrangements

In contrast to housing finance which is predominantly a private matter, education and schools are collective institutions, and thus the use of collective arrangements has been very important for mobilising funds by the diaspora. Mobilising and sending collective remittances have been greatly enhanced through advancements in banking technologies and the emergence of fintech companies such as WorldRemit, Azimo, SendWave and OhentPay that simplified cross border financial transfers and lowered transaction costs. Also, the easing of international financial regulations on cross border transfers and the development of the financial sector in Nigeria have enhanced the money transfer processes and helped to build confidence in diaspora remitters that the money they send would be delivered and on time. The lowering of transaction costs also translates into more money being made available for project implementation. In the following section I examine diaspora groups organisation and the arrangements they put in place to raise funds for their interventions in support of the educational system in Nigeria.

7.4.1 Alumni associations

Group organisation

As I have already noted, diaspora members mobilise education remittances collectively via alumni groups and the most common groups are old student associations of secondary schools, where members are organised according to their year of entry or graduation from school. As an illustration, I am in the 1983 'set' or 'class' of the old students' association of Federal Government College, Ogbomosho where I had my secondary education from 1978 to 1983. The parent group is in Nigeria and there are national chapters in the UK and US. Figure 7.5 shows some members of my set who live in the UK at a meeting during my year of fieldwork.

Figure 7.5: *Federal Government College Ogbomosho Alumni (UK Chapter) A Meeting of the 1983 set at Cardiff, May 2018*
(Source: The 1978-1983 Set, Federal Government College Ogbomosho)

Primary schools, colleges, polytechnics and universities also have alumni associations and at higher education level, the identification of members includes their academic discipline e.g., engineering, law or pharmacy. Thus, I am also a member of the 1983 set of civil engineering students of Obafemi Awolowo University, Ile Ife where I was an undergraduate from 1983 to 1988 (see Figure 7.6).

Figure 7.6: *Obafemi Awolowo University Ile Ife Alumni (UK Chapter). A meeting of the 1983-1988 set of civil engineering students at Hyde Park London, August 2016*
(Source: 1983-1988 set of civil engineering students)

There are also umbrella bodies of the individual alumni associations in which diaspora members participate. In the UK, there is the Nigerian Schools Foundation (NSF) which is an umbrella body of over fifty secondary school alumni associations. NSF holds an annual sports event and exhibition in London to showcase work being carried out by member associations and others in support of education in Nigeria. Figures 7.7 is a photo that was taken during a group discussion I held with NSF members during my fieldwork year, while Figure 7.8 is a flyer of an NSF sports event in 2018. Also, in Nigeria, there is the Unity Schools Old Students Association (USOSA), an umbrella body of the alumni of 104 secondary schools owned by the Federal Government. The focus of USOSA is to facilitate educational development across the network of unity schools and it claims to have over 500,000 members in Nigeria and in the diaspora (USOSA, 2019).

Figure 7.7: *Group discussion with members of the Nigerian Schools Foundation at London, January 2019*
(Source: Nigerian Schools Foundation)

Figure 7.8: *An event flyer of the Nigerian Schools Foundation*

Fundraising arrangements

In alumni associations, most of the fundraising activities for projects happen at the level of the 'set' or 'class' and members regardless of where they live worldwide make contributions which are pooled and labelled as a donation from the set. School alumni groups also raise funds through membership dues, special levies, collections at events and fundraising campaigns. Figure 7.9 is a flyer to remind old students of Federal Government College Ogbomosho to pay their membership dues and was circulated via WhatsApp. In 2018, the 1983 set of students raised funds for the renovation of a block of classrooms at their old school and I explore their experiences here to illustrate various dimensions of collective diaspora remittances.

Figure 7.9: *Annual due reminder of the Ogbomosho Alumni Association*

To mark the thirty-fifth anniversary of their graduation from school, members of the 1983 set of the alumni decided to renovate and re-equip a block of four classrooms at their alma mater. The newly renovated block was to be commissioned during the school's Founder's Day ceremony in October 2018. There were seventy-eight members in the group of which 58 (74%) were male and 20 (26%) were female. Twenty-five (32%) of them lived outside Nigeria in the UK, USA, Australia, Canada and Finland while the remaining 46 (58%) lived in Nigeria. They set up a project committee including both diaspora and domestic alumni members to liaise with the school's management, collect contributions, obtain quotations from builders and suppliers, and manage the renovation. The estimated cost of the project was £6,000 and with members agreeing to contribute £100 each, together they raised a little more than the required amount. The renovation project was completed on time and within budget and was successful for the following reasons.

First, the school's management was highly proactive and provided the information and assistance that the alumni needed on time. Second, the project was appealing to members and the £100 levy per person was affordable to most of them. This is important because the bane of many alumni association project aspirations is the inability to agree on a choice of intervention and/or the amount to be paid by individuals. Sometimes, alumni members in Nigeria, believing that their diaspora counterparts are wealthier ask them to contribute more money. Often, the request causes contention and could foreclose opportunities for collaboration. This raises doubts about a widely held preconception that when the diaspora team up with partners in origin countries, the diaspora play leading roles in the funding arrangements. Third, a member of the project committee lived at Ogbomosho who had prior experience of the local building trades and was very helpful in selecting and managing tradesmen and suppliers. Photographs of the classroom block before and after the renovation are in Figure 7.10 to Figure 7.13.

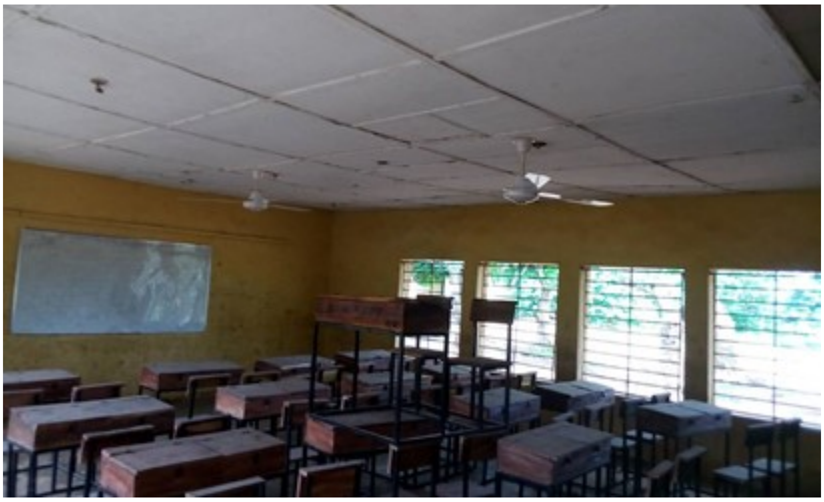

Figure 7.10: *Looking inside the classroom before it was renovated*
(Source: The 1983 Set, Federal Government College Ogbomosho)

Figure 7.11: *Looking inside the classroom after it was renovated*
(Source: The 1983 Set, Federal Government College Ogbomosho)

Figure 7.12: *Outside view of the classroom block before renovation*
(Source: The 1983 Set, Federal Government College Ogbomosho)

Figure 7.13: *Outside view of the classroom block after renovation*
(Photo: Femi Bolaji)

7.4.2 Hometown associations

Another key avenue that is being used to mobilise diaspora transfers to education is through hometown associations. Hometown associations are usually national bodies with branches in major cities and towns where there is a concentration of members. They are led by elected or appointed officers and operate as corporate organisations, charities or unregistered associations. For instance, the Igbomina Descendants Association (UK) Ltd operates as a private limited company without share capital and is based in London. Another example is the Association of Ibadan Indigenes, Manchester, UK which operates as a charity. The choice of operating structure depends on the group's primary objectives and the flexibility they require for their financial transactions. Groups that focus mainly on the welfare of their members in the UK tend to operate as charities whereas those that are involved in charitable activities involving money transfers and goods to Nigeria prefer private company operating structures. Hometown associations consist of both male and female members, but they sometimes feature female or youth wings as offshoots of the main group. A relevant example is the Urhobo Progress Union, UK which has women's clubs and a youth group operating in parallel to the parent association (Urhobo Progress Union UK, 2020).

Hometown associations raise funds for their activities through membership dues, special levies, collections at events and fundraising campaigns. For major projects such as the construction of a community library or a scholarship fund, members would be asked to make special contributions and to make efforts to raise additional funds from their family members and friends including in-laws, work and business associates whom they tag 'friends of our town'.

Igbomina Descendants Association provides a good example of how this kind of arrangement works in relation to education. Dr. Popo-Ola[53] shed light on the activities of the group and how they raise and deploy funds to schools in Nigeria. While their primary objective is the welfare of members in the UK, they also carry out a variety of education and health programmes in the Igbomina area. They employ and pay teachers in community schools, organise a yearly, two-week summer school for secondary school students preparing for 'O' level examinations, provide books and computers, maintain community water supply equipment, and operate a mobile health clinic service to underserved communities.

To fund their activities each member is expected to pay an annual membership fee of £120 which is collected in £10 instalments at monthly meetings. Members also make voluntary contributions for special projects and raise additional donations from their family members and friends as Dr. Popo-Ola explained:

> We have people that donate to us. For the summer school, I set up a 'Just Giving'[54] website and I was able to raise about £950. I have a couple of friends that do direct debit to our account. One of them said, "Sunday, what I will do, I will give you direct debits", so every month he puts £20 into our account. Even

[53] Interview, Dr. Sunday Popo-Ola, London, February, 2018.
[54] Just Giving is an online fundraising platform.

> my colleagues at Igbomina they still can't believe that somebody that doesn't know them would give to them.

To implement projects, the association relies on collaboration with people in Nigeria including school heads, teachers and community leaders as diaspora members are only able to be involved in a hands-on manner during holiday periods and short visits to Nigeria. The effectiveness of programme implementation depends on these engagements as reflected in a story that Dr. Popo-Ola told me. He had donated a computer to a church-owned school and was surprised to find out when he returned after a year that it had not been installed. Instead, the computer had been stored away in the church building and he was told that a dedication ceremony was planned before it would be put to use. He was pained by their apathy so he decided to focus his efforts on schools that were more responsive. In his words:

> I said, 'computers don't need prayers, they need to be installed and used!' The school that installed theirs, I then came back the following year and I gave them a flat screen to replace the old one. So, this other school complained, 'Ah, Sunday has not been fair,' but I said, 'No, if I see you are using yours, you will get some more as well.' That's how it started and at the last summer school I distributed twenty-five computers.

7.5 Diaspora intervention in schools: issues and challenges

There is a wide variety of stakeholders who are involved in the selection, funding and implementation of diaspora education projects. These stakeholders include government officials, school management and staff, community representatives and old students who live in Nigeria. In most cases the working relationships with these stakeholders are cordial and roles and responsibilities are well defined. However, problems sometimes arise in the management of divergent expectations and interests. Sometimes, there are problems among diaspora association members themselves and in this section, I explore three common areas of challenge and some of the strategies that they employ to mitigate them.

First, diaspora confidence in the government is very low and most groups do not like to channel the support they provide to schools and students through oversight government agencies such as the Ministry of Education. They prefer to join hands with members of alumni associations residing in Nigeria and to relate directly with school heads and teachers. This is to avoid onerous administrative requirements and bureaucratic tendencies of government officials which could delay their plans or scuttle them altogether.

I was curious to find out whether beneficiary schools inform the government departments that oversee their operations about the external support they receive and I enquired at the Inspectorate Division of the Federal Ministry of Education. I was informed that the ministry encourages schools to form support networks in the community including the Parents Teachers Association (PTA), old student's association and members of the community. Schools are also to report the external support they receive in the form of financial and material contributions. These are to be verified by inspectors from the ministry during school inspection and audit visits. However, I was not able to ascertain whether schools actually report their full non-governmental income.

While the ministry and schools are aware that funds for some alumni projects include financial contributions by old students who live abroad, schools do not differentiate the diaspora elements of the support they receive. They simply label the interventions as donations made by the particular set of the alumni that provided them. This is to be expected because alumni associations do not provide schools with details of the sources of their donations.

Second, in their engagement with schools, the priorities of alumni members are sometimes at odds with the priorities of school managers which results in some project ideas not being taken forward. As an illustration, the old students of a university's engineering department wanted to support their alma mater and asked for areas in which they could be of help to the current students at the department. In their response, the department simply obtained three quotations for the supply and installation of an important engineering workshop equipment that needed to be replaced and sent them to the alumni. On receiving the quotes, the alumni asked a series of questions relating to the credibility of suppliers, equipment warranties, after sales service agreements, security of the equipment once installed and whether the department had matching funds for the purchase. They also chose representatives to liaise further with the department and to carry out due diligence on the proposition, but they subsequently decided not to make any financial contributions towards the purchase of the equipment.

Several factors contributed to their decision not to support their old department on that occasion. The equipment was expensive and they could not readily raise the amount that was needed. Also, it caused great angst in their discussions that the university's administration did not appear to be making credible effort to replace such an important equipment and alumni members were wary of being portrayed as 'money miss road' which in Nigerian parlance means a person with bottomless pockets and with no limit to how much money they can afford to spend on frivolities. Furthermore, alumni members prefer to be presented with a variety of options from which they could choose those that are in line with their priorities and are affordable to them. This last point is well illustrated in the words of Mr. Ajagbe[55] a school principal, 'they call us to say, "we are coming, in which areas do you want us to intervene?", then we tell them the areas in which we want them to intervene'.

Third, problems sometimes arise within diaspora groups or with partners in Nigeria due to misunderstandings, miscommunications, personality differences or schisms and it is common for a group to break up or for some members to leave to form an alternative group. This could lead to prior commitments including financial transfers to education programmes by alumni and hometown associations being redefined, scaled down or cancelled altogether.

A member of the Nigerian Schools Foundation informed me of an experience of his school's alumni association when an arrangement with old school mates who were based in Nigeria had fallen through. 'They chopped our money!', he exclaimed meaning that old school mates in Nigeria were unable to account for money that diaspora members had sent to them for a project at their alma mater. However, in that case, the diaspora group was not deterred from continuing to support the school but they devised an arrangement whereby they would only intervene when a member of the group from the UK was visiting Nigeria on a holiday or family visit and would be available to supervise the implementation of projects and to make payments directly to suppliers and builders.

A recent fractious incident that affected a major annual diaspora fundraising event for schools involved CANUK – the umbrella body for Nigerian home associations in the UK.[56] After CANUK's elections in May 2017 to appoint a new administration, the outgoing executive members were unhappy with the outcome of the elections as the incumbent chairman had lost a re-election bid to a contender. The outgoing executives made allegations of irregularities in the conduct of the elections which was overseen by Nigerian High Commission officials at the consular offices in London and refused to hand over relevant documents and bank accounts to a new executive committee.

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[55] Interview, Mr Ajagbe, Ogbomosho, October, 2018.
[56] CANUK is the Central Association of Nigerians in the United Kingdom (CANUK, 2017b).

Matters escalated when the old executives dissociated themselves from the High Commission and set up a rival body made up of individual associations who were sympathetic to them and started to run activities in parallel to the original group. They also went ahead to register a new private company called the 'Central Association of Nigerians in the UK (CANUK)' in direct competition with the original organisation which has been operating since 2005 as an unincorporated association as the founders had not deemed it necessary to incorporate.

The High Commission and other well-meaning Nigerians stepped in to support the newly elected officials who took the matter to the Company Names Tribunal and won a case forbidding the nascent organisation from using the CANUK brand. However, it is not clear whether the organisation still operates as a diaspora organisation in the UK (Company Names Tribunal, 2020).

Individual diaspora investors in the educational system also encounter a variety of issues and challenges which are not peculiar to them but result from the general operating environment for private schools in Nigeria. Ayodele[57] a private school proprietor in Lagos informed me that the most pertinent challenges include gaining access to finance to acquire new facilities and equipment, finding and retaining suitably qualified and reliable staff, setting a comparable fee level to other schools that would allow for reasonable profit, and increased completion due to the proliferation of private schools. To wade through the challenges, she sometimes relies on information and the shared experiences of other school owners who are not direct competitors and are willing to relate with her.

7.6 Diaspora impact and policy engagement

While it is hard to assess the precise scale of the diaspora's contribution to the educational system in Nigeria, there is rich qualitative evidence of their impact in beneficiary educational establishments and communities. It is important to emphasise that most of the diaspora's collective education contributions are made through alumni associations. The most visible impacts are increases in the infrastructure stock in schools, prevention of further deterioration of school facilities and the creation of a more conducive learning environment in recipient schools. These interventions are highly appreciated as reflected

[57] Interview, Ayodele, Lagos, July, 2018.

in Mr. Ajagbe's[58] comments when he informed me about alumni contributions in his school:

> We are really pleased that they are associating with their alma mater … they have ventured into so many things, giving back to the school that produced them – the construction of a modern kitchen, renovation of hostel, supply of furniture for the students, renovation of classrooms, provision of drugs to the school clinic, supply of instructional material to the library, provision of sporting equipment, handball court and equipment, table tennis, bats, balls and everything.

The principal confirmed the recent surge of the alumni's involvement in schools when I asked him about the relationship between the alumni and the school's management. He remarked:

> Ah, I will say that it has been fantastic, especially in the last few years. In the last few years, I really wouldn't know what really geared the alumni, but the last few years they have been doing wonderfully well coming back to the school and even the global body mandating different sets to go back to the alma mater and get a project executed and different sets have been coming, responding. Honestly, we appreciate they have been coming in recent times and giving back a lot. They have been doing a lot, wonderfully.

Lastly, in relation to impact, a very important effect of the diaspora's contributions to schools is that they are helping to improve the environment in schools by boosting the morale of both staff and students. Mr. Ajagbe[59] informed me with pride in the alumni, 'students can learn comfortably now … during games they go and practice at the handball court that was not there before, you see children practising and that is encouraging'.

Likewise, Dr. Popo-Ola[60] had an exhilarating experience at the commissioning of a computer facility at an Igbomina community school. He was demonstrating the use of a computer to pupils who had never seen a computer before, but had only seen sketches of computer equipment in their textbooks or drawn up by their teacher on a chalkboard. After setting up a computer which he had personally donated, he asked a pupil to type in his name using the computer's keyboard; 'my name is Mustafa' the boy complied and

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[58] Interview, Mr Ajagbe, Ogbomosho, October, 2018.
[59] Interview, Mr Ajagbe, Ogbomosho, October, 2018.
[60] Interview, Dr. Sunday Popo-Ola, London, February, 2018.

immediately there was an uproar of, 'wow, wow, wow!' from other pupils and parents who had gathered for the occasion and Mustafa's eyes lit up to see his name displayed on a computer screen for the first time ever.

The government's policy response to the diaspora's altruistic disposition to support the soft and hard infrastructure of the educational system appears to be ambivalent. The government recognises the importance of knowledge and skills exchange programmes between the academic diaspora and counterparts in higher education in Nigeria. It also aims to create opportunities for collaborative research between them (Nigerians in Diaspora Commission, 2016). However, policy documents do not specifically mention a role for the diaspora in the provision of education infrastructure or acknowledge their contributions at all levels of the educational system.

Coordinated policy efforts to engage with and mobilise non-resident Nigerians for development purposes back home commenced in 1999 when the country returned to democratic government for the third time after military rule from 1966 to 1979, and from 1984 to 1998. The new civilian head, President Olusegun Obasanjo visited all continents as part of the government's plan to rebrand Nigeria's image from one of a pariah state to an open democracy. During those visits, President Obasanjo met with Nigerians living abroad at what he termed 'Diaspora dialogues' to encourage their participation in the socioeconomic development of the country (Olusegun Obasanjo, 2010). Those initial engagements subsequently led to the formation of the Nigerians in Diaspora Organisation (NIDO) in 2000 and other diaspora mobilisation organisations such as CANUK in the UK in 2005. That was the beginning of sustained diaspora policy considerations by the government, not only in education but in many other spheres of the society and the economy.

There have been other migration and diaspora policies including the National Migration Policy and the draft policy on diaspora matters which recognises the diaspora as a large pool of human capital whom the government can engage as partners in the national development process (International Organization for Migration, 2015; Nigerians in Diaspora Commission, 2016). The policy on diaspora matters is a response to the need for a framework for diaspora mobilisation (Nigerians in Diaspora Commission, 2016) and while it recognises the importance of diaspora philanthropy generally, it does not specifically refer to diaspora involvement in the development of education infrastructural facilities.

The government had a programme – the Linkages with Experts and Academics in the Diaspora Scheme (LEADS) that was established in 2007 to enable diaspora experts and academics to be engaged on short-term (three to twelve months) contracts for teaching, research and community service in the Nigerian university system. A total of 62 'LEAD scholars' from Canada, Ireland, Trinidad and Tobago, the Netherlands, Russia, the West Indies have participated in the programme (National Universities Commission, n.d.). While the programme has recorded some success, it is not clear whether it is still ongoing. A major challenge was the instability in the Nigerian higher educational system calendar due to strike actions and frequent closure of universities (International Organization for Migration, 2014).

The government also has a National School-Based Management policy (Federal Ministry of Education, 2016) that requires schools to constitute management committees from the community, including alumni associations to ensure community involvement in schools. In the policy, the government appeals to community stakeholders to complement its efforts by providing infrastructure, carrying out minor repairs and engaging part-time teachers. In this regard, alumni associations have been prominent in supporting schools and students, but there is no formal recognition of the role played by the diaspora within alumni groups.

The ambivalence in policy documents about the diaspora's involvement in schools begs the question whether the government does not consider their contributions to be important or whether they have simply been overlooked because they are not differentiated from general alumni support. This suggests that there are opportunities to revisit government policy objectives and find ways to encourage and expand the deployment of remittances towards the development of the educational system. However, the government would need to address issues of mistrust by the diaspora and preconceptions that government agencies are not geared to be supportive of external interventions.

7.7 Conclusion

In this chapter, I explored various dimensions of the financial contributions by the diaspora for the development of the soft and hard infrastructure of the educational system in Nigeria. The chapter revealed strongly that the diaspora's contributions are motivated by altruistic intentions to support the education of those they left behind in view of the structural and funding shortages being experienced in the educational system in Nigeria.

It also noted that diaspora members are open to opportunities to invest in the educational system, albeit to a lesser extent.

The explorations showed that the profile of people making financial transfers to education projects was broadly in line with the profile of those making general remittances i.e., most of them were in their 50s to 60s, there were more men than women, they originated from the southern regions, they were highly educated, they were from high income households and most of them were homeowners in the UK. Two-third of the funds that were sent by the survey sample were raised through alumni and hometown associations, while the rest were individual investments in privately owned schools. This underscores the fact that there is a strong collective dimension to the mobilisation of diaspora financial flows to the educational system.

The success of the diaspora's fundraising activities and interventions in education projects relies on well defined objectives and good social relations among members of diaspora organisations, and with the people and government in Nigeria. The interactions between people have been helped greatly by the advent of social media applications and in particular WhatsApp. This shows that how people are organised and communicate have very important bearings on the effectiveness of fund mobilisation efforts. Notwithstanding, diaspora organisations are prone to internal disputes which may affect their commitments to projects in Nigeria.

In the area of impact, while it has not been possible within this study to assess the scale of the diaspora's contributions to the educational system in Nigeria, there is rich qualitative evidence of the impact of diaspora capital on the infrastructure landscape. Diaspora financial flows are not only contributing to increases of the hard infrastructure stock, but they are also enhancing the soft infrastructure of the educational system through improvements to the environment in schools, which is helping to boost the morale of staff and students.

The examinations suggest that the government's policy response to the diaspora's altruistic intentions towards the educational system is ambivalent. While the government recognises the contributions of diaspora members to schools, colleges and universities, there is no direct acknowledgement of their support in policy documents. This begs the question whether the non-recognition in intentioned or an oversight.

Thus, going beyond the question of how the diaspora engages in education at their host countries, or the influence of its knowledge and skills transfers back home, this chapter has provided key insights into the dynamics and impact of diaspora finance on the educational system in Nigeria. In the next chapter, I explore the financial instruments that are used to mobilise diaspora finance and their potential to contribute to infrastructure development more broadly.

Chapter Eight Financialising remittances: issues, challenges and prospects

8.1 Introduction

As already intimated in Chapter Two, the primary aim of policy makers and national governments in their turn to the diaspora as development partners, was to reconstitute the money they send back to their homeland countries as important and legitimate sources of development finance. This was because of the exponential growth of remittances compared to official development finance (ODA) and foreign direct investment (FDI) which were declining and unstable. Thus, there followed a surge of remittance policies and the development of mechanisms to bring remittances into global financial systems.

Often, part of the broad policy motivation for developing these mechanisms has been to raise finance to boost the provision of infrastructure. However, while the mechanisms hold considerable potential, the extent to which they are linked to infrastructure development is currently limited and there is no proper contextual analysis or evaluation of their impact. This chapter is not a full impact evaluation of remittance financialisation mechanisms, but it maps out those that are in place and explores key indications regarding their success. It looks at the specific connection of diaspora finance to infrastructure development, which is rarely considered, and the scope and issues arising to the extent that the evidence allows.

The chapter explores three key points. First, amidst a wide array of premium diaspora-themed banking products and regular accounts, it explores the preference of members of the Nigerian diaspora for regular accounts and their reasons for shunning diaspora-themed products targeting them. Second, it examines ongoing efforts to raise housing finance from the diaspora for the expansion of the domestic mortgage market, highlighting the challenges being experienced in the implementation of the policy's objectives. Third, it argues that the Nigerian diaspora bond issue of 2017, acclaimed as a breakthrough for an African country in the international capital market, was in fact a missed opportunity to mobilise the financial resources of the Nigerian diaspora and it briefly examines the prospects of diaspora bonds on the wider regional scene. The chapter concludes with discussions of issues of mistrust of the government by the diaspora and the effects on policy efforts to leverage diaspora capital for socioeconomic development in Nigeria.

8.2 Context: financialisation of remittances

In broad terms, financialisation refers to the increasing role of financial motives, markets, actors and institutions in the operations of domestic and international economies (Epstein, 2005). It is fundamental to the structural transformations of advanced capitalist economies and financial institutions, states and households (Aalbers, 2019). Financialisation entails acquiring capital through financial channels rather than through trade and production and aims to benefit financial market actors including investors rather than the real economy (Aalbers, 2019; Krippner, 2012).

The growth of finance became more appealing because of the slowing down of overall growth rates and stagnation of the real economy (Sweezy, 1995). The financialisation agenda set the stage for the interest by the international public policy-making community led by the World Bank, to mobilise migrants' financial flows to their countries of origin as potential sources of money capital. However, the justification that was given was the need to explore alternative funding sources, in view of the crisis of development finance that was needed to achieve international development goals of alleviating the challenges of underdevelopment (Hudson, 2008).

Financialisation is an entry point to financial inclusion and deepening i.e., increasing access to the use of financial services by previously unbanked migrants and remittance recipients (Lindley, 2020). This happens through the contacts that people make with the formal financial sector during send and receive remittance transactions, which creates opportunities to induce them to open bank accounts. Thus, they would be able to build up financial history and be eligible for loans and insurance products. Banks and financial service providers would then have greater opportunities to cross- and up-sell financial products to them and to expand their networks (Lindley, 2020).

However, there are doubts whether or not remittances influence financial development i.e., the expansion of the size, efficiency, stability and access to the financial system of a country (Hacıoğlu et al., 2015). The sticking point is that while the inflow of remittances can stimulate the growth of the financial system, likewise, an already strong and viable financial system can be used to induce an increase in remittances (Oyelami and Ogundipe, 2020). This implies that the relationship between remittances and the expansion of the financial system is not as clear cut.

This was borne out in a major study of twenty-seven Sub-Saharan countries at different stages of development, including Nigeria, to investigate the remittances-financial inclusion nexus. The study concluded that remittances have the potential to positively influence financial inclusion and thereby the expansion of the financial sector (Oyelami and Ogundipe, 2020). This finding lent credence to an earlier econometric study by Oke et al. (2011) on the impact of worker remittances on financial development in Nigeria, which utilised data on remittance inflows versus the loanable funds that were available to the private sector from 1977 to 2009. Oke et al. (2011) concluded that remittances boost the operations of financial intermediaries and increase the level of loanable funds to the private sector. Overall, the dominant position in the literature is that financial development responds positively to remittance inflow (Oyelami and Ogundipe, 2020).

In terms of the broad-based promotion of diaspora investment, as far back as the early 2000s, the Nigerian government had recognised the potential of leveraging diaspora capital for infrastructure development. It mandated the Nigerian Investment Promotion Commission (NIPC) to provide information on investment opportunities in Nigeria to the diaspora in order to encourage them to invest in the country (Plaza and Ratha, 2011). There are several well-known examples of diaspora infrastructure investors in Nigeria such as Bart Nnaji [61] who founded an independent power transmission station in Abuja, which was one of the first private urban electricity providers in the country (Geometric Power, n.d.). This was during President Olusegun Obasanjo's second term in office (1999–2007), when the diaspora were formally recognised as development partners, and the government came up with a variety of programmes to encourage diaspora return and skills transfer (Wapmuk et al., 2014).

In 2019, the government established the Nigerians in Diaspora Commission (NIDCOM), a diaspora engagement institution that organises the annual Nigerian Diaspora Investment Summit (NDIS) in Abuja to showcase investment opportunities in key sectors of the economy including infrastructure and real estate (see Figure 8.1 for the 2019 event flyer). [62] NDIS aims to complement the efforts of the Nigerian Investment Promotion Council (NIPC) to drive foreign investments to Nigeria (NIPC, n.d.). There has been limited evaluation of these initiatives and the participation of the Nigerians in Diaspora Organisation (NIDO), which is a key diaspora association, is currently hampered by a dispute between NIDO officials and NIDCOM's management. The dispute relates to the correct interpretation of the NIDCOM Act about the number of NIDO members who should be on the NIDCOM board (The Guardian, 2020). In the

[61] Bart Nnaji was subsequently appointed as Nigeria's Minister of Power (The Economist, 2012).
[62] Gamlen (2019) describes diaspora engagement institutions as new formal government structures dedicated to emigrants and their descendants.

next section, I explore in greater detail the three main mechanisms that are being used in the Nigerian financial system to financialise the diaspora's money transfers from their host countries.

Figure 8.1 *Nigeria Diaspora Investment Summit 2019 flyer*

8.3 Bank accounts: from premium non-resident to regular facilities

The Commonwealth (2016) estimates that Nigerian diaspora workers worldwide have savings of $2.8 billion, held mostly in bank deposits at their host countries. While remittance flows are already making significant contributions in recipient countries including Nigeria, there are interests to further leverage the potential of diaspora savings for development impact. Thus a range of banking products have been developed targeting diaspora savers and investors directly (The Commonwealth, 2016). Nigerian banks and financial institutions offer a range of premium diaspora accounts which include savings and current accounts denominated in the Naira (₦), Dollar ($), Pounds (£), Euro (€) or the West African CFA franc. With these accounts, people can access financial services and products including loans, mortgages, index and mutual funds, and carry out basic international banking transactions. The accounts are often linked to specialised investment funds in infrastructure facilities including property and real estate, sovereign bonds, equity investments i.e., private equity, venture capital, mutual funds and social impact ventures.

One of the earliest funds is the Meristem Diaspora Trust by Meristem Trustees which enables fund managers to act on behalf of diaspora investors to arrange non-banking services e.g., managing the construction processes for those who are interested in building a house in Nigeria (Meristem Securities, 2021). Another example is the Nigerian Diaspora Trust by United Capital which offers diaspora subscribers the opportunity of channeling the return on their investments towards acquiring real estate or other assets (United Capital, 2019). However, these premium accounts are not as popular with the diaspora as are regular domestic bank accounts.

My research findings suggest that diaspora members prefer regular savings and current accounts denominated in the Naira (₦) to premium diaspora-themed accounts. Research participants noted that the regular accounts are relatively easy to open and operate, and most of them can be accessed remotely online. With these accounts they can carry out day-to-day banking transactions including savings and investments in a wide range of financial products such as stocks and shares, and treasury bills.[63] They can also carry out basic international banking transactions. This observation aligns with a finding by The Commonwealth (2016) that efforts in remittance receiving countries targeting the diaspora through the use of diaspora-themed banking products have had limited success. It also aligns with the observation by Zapata (2013) in a study of Colombian migrants in London, that they were not participating as such in financial products targeting them from Colombia.

My research helps to illustrate this point further, as ten survey respondents and interviewees noted that they had invested in Nigerian treasury bills by funding their regular bank accounts in Nigeria. Also, Dipo[64] - an informant, told me that in 2016, he had a substantial amount of money in the UK which he decided to invest in Nigerian treasury bills as the interest rate was significantly higher than what obtained in the UK.

[63] (The Commonwealth, 2018) In a survey of people of Nigerian origin in the UK, 21% reported having stocks and shares in Nigeria while 40% said they were interested in investing in the Nigerian stock market.

[64] Interview, Dipo, London, October 2018.

So, he transferred the money to his Nigerian bank account in order to make the investment.

An important reason why the diaspora prefer regular bank accounts to special diaspora-themed banking products is the concern that government agencies could use the information they provide when opening premium accounts to target them for additional levies and taxes of their foreign income. However, with the regular accounts they would not have to provide details of their residency abroad and as such would be treated as domestic customers by the banks.

Currently, non-residents are not required to pay taxes on income received or derived outside Nigeria (Federal Republic of Nigeria, 2020). However, the diaspora's concerns are founded on calls that are being made to the government by some economic policy analysts to consider imposing additional taxation on the foreign earnings of non-resident Nigerian citizens as a means of increasing government revenues (Harmon, 2021).[65] This is similar to a situation wherein Eritrea famously imposed a two percent tax on the overseas income of its citizens living abroad. The move was not popular with the diaspora, and host country governments regarded Eritrea's attempts to enforce collection of the tax as being illegal (The Economist Intelligence Unit, 2016). However, feasible or not, these rumours currently deter greater take up of diaspora-themed banking products.

In the next section, I go on to explore diaspora mortgages and securitisation – another category of remittance financialisation instruments. While they are not as widely used as regular bank accounts and diaspora-themed products, they also have the potential of being used to mobilise diaspora finance.

8.4 Diaspora mortgages and securitisation

8.4.1 Diaspora mortgages

As noted in Chapter Two, housing loans are the most common transnational loans that that are available to the diaspora from banks at their home countries. A benefit of transnational loans is that regular remittance transfers can be used to establish credit worthiness and to pay off the loan, while the house serves as loan collateral (Agunias and

[65] Calls for a diaspora tax mirror the proposition by Bhagwati (1976:34) for a 'Brain Tax' on migrants in order to compensate less developed countries for the loss of their best trained citizens to developed countries.

Newland, 2012). Sometimes, the loans are subsidised by the origin country government with the aim of attracting the diaspora's participation and expanding access to mortgage lending in the domestic market. Examples of countries that have subsidised mortgages for their nationals living abroad are Colombia, Mexico, the Philippines and Burkina Faso (Agunias and Newland, 2012).

From the discussions in Chapter Six, we know that the Nigerian government is currently implementing a housing policy objective, aiming to expand the domestic mortgage market. Towards this objective, the government established the NMRC in 2013 to explore both domestic and foreign capital markets (NMRC, n.d.). Initially, NMRC was restricted to refinancing mortgages in a selection of shareholder banks, but the Central Bank later authorised it to expand its refinancing activities to all commercial and mortgage banks in order to increase access to mortgage finance (NMRC, 2020).

Subsequently, there has been an increase in the number of Nigerian banks offering mortgage loans including foreign currency mortgages to non-resident Nigerians to enable them to acquire property in Nigeria. Late in the spring of 2019, the key institutional players in the housing sector including the Federal Mortgage Bank of Nigeria (FMBN), Nigeria Mortgage Refinance Company (NMRC), Mortgage Banking Association of Nigeria (MBAN), Real Estate Developers Association of Nigeria (REDAN) and a selection of mortgage banks and housebuilders held workshops and exhibitions in London (UK) and Houston (USA) to sensitise the diaspora on the government's intentions for diaspora mortgages[66]. I attended the London event and the cover page of the brochure is shown in Figure 8.2.

The diaspora mortgages were to be made available in phases and the initial offers would be at the prevailing interest rates on the open market in Nigeria. Currently, mortgage borrowers are typically expected to make equity contributions of up to 40 to 50 percent of the value of loans, for a ten-year tenor and at double digit interest rates. These terms are significantly more onerous than what commonly obtains in the UK and was a major source of concern at the workshop, however, the Managing Director of FMBN, Ahmed Musa Dangiwa reassured us that plans were ongoing to recapitalise the bank which would help to increase access to and the affordability of mortgages. He explained

[66] Since 2005, the Columbian government in association with Colombian property developers and financial institutions has been promoting international housing fairs to Colombian migrants in New York, Miami, Madrid and London. The aim of the fairs is to offer new mortgage-financed housing to migrants (Zapata, 2013).

that the government's aspiration was that subsequently, mortgages would be available at single digit interest rates in line with what obtains in the National Housing Fund (NHF). It is worth noting that while the uptake of diaspora mortgages remains to be seen; however, I am of the view that their success would depend not only on national economic conditions but very importantly on the perception of Nigeria by would-be diaspora borrowers as a safe place to for their housing investments.

The Nigerian government's housing policy thrust is similar to the remittances-for-housing programmes in Colombia and the outcomes are likely to be similar. As I have already indicated in Chapter Two, in the context of a broader and global financialisation agenda, the Colombian government has been making efforts to refocus housing away from consumption to investment, by positioning the financial sector as the primary medium to access both public and private housing (Zapata, 2018). The government aims to institutionalise transnational practices among migrant households and their links with global capital and finance, by channelling the flow of remittances for housing provision though financial markets (Zapata, 2018). However, the remittance-for-housing programmes have recorded limited success due to a disconnection between the aspirations of migrants for homeownership and policy objectives to induce development through their remittances (Zapata, 2018). For example, Zapata (2018) noted that the house purchasing process through the programmes is difficult and entails significant additional administrative costs. Hence, Colombian migrants find alternative ways to realise their homeownership dreams back home.

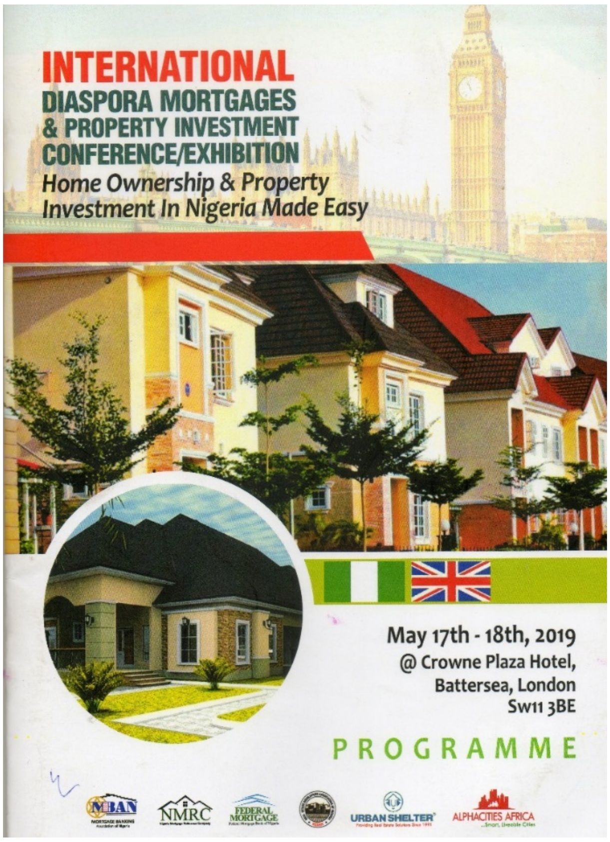

Figure 8.2: *Nigerian Diaspora Mortgages Exhibition brochure*

8.4.2 Securitisation of remittances

As defined in Chapter Two, securitisation is a financing technique through which income generating assets (e.g., loans) are pooled together and converted into financial instruments i.e., securities which can be sold through financial markets to raise finance from investors. It affords the opportunity to a company (originator) that has a variety of asset-backed loans (e.g., mortgages) or non-asset backed debts (e.g., consumer debt) to pool them together and sell the rights to receive payments in the future to another entity which could issue them as tradeable securities (e.g., bonds) to investors in the originating company. Thus, securitisation enables the originator to raise capital for its operations while providing returns to investors.

There are two important reasons why future flow securitisation transactions can be attractive to originators. First, the cost of raising finance is reduced if the pool of securitised assets is large enough to offset the associated high transaction costs. Second, the strength of the originator as a going concern is more important to investors than the potential unfavourable international credit rating of the country where the originator operates from (Hughes, 2011; Ketkar and Ratha, 2008; McCaig, 2009). This means that borrowers in jurisdictions suffering from volatility can have access to foreign capital even during times of turmoil (Hughes, 2011).

Interest in securitisation as a financing instrument increased following the Mexico financial crisis in 1994-95. After the government devalued the peso against the US dollar, borrowing costs rose and sovereign ratings were downgraded for major Latin American countries. Borrowers dominated the market with Mexico alone accounting for more than half of all future flow securitisation transactions worldwide as banks turned their attention to the securitisation of workers remittances (Ketkar and Ratha, 2001).

Securitisation played a prominent role in the global crisis of 2008 after which it became unpopular (Senarath, 2017). There were poor underwriting standards for loans, flawed ratings, and intermediaries issued securities without adequate risk assessments (IMF, 2015). However, there are renewed efforts by international financial institutions to reform securitisation markets and spur demand for the mechanism. For instance, the IMF, intending to strengthen the appeal of securitisation has developed a suite of risk mitigation measures that can be used by the supply and demand sides of the market (IMF, 2015).

Securitisation provides a platform to bring together previously private and informal flows e.g., remittances, into the 'global development architecture' and foreign worker money transfers have been successfully securitised (Hudson, 2008:315; McCaig, 2009). Shimeles (2010) estimates that African countries can raise up to $2 billion annually through remittance securitisations, however, the potential of securitisations has not been fully exploited in low-income countries, due to weak financial sector development, inadequate working relationship and experience in international banking, and low capacity to enforce contracts and protect creditors.

Securitisations have not been much used in Nigeria and an exhaustive search of international financial databases for remittance securitisations revealed only two transactions. Both of them were arranged by the African Export-Import Bank (Afrexim Bank) which has a programme of mobilising external finance (including remittances) for projects in Sub-Saharan Africa (Afreximbank, 2015).

First, in 2004, Afrexim Bank arranged a loan of $100 million and ₦5 billion to Intels Group, a private oil and gas company operating in Nigeria, Angola, Ivory Coast, and the Republic of Congo to expand its operations. The total loan amount was arranged in three tranches (A, B, C) of short-term inter-bank loans between Afrexim Bank (originating domestic bank) and Standard Chartered (correspondent foreign bank). It was guaranteed by Intels Nigeria, Intels West Africa and Intels International. Tranche A was a remittance backed loan of $50m obtained through the securitisation of MoneyGram remittance receivables. It was a two-year revolving loan with an option to extend for a year and it paid 350 basis points (bp)[67] over the London Inter-Bank Offered Rate (LIBOR) (Global Capital, 2004; Phillips, 2013).

Second, in 2012, Nigeria's Skye Bank[68] (originating domestic bank) received a five-year amortising loan of $150 million from Citi Bank and Standard Bank (correspondent foreign bank) to be offered as loans to Skye Bank's corporate customers who were involved in exports and imports to Nigeria. Again, the loan was arranged by Afrexim Bank and was backed by the securitisation of remittances sent through Western Union in North America and Europe (Global Capital, 2012; Trico Capital, 2012). The cover page of the loan brochure is in Figure 8.3.

The Nigerian government though the NMRC is interested in mortgage securitisations and the World Bank has been helping NMRC to build capacity in the area through the advisory facility of the bank's Housing Finance Development Project for Nigeria (World Bank, 2021b). It is worth noting that the bank's policy of promoting housing finance over collective provisioning in efforts to relieve housing shortages in developing countries has been criticised as being thoroughly limited. A case in point is the dramatic failure of the approach, evidenced by the global financial crisis that was triggered by the inability of low-income households to keep up with the payments for their securitised debt-financed homes (Waeyenberge, 2018). Considering that little has changed in the bank's ideological stand, the push to deepen the mortgage market in Nigeria via securitisation will be watched closely in development finance analysis and research circles. I now explore the use of diaspora bonds to mobilise diaspora finance for development purposes, including infrastructure provision, by examining various aspects of the Nigerian diaspora bond issue of 2017.

[67] 1 basis point = 0.01% interest rate

[68] Skye Bank was taken over by Polaris Bank in September 2018

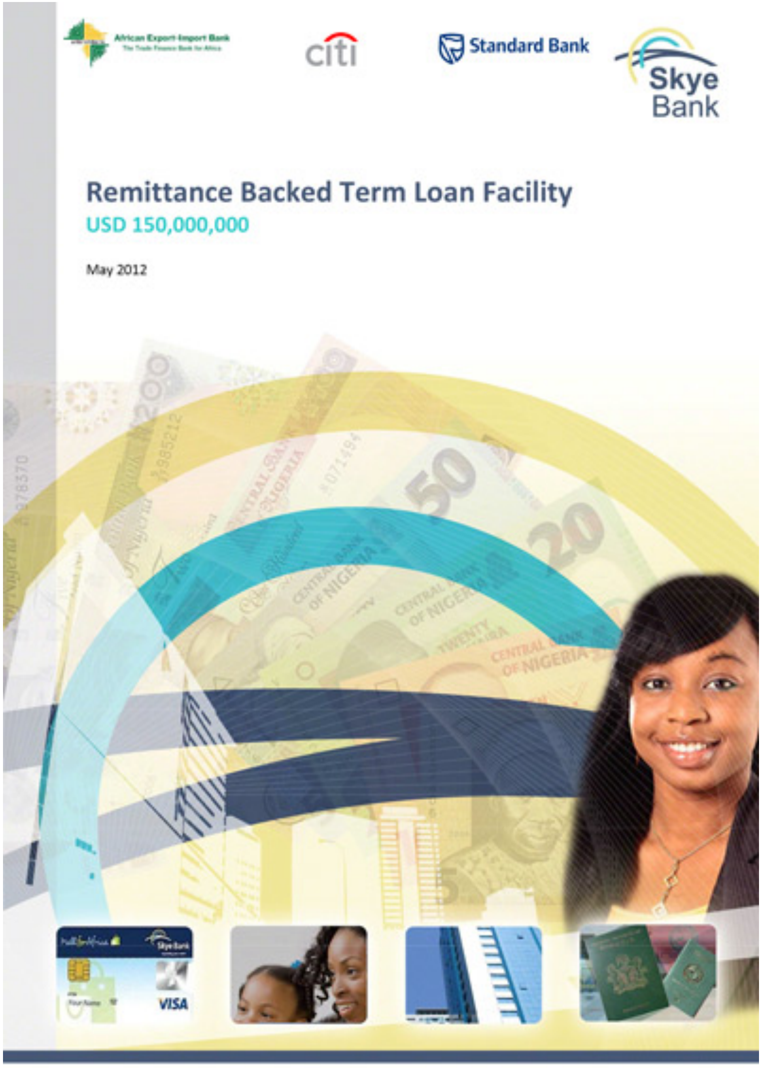

Figure 8.3: *Skye Bank remittance backed loan brochure*

8.5 Diaspora bonds

Developing countries use diaspora bonds to grow their domestic capital markets, to diversify asset composition in order to spread risk, and to underwrite capital intensive projects due to traditional financing methods losing their influence (Agunias and Newland, 2012; Kayode-Anglade and Spio-Garbrah, 2012; Ketkar and Ratha, 2001). The assumption is that the diaspora will accept longer maturity terms and lower than market interest rates as a 'patriotic discount' towards the development of their country of origin (Ketkar and Ratha, 2010:252). However, in reality, countries like Israel and India with a history of diaspora bonds have found out that the discount is usually insignificant and sometimes does not materialise. Ketkar and Ratha (2010) emphasise that patriotism alone will not be sufficient to motivate the diaspora to invest in bonds. They must have confidence in the government of their origin countries, and that the funds raised will be invested in projects they like, such as community infrastructure, housing, medical facilities, modernisation of airports and railways, extension of transport infrastructure to smaller cities, and tourism development. Therefore, countries with a hostile diaspora, political insecurity or weak institutions will find it hard to market diaspora bonds without credit enhancements by credit worthy institutions (Ketkar and Ratha, 2010, 2007).

In spite of their professed benefits, the actual number of diaspora bonds issues to date is quite small (Ketkar and Ratha, 2010). First, there is limited awareness about this financing mechanism and governments are often deterred by the complexity of structuring bond instruments. Second, many countries still do not fully appreciate the financial capacity and resources of their diaspora. For instance, a World Bank survey found that many governments do not have complete mapping of their citizens abroad: they do not know where they are located, how much they earn, save or invest (Plaza, 2009). Third, many countries that start off with the intention of issuing diaspora bonds often abandon their plans when they find other avenues of meeting their financial need (Ketkar and Ratha, 2010).

8.5.1 The launch of Nigeria's diaspora bond

Against this backdrop, in June 2017, Nigeria issued its first diaspora bond of $300 million as a retail financial instrument. Due to the prominence of the initiative and the issues it raises, the bond is worth covering in some detail in this thesis. The process was coordinated by the Debt Management Office (DMO) which has been responsible for managing the government's internal and external borrowing since it was established in 2000. An initial press statement through the London Stock Exchange mentioned that the bond proceeds would be used to fund major infrastructure projects. However, the final bond prospectus did not include any specific project and merely stated that the proceeds would be used for capital items in the budget (London Stock Exchange, 2017; U.S. Securities and Exchange Commission, 2017). The DMO did not provide any insight on this particular issue, however, it is likely that this was to allow the government greater flexibility in the disbursement of the bond's proceeds to projects.[69]

Nigeria had four years of preparation (2013 to 2017) prior to the launch of the bond. Government officials held two rounds of consultation with the diaspora in the UK and US in 2014 and 2017, to sensitise them about the government's plans and to assess

[69] Interview, Ms. Patience Oniha, Abuja, July, 2018.

their interests and abilities to invest.[70] Initially, the government had planned to raise $100 million dollars but it subsequently increased the amount to $300 million after observing the interest shown by the diaspora (Dulue Mbachu, 2014).

Early in 2016, the government appointed legal and financial advisers to help with the navigation of financial regulations in the international capital market, in particular those of the Financial Conduct Authority (FCA) in the UK, and the Securities and the Exchange Commission (SEC) in the US (Rustomjee, 2018). There was some delay in the run up to the Nigerian general elections of March 2015, but the bond was finally issued in June 2017.[71] It was listed on the London Stock Exchange (LSE) and sold to underwriters in the international capital market. It had a minimum subscription value of $2,000 and multiples of $1000 thereafter, and was issued at 5.625 percent coupon rate and a five-year maturity period. (Thomson Reuters Eikon, n.d.). The bond was purchased by twenty-nine fund managers on behalf of clients in the UK, US, Denmark, Ireland, Germany, Switzerland, France, Liechtenstein, Italy and Japan (Thomson Reuters Eikon, n.d.).

8.5.2 A success or a missed opportunity?

Nigeria's diaspora bond was 130 percent subscribed demonstrating investor confidence in the economy (London Stock Exchange, 2017), and its financial success can be attributed to the following reasons. First, the government had enough time to prepare before going to the market, and it carried out market soundings, appointed advisers and registered the bond with the FCA and SEC. This approach was commended by Ratha (2013) as a 'smart move' and the first time that a diaspora bond was following the right process after Israel's bonds. Second, Nigeria had past experiences of sovereign bonds and had recently raised $1.5 billion through Eurobonds in February 2017. Also, the process was led by an experienced technocrat, Ms. Oniha, the Director General of Nigeria's Debt Management Office, who informed me that:

> My experience with the first Eurobond that was issued in 2011 … you still have to do quite some amount of work … you are the project owner … you have to take decisions … advisers can only advise you … you have to be in the driver's seat.

[70] Interview, Ms. Patience Oniha, Abuja, July, 2018.
[71] Interview, Ms. Patience Oniha, Abuja, July, 2018.

Third, by complying with the FCA and SEC regulations, Nigeria greatly enhanced perceptions about the bond's credibility in the capital market. Fourth, the bond was priced attractively at a coupon rate of 5.625 percent and this was at a time when interest rates were yet to recover from near zero values after the 2008 global financial crisis. Therefore, wealth managers seeking better returns on investments were quick to subscribe to Nigeria's offer.[72] Fifth, it is possible that the anti-corruption stance of President Buhari's government at the time helped to boost investor confidence. While the bond prospectus acknowledged that corruption was a problem in Nigeria, it also highlighted various steps that the government was taking to remedy the situation including the investigation of financial crime suspects, high profile arrests, and forfeiture of assets by people who were considered to have benefitted from the proceeds of corruption.

Nigeria's diaspora bond was commended as a success story and a first for an African country (Uzor, 2017). However, some issues emerged that beg the question whether the bond was as much of a success as was claimed. An indication of this came from the observation that diaspora participants in this study could not point to anyone among them who had been able to purchase the bond. This caused great disillusion in Nigerian diasporic communities and mistrust of the government's handling of the sale. Dr Douglas[73], a prominent leader in the UK-Nigerian community summed up the displeasure that was felt at an interview in London as follows:

> Before we knew it, it was all taken up … I haven't seen members of the Nigerian public in the UK who managed to subscribe, no! So how did it happen, how did it just evaporate within a short period of time? That was not properly executed at all! I mean if there is a way they can do some kind of tracing to find out who had taken up this thing … what they've probably done is to use people within, a few people within the diaspora to channel the monies … so they need to look into that to see how it was executed.

I voiced these concerns to Ms. Patience Oniha[74], the Director General of the Debt Management Office in Abuja and she explained what had transpired as follows.

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[72] Rustomjee's (2018) also alludes to careful planning, obtaining regulatory approval and competitive pricing as the success factors for Nigeria's diaspora bond.
[73] Interview, Dr. Boma Douglas, London, February, 2018.
[74] Interview, Ms. Patience Oniha, Abuja, July, 2018.

In 2014, at town hall meetings with the diaspora in the UK and US, Nigeria's Minister of Finance, Ngozi Okonjo-Iweala presented the government's plans for a diaspora bond. The meetings were facilitated by the Nigerian High Commission in the UK and the Consulate in New York and Atlanta. They were held in London and New York because of the large concentrations of Nigerians there. A very important feedback from the meetings was that while the diaspora were interested to invest in Nigeria, they lacked confidence in the government and wanted reassurance that the government would be accountable with the uses of the bond proceeds. Building on the rapport from the initial consultations, government officials returned to the UK, US and Switzerland for market soundings with potential investors in 2017. Two members of the Nigerians in Diaspora Organisation (NIDO) were contracted to organise roadshows where the bond was presented to diaspora members.

Just before the bond went public, the DMO was alerted that both FCA and SEC regulations prohibit the marketing of non-mainstream pooled investments to retail clients. This is because unlike sophisticated investors, retail investors are not expected to have sufficient knowledge and experience of financial and business matters to be able to evaluate the merits and risks of such financial instruments (Financial Conduct Authority, 2021). It was a serious oversight on the part of the government's advisers and it was decided that the only way forward was to sell the bond through brokers acting on behalf of wealthy clients. Subsequently, the bond was issued through a network of fifty-one private funds, and was purchased by investment managers for seemingly obscure subscribers who were not necessarily of Nigerian origin (Thomson Reuters Eikon, n.d.), or were motivated by a sense of patriotism or interest to contribute to Nigeria's development.

I asked Ms. Oniha[75] whether Nigeria was likely to return to the market with another diaspora bond soon but her response was non-committal, 'it depends on our estimate of the demand, the budget deficit and the capacity of the diaspora'. Several factors may account for these reservations. At the time of the interview, Nigeria had borrowing targets of sixty percent from domestic sources and forty percent from external sources. It had introduced three successful domestic bonds i.e., the savings bond, green bonds and the Sukuk (Islamic bond) in additional to previously existing government bonds and treasury bills. Therefore, any future borrowing would indeed depend on an

[75] Interview, Ms. Patience Oniha, Abuja, July, 2018

estimation of the demand. Also, the value of the diaspora bond was relatively small compared to other external sources such as the Eurobond and the country may wish to prioritise opportunities to raise larger amounts.

Another important matter is that the bond did not adequately capture the diaspora's capacity to invest and the opportunity was missed to be able to test and exploit that more effectively. It would appear that the government was conservative in its estimation of the diaspora's capacity, considering that in 2019 they sent home $23.8 billion as remittances, representing 5.3% of Nigeria's GDP (Ratha et al., 2020b). While most of the money was for subsistence and not for productive uses, its sheer size hints at the diaspora's capacity to invest a lot more than the $300 million that was issued through the bond. This could well be the case in view of the fact that diaspora bonds are expected to perform well in countries with a significant number of first-generation migrants in developed countries, who are skilled, patriotic and have confidence in the government at the country of origin.[76] Again, opportunities to test these assumptions were lost as the diaspora were excluded, albeit inadvertently, from participating in the bond due to FCA and SEC restrictions. Also, The Commonwealth (2016) notes that there is a big difference between the stated investment interests of diaspora members and their actual practices. This underscores the significance of the missed opportunity to assess the investment preferences of Nigeria's diaspora more accurately, considering the high level of interest they had shown in the bond during market soundings.

Furthermore, on a related note, it is arguable whether as many diaspora members as were initially forecast would indeed have participated in the bond. This is because the minimum bond investment value of $2,000, was close to the average amount of £2,000 ($2,741) that individuals sent home yearly.[77] Thus, most of them would likely have had to dip further into their savings to be able to invest. Another possible constraint is that the diaspora are more likely to purchase diaspora bonds that are sold in small denominations (Ketkar and Ratha, 2008). Also, as the government did not include a list of projects to which bond proceeds would be deployed, potential diaspora investors may have hesitated to participate due to their prior mistrust of the government (London Stock Exchange, 2017; U.S. Securities and Exchange Commission, 2017).[78]

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[76] (Ketkar and Ratha, 2008) include skilled migrants, migration history, patriotic discount, level of governability of origin country as factors influencing motivation to invest in diaspora bonds.
[77] Survey participants sent a median of £2,000 yearly over a five-year period.
[78] (Ketkar and Ratha, 2008) highlight that the diaspora are likely to buy diaspora bonds whose proceeds are invested in good projects.

In spite of the diaspora's misgivings about bond, importantly, the bond achieved the government's financial objective which validated the earlier decision not to restrict the sale to people of Nigerian origin alone. Thus, there are lessons to be learned, and this would appear to be the way forward for future diaspora bonds.[79] However, greater effort should be made to overcome the inadvertent exclusion of interested diaspora investors from participating in future bond issues.

8.5.3 Regional developments and prospects for diaspora bonds

The financial success of Nigeria's diaspora bond demonstrates clearly that there is appetite in the international capital market for financial products from Nigeria that meet the requirements of investors. It also hints at opportunities for developing countries to raise finance through diaspora bonds provided they are able to satisfy the expectations of investors, and in particular to comply with international financial regulations.

Therefore, for all its issues, Nigeria's bond has paved the way for other African countries contemplating the use of diaspora bonds. This is important given that, in the past, countries have run into difficulties with diaspora bonds. In Ethiopia, two diaspora bonds were issued in 2008 and 2011 for the Great renaissance dam but both fell short of their financial targets. Despite not obtaining the approval of the US Securities and Exchange Commission, the Ethiopian Electric Power (EEP) went ahead to promote the bond to Ethiopians living in the US in a series of road shows in major cities, through radio and television advertisements, and on the website of the Ethiopia Embassy. Although the bond only raised \$5.8 million, the US SEC successfully prosecuted EEP for violating US securities laws by selling an unregistered bond to US residents. Consequently, EEP agreed to return all the money (with interest) that it had received from investors (U.S. Securities and Exchange Commission, 2016). This had a chilling effect on aspirations for diaspora bonds but Nigeria's success has revitalised interest in bonds, although Nigeria had to navigate its own challenges to be able to meet regulatory requirements as we have seen. Following in Nigeria's steps, Rwanda is currently preparing a \$10 million diaspora bond which will not be restricted to people of Rwanda origin alone, to build four hundred affordable homes for keyworkers in Kigali (AFFORD, 2019).

[79] In an interview with Prof. Gibril Faal, he welcomed Nigeria's approach and proposed that future African diaspora bonds should target 'Africans in diaspora and friends of Africa' so as to stand a better chance of financial success.

From a regional cooperation angle, in 2012, heads of states and governments of the African Union, at the Global African Diaspora Summit in South Africa, agreed to establish an African Diaspora Finance Corporation (ADFC) for the purpose of mobilising diaspora funds for structured investment in socially responsible and impactful ventures and projects (including infrastructure projects). When it becomes operational, ADFC will regulate and manage diaspora bonds, mutual and endowment trust funds from African countries (Faal, 2019). ADFC's framework recognises that foreign portfolio inflows (FPI) into Africa are at a rudimentary stage. For example, between 2013 and 2017, the total FPI into Africa was $71.7 billion i.e., 1.8% of total global flows, which was grossly inadequate for the continent's development needs. In developing the framework, the following two scenarios were considered for an African diaspora investment fund: first, if African diaspora members were to invest one percent of their annual savings at their host countries, a sum of $337 million could be raised each year. Second, if one percent of Africa's forty million diaspora members in North America alone were to invest $1000 each, a total amount of $400 million could be raised annually (Faal, 2019).

AFDC is a welcome development as the infrastructure needs in African countries cannot be met from domestic funding sources alone. For example, as I previously noted, Nigeria's National Planning Commission (2014) estimates that $3 trillion would be required over a 30-year period to address the acute infrastructure shortages in the country. This is clearly unachievable from conventional funding sources alone as it means that $100 billion would be needed yearly for infrastructure alone which far exceeds Nigeria's total annual budget.[80] (Ministry of Budget & National Planning, 2017).

However, by reviewing AFDC's projections in the light of the findings in this study reveals the need for a closer look at estimates of the amounts that can be raised from Africa's diaspora members. First, an important factor to consider is the potential adverse effect on remittances, of the rise of nationalism and stricter immigration controls in western countries. The forecasts may also need to be adjusted to accommodate a potential decay of remittances as first-generation diaspora members retire and become less active financially. This is because the 1.5- and second-generation diaspora members are unlikely to be as interested in sending money back home, due to a weakening of social ties with the people there.

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[80] Nigeria's total budget was $27.1 billion in 2020 (Ministry of Budget & National Planning, 2017)

Second, in the wake of the COVID-19 pandemic and the anticipated hardship in immigration countries, remittances to low- and middle-income countries (LMIC) were predicted to decline by 20 percent in 2020, while the possible effects on future years were not known (KNOMAD, 2020). This point about the probable effect of COVID-19 on remittances is worth covering in some detail because of discrepancies that were subsequently found in the forecasts, and the varied experiences of remittance receiving countries during the pandemic.

In a review of its forecast in May 2021, World Bank (2021) noted that remittances had defied predictions and were found to have been resilient during the COVID-19 crisis. The official recorded flows to low- and middle-income countries was $540 billion in 2020, and only fell by 1.6 percent below the official value of $548 in 2019. However, there were significant regional differences as follows: remittances to Sub-Saharan countries fell by 12.5 percent which was almost entirely due to a sharp decline of 28 percent in Nigeria. However, they rose by 2.3 percent in other Sub-Saharan countries during the same period. This has made policy analysts to speculate why some countries were able to keep remittances flowing while they declined markedly in others (Mughogh, 2020). However, others emphasise the countercyclical nature of remittances, whereby migrants send more money back home when times are hard to ensure that their families and friends have enough funds to live on (Bahar, 2021).

In my view, it is highly probable that Nigeria's experience is related to the general decline in foreign direct investments to the country since 2011, falling to their lowest level of $2 billion in 2018 (IFC, 2020). In relatively recent years, the scale of the socio-political problems being experienced in Nigeria has risen sharply, and the government's handling of the affairs has resulted in a significant loss of confidence in the economy both within and outside Nigeria. Thus, businesses have been divesting from the economy with some of them relocating to more favourable climes in the region including Ghana. This development could be the reason for diaspora apathy and could have contributed substantially to the sharp drop in the level of remittances during the COVID-19 pandemic. The situation in Nigeria chimes with postulations by Ketkar and Ratha (2010) that countries with a hostile diaspora, political insecurity or weak institutions will find it hard to mobilise the financial resources of its diaspora.

8.6 Financial trust issues

The diaspora are participating in the financial system in Nigeria, however, much of their contributions are flowing in ways that are not obviously 'diaspora' channels and as such are not being credited to them. For instance, among my research participants, most of their non-subsistence money transfers for investment in stocks and shares, treasury bills and bonds were being channelled through regular domestic bank accounts while premium diaspora-themed financial mechanisms were not much used. Also, they do not respond as much to direct policy efforts targeting them as to information they receive from networks of family, friends and associates in Nigeria.

The above scenario stems mainly from their mistrust of the government which was a recurrent theme in discussions with diaspora members during my fieldwork period. Mistrust is a great barrier to the diaspora's participation in the economy, beyond transfers for the subsistence of family members, donations to community projects, and investments in personal enterprises and projects. It stems from inconsistent policy formulation and implementation, poor communication of intent, lack of transparency, bureaucracy and corruption on the part of the government. To illustrate this point, I present three accounts involving the government and government officials that reinforced suspicions about the government's motives.

First, the government's stance on diaspora-themed offerings and in particular how they are communicated sometimes exposes the internal jostling in government circles for ownership and control of policy measures. A related scenario played out in a recent and well-publicised incident involving NIDCOM and United Capital, a financial services group that had developed a fund – the Nigerian Diaspora Trust, to enable members of the diaspora to invest in a variety of assets in Nigeria. While in 2016, the head of NIDCOM – Abike Erewa-Dabiri had publicly endorsed a similar offering by another investment company – the Meristem Diaspora Trust (African Voice, 2016), however, in 2019, she censured United Capital's offering and made public statements warning that the fund could only be operated with NIDCOM'S approval (Bassi, 2019).[81] Notwithstanding, to date, United Capital is still promoting its diaspora fund, although it is not clear whether it sought to comply with NIDCOM's request retrospectively (InvestNow, 2021). It is arguable whether NIDCOM indeed has oversight of the financial

[81] Gamlen (2019) lists facilitating and channelling migrants' remittances into national development as objectives of diaspora engagement institutions.

services sector as Dabiri-Erewa's actions imply, as that responsibility clearly lies with the Central Bank (Central Bank of Nigeria, n.d.).

Months after upbraiding United Capital publicly, Dabiri-Erewa went on to unveil plans by NIDCOM for a new fund for diaspora investments in Nigeria (Olaniyi, 2020). Therefore, her reprimand of United Capital led people to draw the conclusion that she was merely attempting to stifle United Capital because NIDCOM had ambitions in the territory. The government has now set up a committee to look into modalities for a diaspora investment fund, which is to be led by the private sector and driven by the diaspora, which further confirmed speculations about Dabiri-Erewa's actions (Odu, 2020). It is noteworthy that such incidents are quite common in the interactions between state and business actors in Nigeria, and not only in the diaspora engagement arena as shown through the next account.

Second, diaspora members are wary of sending both solicited and unsolicited business and development proposals to the government in Nigeria, fearing that government officials could steal them and go ahead to implement them as their own personal initiatives while bypassing the originators of the ideas. One of my research survey respondents put it this way, 'government needs to stop stealing diaspora projects and business proposals'. Another respondent said, 'Nigeria is governed as a close company' by which they meant that Nigeria is controlled as if it is a private company that is owned by only a few individuals.

Oseni's[82] experience helps to sheds more light on this particular concern of diaspora members. He had sent a speculative proposal to a state government in northcentral Nigeria for the establishment of learning centres in information and communications technologies (ICT). His idea was to provide ICT hubs where the youth could learn mobile technologies, web development and entrepreneurship skills. After receiving the proposal, a senior aide of the state governor asked Oseni to provide detailed information on how to implement the programme which he did. However, to his surprise, the aide stopped corresponding with him altogether and Oseni only learnt that the government had gone ahead to set up an 'ICT Hub' in the state capital, after reading glowing reports in the Nigerian news about the government's achievement in setting up a 'world-class' ICT facility to train the youth. When Oseni tried to follow up with the

[82] Interview, Oseni, London, October 2018.

programme's managers for information about what had happened to his proposal, he was rebuffed so he vowed never again to send another proposal to Nigeria.

A third example involves a recent remittance policy of the Central Bank, which has drastically changed ways in which personal international money transfers are received in Nigeria. Previously, all money transfers sent via official channels including banks and international money transfer operators were paid directly into the bank accounts of recipients or they could be collected as cash from agents operating in Nigeria. However, in November 2020, the Central Bank radically changed the regulations and directed that money transfers to Nigeria were to be paid out in US dollars, either as cash at designated banks or directly into recipients' domiciliary bank accounts which are denominated in US dollars only (Central Bank of Nigeria, 2020). To receive cash payments, remittance beneficiaries are required to provide official forms of identification such as international passports, driver's licences, national identity cards, voter's registration cards and their bank verification number (Sendwave, n.d.). As the US dollar is not legal tender in Nigeria, recipients are then expected to exchange the foreign currency they receive into Naira – the Nigerian currency, at licensed money exchange operators called 'Bureau de change'.

The Central Bank claimed that the reason for the about-turn was because international money transfer operators were profiteering from remittances by trading foreign currencies sent to Nigeria in ways that enabled them to exploit price differences between sending countries and Nigeria, rather than sending the funds through official banking channels. Thus, the Nigerian economy was not enjoying the benefits of the foreign currency inflows and the policy aimed to address the issue. However, it is clear that the Central Bank's primary objective was to increase its foreign currency reserves, in order to improve the country's balance of payment position and reduce dependence on external borrowing for foreign currency needs in the economy.

In hindsight, the move was the bank's response to a significant decline in remittance inflows to Nigeria during the COVID-19 pandemic in 2020, as noted in the preceding section. However, the policy appears to have focussed more on how the government could increase remittances again to achieve its fiscal objective, rather than looking into the root causes of the decline in the first place. Also, the government did not consider the primary motivation for remittances, which is to provide for the subsistence needs of the diaspora's loved ones as seamlessly as possible.

The implementation of the policy will have far reaching consequences on remittance relations between senders, recipients and the government. For a start, the requirement for official forms of identification for cash payments will exclude people who do not have them from receiving remittances directly. Also, people who are unable to go into a bank to receive a payment and those who find it challenging to open and operate a US dollar denominated account, due to the stringent requirements when compared to the requirements for Naira accounts, will likewise be excluded. The policy will increase reliance on the use of intermediaries between remittance senders and receivers, and the risk that money being sent may not be delivered or used for the purposes for which it was intended. Therefore, some remitters will resort to the use of unofficial money transfer channels including sending cash through trusted family and friends who are travelling to Nigeria, unregistered money transfer operators, settlement arrangements between senders and receivers or their agents, and peer-to-peer transactions. Lastly, the move by the Central Bank is a significant departure from its relatively recent cash-less policy which it had claimed was intended to reduce the amount of cash circulating in the economy by encouraging electronic-based transactions (Central Bank of Nigeria, n.d.); and this is a pertinent example of a blatant policy inconsistency of the government.

It is worth noting that mistrust of the government is not peculiar to the diaspora alone as it pervades all aspects of the government's relations with citizens. It is long-standing and stems from decades of misrule. Ngozi Okonjo-Iweala, a two-time finance minister and herself a member of the diaspora, admitted at an interview while she was in office that Nigerians don't the trust the government because of the failure of past administrations to fulfill the promises they made to the people (Daily Post, 2012). Therefore, it follows, that efforts to mobilise Nigerian diaspora finance beyond the current subsistence and investment levels must include a fundamental shift in the polity in Nigeria.

8.7 Conclusion

This chapter examined three broad financial mechanisms i.e., bank accounts, mortgages and securitisation, and diaspora bonds which are being used to financialise Nigerian diaspora remittances and channel them towards a variety of uses in Nigeria including infrastructure provision. Of the three mechanisms, the most commonly used are regular savings and current bank accounts which the diaspora prefer to premium diaspora-themed products, because they are easy to open and operate, and they enable them to participate in the financial system as though there were resident in Nigeria. However, this tendency of the diaspora underscores their mistrust of the government and does not augur well for aspirations to leverage diaspora capital for socioeconomic development purposes.

The securitisation of a wide variety of future flow receivables including remittances, have been framed as a potential source of foreign investment in developing countries. However, they have not been much used and in Nigeria and there have only been two remittance securitisations. This hints at difficulties in converting migrant remittances into marketable securities. The Nigerian government is pursuing a housing policy objective, of creating foreign currency mortgages for members of the diaspora, with the intention of expanding the domestic mortgage market. While this fits the logic of financialisation and could be a lifeline to the housing sector, the high cost of diaspora mortgages compared to what obtains in diaspora host countries would make the mortgages unattractive to prospective diaspora borrowers. This is in addition to other challenges that are being experienced by individual and organisational housebuilders, which have already been highlighted in Chapter Six.

The chapter also examined various issues surrounding the Nigerian diaspora bond that was successful in financial terms and was acclaimed as a first for an African country. However, due to international financial regulations that prevented the promotion and sale of the bond to retail investors, the bond cannot be said to have been a true diaspora bond. Indeed, it was a missed opportunity to be able to assess the diaspora's interest and capacity to invest in the Nigerian economy. The bond's financial success hints at interest in the international capital market for retail financial products from Nigeria that satisfy investors' requirements. Also, at a regional level, the learning from Nigeria is invaluable for countries intending to raise development finance through diaspora bonds.

Lastly, the chapter underscored that while the financial mechanisms are not tailored exclusively for infrastructure investment, they are important means through which diaspora finance can be harnessed and channelled towards the provision of tangible infrastructural facilities. However, their success will depend on how well other issues emanating from mistrust of the government by the diaspora can be addressed by the government.

Chapter Nine Conclusion

9.1 Introduction

In recent years, there has been a surge of interest in the relationship between migration and development among international public policy makers, national governments, and in the commercial and financial sectors. The premise is the idea that migrants' remittances can be leveraged to offset the weakening of capital flows to developing countries. Infrastructural development is very important to poorer countries. However, developing countries (including Nigeria) are experiencing deficits of development finance and this spurs interest in mobilising remittances to low- and middle-income countries for the provision of public goods and services (including infrastructure), and the development of the financial sector.

The existing literature on the linkages of diaspora finance to infrastructure provision is very thin globally. It does not adequately document the diversity and significance of diaspora contributions and investments in infrastructural facilities. Therefore, this research critically examined the prospects of diaspora finance for infrastructure development in Nigeria, by looking at how the diaspora currently make financial transfers for general familial purposes and for infrastructure provision in particular. It examined factors shaping diaspora financial flows to infrastructure and the impact on the soft and hard infrastructure landscape. It also engaged with various dimensions of aspirations to constitute remittances as sources of external finance under the global financialisation agenda.

In order for us to have greater appreciation of the potential of diaspora capital for infrastructure provision, I argued that we also need to investigate key underlying processes of Nigerian migration and diaspora formation, transnational activity and in particular remittances. This approach is very apt to be able to proffer answers to the overarching question of this thesis i.e., 'How does diaspora finance shape infrastructure development in Nigeria?' It is also useful to fully investigate concerns among researchers and policy analysts in the migration-development field, about the legitimacy and sustainability of constituting remittances as sources of external finance for development (see Datta, 2017; Datta et al., 2007; Hudson, 2008).

This thesis makes a vital empirical contribution to the migration-development literature by advancing our knowledge of the scope, extents and impact of the diaspora's contributions and investments in infrastructural facilities in Nigeria. It greatly enhances our understanding of how the interplay of migration dynamics, diaspora motivations, remittance behaviour, and social relations with the people and government in Nigeria shape diaspora financial flows.

The thesis also enhances our understanding of the prospects of ordering remittances, in line with the wider and global financialisation agenda, to constitute remittances as sources of money capital as an entry point to financial inclusion and deepening among previously unbanked migrants and remittance recipients (Lindley, 2020). The chapter discusses the findings and contributions of this research to what we know about the diaspora and remittances, in response to pertinent theoretical and policy debates on the migration-development nexus. It concludes with a recommendation of an important area for future research. The discussions in the next section are grouped under three main themes corresponding to the three sub questions that were used to operationalise the research.

9.2 Key findings and contributions

9.2.1 The scope and extent of infrastructure financial flows

The research found that housing and education infrastructure are the key areas of the diaspora's interest and financial activity, while transfers to other infrastructure categories are negligible. The preference for housing as a focus of private diaspora finance stems from the importance that people of Nigerian origin accord to homeownership. However, it could also reflect the limited investment opportunities in non-housing areas (see Besley, 1995; Osili, 2004).

People send money home to upgrade the family house, or to acquire property for their own use or for investment purposes. Some diaspora members set up as property developers and make substantial investments in new-build property. Thus, transfers to housing were seen to be driven by a combination of motives, i.e., from altruism to profit-seeking interests. This resonates clearly with findings about diaspora housing motivations by Osili (2007, 2004) in Nigeria, and Dalakoglou (2010), Erdal (2012), Zapata (2019, 2018, 2013) in other climes.

A notable finding was that the diaspora's housing investments in Nigeria do not readily translate into profits that can be repatriated to the host country. This is due to the possibility of loss of monetary value resulting from unfavourable foreign currency exchange rates and high transaction costs. Therefore, many diaspora investors retain the return on their investments in Nigeria, to be channeled as support to family members and to continue to grow their assets there.

On the educational scene, there is a strong collective dimension to financial transfers in support of the educational system through hometown associations and school alumni groups. In fact, the migration-education literature rarely addresses the diaspora's contributions to the educational system. While it was not feasible to assess the scale of the diaspora's contributions, however, this study did yield rich qualitative evidence that they are making significant contributions through their material donations, social remittances and investments in the soft and hard education infrastructure. They are providing financial support to build classrooms, libraries, laboratories, hostels, kitchens, health centres, water, electricity and lighting and access roads at all levels of education.

One point of particular interest is how the diaspora collaborate with internal migrants and domestic alumni to raise funds for education and community projects through levies to be paid by individuals members. Often, individual diaspora members expect to contribute equally as people who live in Nigeria, and this raises doubts about expectations by policy makers and remittance analysts that the diaspora will play leading roles in fundraising arrangements for community development programmes.

The thesis also investigated financial infrastructure, finding that there is now a wide variety of diaspora-themed banking and financial products in remittance receiving countries including Nigeria. However, diaspora members are bypassing them due to operational challenges and lack of trust in the government (see The Commonwealth, 2016; Zapata, 2013). The lack of trust has implications on policy efforts to mobilise the savings of the diaspora for socioeconomic development.

Furthermore, a lot of the diaspora's contributions are flowing to projects that are not regarded as mainstream development as defined in western development discourse. Therefore, these notable contributions are not being acknowledged or credited to them in the remittance literature. (Mercer et al., 2008) make this point in their evaluation of projects undertaken by diaspora associations in Cameroon and Tanzania such as the construction of schools and community infrastructural facilities. They argue that while the associations have limited capacity for fundraising and the delivery of projects, they are not trivial institutions and their significance is far greater than their material outputs suggest.

9.2.2 Factors influencing infrastructure financial flows

The diaspora's transnational outlook, engagement with diaspora affairs and remittance practices are shaped quite differently among diaspora age groups and generations. Older, first-generation diaspora members participate more in diaspora matters and remittances than the 1.5 and second generations. Specifically, while older diaspora members are more interested in acquiring property and real estate in Nigeria, the 1.5 and second-generation are more interested in racial diversity issues in the UK, and career and investment opportunities in social impact and financial technology ventures in Nigeria. This is because of differences in the extents and nature of the social relations with people in Nigeria. Also, the 1.5 and second generations do not relate with the notion of Nigeria as home in the same way as their parents (see Flores and Malik, 2015).

Migration cohort plays a very important role in general remittances and in particular in transfers for housing and other wider investments. For example, those who arrived in the UK at an early stage of the migration wave from Nigeria in the late-1980s, met with favourable immigration conditions at the time. This greatly enabled them to settle and assimilate in the society. However, those who left Nigeria during later migration cohorts arrived when immigration controls were more restrictive, which made it much harder for them to settle and to be able to participate in remittances at a similar level to the earlier cohort.

The effects of migration generation and cohort on remittance motivations poses a vital question whether current high levels of remittances to Nigeria can be sustained. While it may be argued that Nigeria continues to produce fresh migration who are potential sources of remittances after they settle in, the tendency now is that people who are leaving Nigeria do not intend to return as the socioeconomic challenges there persist (see Campbell, 2019). Therefore, this thesis postulates that remittances to Nigeria will decline in line with the assumptions of the remittance decay hypothesis (see Elizabeth M. Grieco, 2004; Stark, 1978). The government may be able to slow down the rate of decline if it is able to attract the interest and participation of the 1.5 and second-generation diaspora members in the Nigerian society and economy. However, this will require a radical shift of the focus of remittances from poverty alleviation to investment and facilitating social impact.

The research also found a gendered trend in remittance relations which has not been fully explored in the remittance literature. Both men and women are engaged in supporting the daily life of their family members in Nigeria via remittances and they also invest in infrastructural facilities. However, men show more interest in investment than women. There are various possible explanations which include structural inequality between men and women due to the gender pay gap, cultural expectations that men would provide the funds for the family house, difficulty of ascertaining the source of money sent from household savings as men could simply have made the transfer arrangements while women were much less visible. This suggests that we need more fine-grained analysis of the gendering of diaspora finance to be able to understand why women do not appear to be sending as much money back home as in the Nigerian situation (see Kunz, 2008).

9.2.3 The impact of diaspora capital on the infrastructure landscape

An important impact of the diaspora's financial transfers on the infrastructure landscape is that remittance houses are contributing to the housing stock in Nigeria, and they are helping to fuel demand for construction services. There are also indications of the transfer of skills, values and norms by diaspora members who go into property development business within the wider industry. This is quite interesting as the emphasis in the wider literature on diaspora skills transfer has been on the contributions of the 'academic diaspora' in fields such as science and medicine, technology and education rather than in sectors like domestic construction (see Amagoh and Rahman, 2016:35; Clemens et al., 2014; Dryden-Peterson and Reddick, 2019, 2019; Levitt, 1998; Palackal, 2013; Tsegay, 2019; Wapmuk, 2021; Zeleza, 2017, 2013).

I did not detect an apparent diaspora house style in the major towns and cities where houses are rather similar in terms of design and size. However, in rural and suburban communities, remittances houses are distinguishable although they compete with other houses built by internal migrants. This finding contrasts with the emphasis in the literature that remittance houses transform the urban landscape in migrant sending communities elsewhere (see Lindley, 2010 and Melly, 2010). It highlights that the situation in Nigeria is somewhat different from other areas of high emigration where a lot of housing studies have been carried out.

In the educational system, the diaspora's financial contributions are making significant impacts in beneficiary schools and educational establishments. The most apparent are increases in the hard infrastructure stock in schools, and the prevention of further deterioration of education facilities. The diaspora are also affecting the soft infrastructure of the educational system by helping to create a more conducive learning environment which boosts the morale of staff and students.

The diaspora's intervention in schools appears to have been overlooked as there is no specific mention of a role for them in policy documents or an acknowledgement of their contributions. Instead, the government's policy focus is on the potential of the academic diaspora through skills exchange and collaborative research programmes. The government's ambivalence begs the question whether the diaspora's contributions are not considered to be important or whether they have been overlooked because they are not differentiated from general alumni support.

Lastly, the success of the diaspora's education interventions relies on how well, the divergent expectations of an array of stakeholders who are involved in the mobilisation and deployment of education remittances are managed. It is also important to clearly define roles and responsibilities of different stakeholders. I now discuss issues of trust which was a recurring theme throughout the research, and the implications on the social and remittance relations between the diaspora and the people and government in Nigeria.

9.3 Policy implications: trust issues in social and remittance relations

There are three broad dimensions to trust issues in the relations between the diaspora and the people and government in Nigeria. The first dimension relates to the diaspora's mistrust of family members, friends and a wide array of people in a variety of institutions. This is because most diaspora members have ready tales of having been victims of fraud through their dealings with people in Nigeria. They also harbour mistrust of the government from past experiences of inconsistent policy formulation and implementation, poor communication of intent, lack of transparency, bureaucracy and corruption through which they suffered loss. It dampens enthusiasm to participate in government and civil society programmes. However, in spite of the challenges, many of them are not deterred from venturing into Nigeria but evolve strategies that will enable them to navigate the minefield of risk and uncertainty associated with the Nigerian factor.[83] These include sharing stories among themselves and comparing notes about what works and what to avoid.

Second, mistrust sometimes flows from the government towards the diaspora, especially when the diaspora's involvement in the polity assumes a political dimension. A

[83] The term 'Nigerian factor' was explained in Section 6.6 - Policy challenges and responses

pertinent example is the recent EndSARS struggle against police excesses in Nigeria. It started in 2017 as a series of protests calling for the government to disband the Special Anti-Robbery Squad (SARS) which had a record of illegal arrests and brutality against the people. The situation escalated quickly in October 2020 when a video of an alleged extrajudicial killing of a youth by SARS went viral on social media with the hash tag #EndSARS (George, 2020). As crowds of young people protested across Nigerian cities, the diaspora lent their support with intense media campaigns that gained the endorsement of high-profile personalities and media influencers including singers Beyonce and Rihanna, and Jack Dorsey the CEO of Twitter (BBC, 2020b). The government's response was repressive, and the protests were quelled by the army and police who shot at unarmed protesters at Lekki peninsula in Lagos on the 20th October 2021 (Amnesty International, n.d.). Several months after the incident, President Buhari told the press in an interview that the real motive of the EndSARS protests had been to remove him from office. The government then went on to ban the use of Twitter after it removed a tweet by the president in which he threatened to deal with 'many of those misbehaving today … in the language they understand'. The government also threatened to prosecute anyone within Nigeria who continued to use the app (BBC, 2021a, 2021b).

The findings of this research regarding diaspora finance and trust contribute to our understanding of how diasporas operated in tricky environments, and in this sense contributes to the wider migration-development literature. As Mohan (2008) noted, mistrust of the government to deliver development is an important reason why migrants leave their countries of origin in the first place. However, it is also a major factor that makes them feel obliged to continue to support people in their homeland communities. At the community level, Mercer et al. (2009) note situations in Cameroon and Tanzania where mistrust jeopardised the participation of diaspora home associations in community projects back home. Similarly, Smith and Mazzucato (2009) highlight a key role of trust in housing investment decisions among the Ghanian diaspora. In order to minimise their exposure to risk during the property acquisition process, they struggle to decide whether they should buy ready-built houses back home, send money to people in Ghana to build a house for them, or to spend time in Ghana yearly to personally oversee their projects.

Third, there is a widespread perception among the diaspora that Nigeria is a very risky and challenging terrain to live, work or do business. They are quick to point to serious socioeconomic challenges that discourage participation in the society or diaspora return. This is very important because people's perceptions about the quality of life at their home countries is known to affect the extent to which the development potential of migration can be realised (De Haas, 2010). It underscores the argument that remittances are not the magic bullet that migration-development optimists hope for, and migration by itself cannot resolve development constraints such as corruption and misguided economic policies (De Haas, 2010). This is particularly borne out in the Nigerian context where the following challenges persist:

- There is widespread deficit in many infrastructure categories which constrains productivity and discourages new investment. This was also emphasised in a major diaspora study by The Commonwealth (2018).
- There are serious structural and governance issues that hamper business activity in Nigeria. These include the inadequacies of existing policies, legislation, governance structures and controls. This chimes with the observation by Newland and Tanaka (2011) that a poor business environment can discourage diaspora investment.
- Over the last decade there has been a significant increase of socioeconomic and political challenges in Nigeria, to the extent that from 2010 to 2019, the development indices for security, rule of law and participation, human rights and inclusion have all declined (Mo Ibrahim Foundation, 2020).

A consequence of the current situation in Nigeria is that businesses have been divesting from the economy, with some of them relocating to nearby Ghana which is perceived to be a more conducive environment.[84] Thus, a clear message from these explorations is that much of the factors that shape diaspora motivations for non-subsistence remittances are beyond the remit of remittance policies alone. Organisational and policy interests to leverage diaspora capital cannot simply focus on the huge amounts of money that migrants send to their origin countries, or on estimates of the diaspora's wealth at their host countries that can be mobilised for socioeconomic development back home. Of vital importance is the need for migrant sending countries to have learning diaspora institutions with in-depth appreciation of the transnational outlook of migrants and their remittance relations and motivations. They also need to be able to respond in informed

[84] Hundeyin (2019) notes that Nigeria's hostile regulatory environment, and an atmosphere of insecurity and lawlessness are driving investors away.

and robust manners to the changing immigration climate worldwide. These are areas in which this thesis makes very important contributions.

9.4 Conclusion and a recommendation for future research

This evaluations in this thesis have shown that the current situation in Nigeria points to a greater likelihood of capital flight rather than inward investment, and migratory pressure rather than diaspora return. The challenges are complex and result in a heightened sense of threat to personal safety and the security of investment. The most pressing problems are the rise of Islamic extremism in the northern regions, ethnic and religious conflicts in the north central and northwest regions, widespread kidnapping and abduction, and armed robbery. There are also agitations to decentralise the current federal government system and institutions, in favour of a weak centre and autonomous ethnic nation states. On the economic front, the Naira is at its weakest ever value compared to the US dollar benchmark and continues to depreciate. Nigeria is also experiencing a high level of inflation[85] and unemployment especially among the youth. These pressures limit the ability of the government to attract foreign direct investment including diaspora capital as an external source of finance.

While the Nigerian government is already implementing important diaspora engagement policies, however, the gains from these policies could be lost due to situational factors in Nigeria that discourage external participation in the society and economy. Therefore, the key to unlocking the potential of diaspora capital lies in government's ability to arrest the current precipitous slide of the country towards anarchy and addressing persisting structural issues affecting the society. My research suggests that a decay of remittances to Nigeria is imminent which will entail a significant shrinking of the investment element of current diaspora financial flows, including transfers for housing and property development. However, it is possible that the level of the subsistence element of remittances could be maintained or even increase. This is in line with expectations that remittances are countercyclical in recipient countries and they are driven primarily by diaspora altruism (Agarwal and Horowitz, 2002; Osili, 2007).

Finally, an important area of future research that could be of benefit to Nigeria is to investigate various dimensions of the interests and abilities of the 1.5 and second-generation migrants of Nigerian origin living in developed countries in the Global North,

[85] Varrella (2021): Urban inflation was 17%, while unemployment was 33% in January 2021.

to be involved in innovative and social impact ventures in Nigeria. However, as this thesis has shown, efforts to gain and sustain their participation in their ancestral home, would require a commitment by the government to shifting the policy focus of remittances from poverty alleviation to investment, in addition to making significant governance improvements.

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Appendices

Appendix 1: Online questionnaire flyer

SOAS
University of London
100 Years

ARE YOU OF NIGERIAN DESCENT AND LIVE IN THE UK?

Calling all Nigerians living in the UK to participate in a research project on the impact your financial transfers back home have on infrastructure development

Please complete a short anonymous survey at:

www.developmentchoices.co.uk

This survey is being carried out as part of a PhD research on the impact of remittances and financial transfers to Nigeria by people of Nigerian descent who reside in the United Kingdom.

If you will like to receive more information, contact: f_bolaji@soas.ac.uk

Nigeria is the sixth largest remittance receiving country in the world and received $21 billion in 2016.

Nigerians abroad are making significant contributions to basic services and community infrastructure back home.

The Nigerian government plans to further raise finance from its diaspora for infrastructure projects.

But we need to know more about what factors influence diaspora financial flows to Nigeria, how the diaspora currently participates in infrastructure development and the impacts of diaspora financial flows within the wider context of infrastructure development in Nigeria.

Appendix 2: Online questionnaire

How does diaspora finance shape infrastructure development in Nigeria?

A. About this survey

Welcome!

The Nigerian diaspora send a significant amount of money back home to family members and for personal use. They contribute to community projects, save, invest in enterprises, land, houses, financial assets and bonds. This is in addition to other contributions in kind and transfers of knowledge.

Due to the large scale of financial transfers from migrants, many developing countries see their diaspora as potential sources of finance for the provision of public goods esp. infrastructure. While a few developing countries have been able to tap into the wealth of their diaspora, it is not yet known whether other countries can achieve the same success.

If you are of Nigerian descent and you reside in the United Kingdom please consider participating in this short survey!

This survey is part of a PhD research project seeking to understand how and why Nigerians in the UK send money back home and ways in which the transfers contribute to infrastructure development in Nigeria. The questionnaire asks about your background, experiences and views. It will only take a few minutes to complete.

The survey is being carried out by Femi Bolaji at the School of Oriental and African Studies (SOAS), University of London. It aims to contribute to research on migration and development, migrant transnational activities and remittances. For more information, please see https://www.soas.ac.uk/staff/staff125012.php

Please note:
Participating in the survey is entirely voluntary. By submitting the questionnaire, you are giving your consent for the information you provide to be used in the research.
Individual survey responses are confidential. Survey participants will not be identifiable in any research outputs.
All survey data will be kept securely and treated in accordance with data protection regulations. The survey is administered using the secure online service Smart Survey, please see http://www.smartsurvey.co.uk/security
The research project has ethical approval from the Research Ethics Committee of SOAS, University of London. If you wish to discuss any aspect of the project, or have any concerns, please contact the researcher (f_bolaji@soas.ac.uk) or alternatively his Supervisor Dr. Anna Lindley (A.Lindley@soas.ac.uk).
Most of the questions in this survey are 'closed' questions, but there are also opportunities to write any more detailed comments you might wish to make.

B. Basic information

1. Please specify how you received this survey questionnaire *

- ☐ From an association/ group
- ☐ From a family member, friend or associate
- ☐ From a link on a website
- ☐ From a notice in a publication
- ☐ By direct email invitation
- ☐ Other (please specify):

2. Which part of the UK do you live in? *

- ☐ Scotland
- ☐ Northern Ireland
- ☐ Wales
- ☐ North of England
- ☐ West, West Midlands or South West England
- ☐ East, East Midlands or South East England
- ☐ London
- ☐ Prefer not to answer

3. What is your age? *

- ☐ 16 to 25
- ☐ 26 to 34
- ☐ 35 to 49
- ☐ 50 to 64
- ☐ 65 and over

4. Please describe your gender *

C. About you

5. What is your main occupation? *

6. What is your highest level of educational qualification? *

- ☐ GCSE (NVQ Levels 1 to 2)

- [ ] GCSE AS and A Level (NVQ Level 3)
- [ ] Higher National Certificate
- [ ] Higher National Diploma
- [ ] Bachelor's degree, graduate diplomas, graduate certificate
- [ ] Master's degree, postgraduate diploma, post graduate certificate
- [ ] Doctoral degree
- [ ] Prefer not to answer

7. What is your annual income before tax? *

- [ ] Less than £6,000
- [ ] £6,000–£12,999
- [ ] £13,000–£25,999
- [ ] £26,000–£31,999
- [ ] £32,000–£47,999
- [ ] £48,000–£63,999
- [ ] £64,000–£95,999
- [ ] More than £96,000
- [ ] Prefer not to answer

8. What is your annual household income before tax? *

- [ ] £6,000–£12,999
- [ ] £13,000–£25,999
- [ ] £26,000–£31,999
- [ ] £32,000–£47,999
- [ ] £48,000–£63,999
- [ ] £64,000–£95,999
- [ ] More than £96,000
- [ ] Prefer not to answer

9. Do you own or rent your current residence? *

- [ ] Own
- [ ] Rent
- [ ] Living with family / friends

10. Who are your family members living in your household? (Please select all that apply) *

- [ ] None

- [ ] Spouse
- [ ] Partner
- [ ] Relatives
- [ ] Children (please specify how many of your children live with you in the UK)

11. Do any of your immediate family members currently live in Nigeria? (Please select all that apply) *

- [ ] No
- [ ] Yes (parents)
- [ ] Yes (siblings)
- [ ] Yes (spouse)
- [ ] Yes (partner)
- [ ] Children (please specify how many of your children live in Nigeria)

12. How do you receive information about what is happening in Nigeria? (Please select all that apply) *

- [ ] Word of mouth from family and friends
- [ ] Newspapers
- [ ] Online news sources
- [ ] Social media posts (Whatsapp, Facebook etc)
- [ ] Email
- [ ] Television (news)
- [ ] Other (please specify):

D. Your migration experience

13. Where were you born? *

- [ ] Nigeria
- [ ] United Kingdom
- [ ] Other (please specify your country of birth):

14. Which region of Nigeria do you or your family originate from? *

- [ ] North west
- [ ] North east
- [ ] North central

- [ ] South west
- [ ] South east
- [ ] South south
- [ ] Federal Capital Territory

15. Please specify for how long you have lived in Nigeria *

- [ ] Less than 1 year
- [ ] 1–4 years
- [ ] 5–9 years
- [ ] 10–15 years
- [ ] 16–20 years
- [ ] Over 20 years
- [ ] I have not lived in Nigeria

16. Please specify for how long you have lived in the UK *

- [ ] Less than 1 year
- [ ] 1–4 years
- [ ] 5–9 years
- [ ] 10–15 years
- [ ] 16–20 years
- [ ] Over 20 years

17. Why did you originally come to live in the United Kingdom? *

- [ ] To join a spouse or partner
- [ ] As a dependent child
- [ ] To work
- [ ] To study
- [ ] For business
- [ ] As a visitor
- [ ] For my safety
- [ ] I was born in the United Kingdom
- [ ] Other (please specify): ____________

18. How would you describe your current residence status in the UK? *

- [ ] Family visa
- [ ] Work visa

- [ ] Tourist visa
- [ ] Student visa
- [ ] Right of abode
- [ ] Indefinite leave to remain
- [ ] Naturalisation
- [ ] British citizen
- [ ] Visa has expired
- [ ] Refugee or humanitarian protection status or asylum seeker
- [ ] Prefer not to answer

E. Association with Nigeria and Nigerian Diaspora Organisations

19. Thinking about the last five years till now, how many times have you visited Nigeria? *

20. In the last five years till now, please estimate the total amount of time you have spent in Nigeria? *

- [ ] Less than one month in total
- [ ] Between one and six months
- [ ] More than six months but less than one year
- [ ] More than one year
- [ ] I have not spent any time in Nigeria in the last five years

21. In the last five years till now, for what purposes have you spent time in Nigeria? (Please select all that apply) *

- [ ] To visit family and friends
- [ ] For special occassions (e.g. weddings, graduation ceremonies, birthdays, reunion, funerals etc.)
- [ ] Work/ Business
- [ ] Education/ training (e.g. conferences)
- [ ] Tourism/Leisure
- [ ] Volunteer/ Charity work (e.g. medical missions)
- [ ] Religious purposes/ meetings
- [ ] Politics
- [ ] Advocacy/ Lobbying
- [ ] To implement your own project
- [ ] Other (please specify):

22. Do you participate in the activities of a group or association of other Nigerians in the United Kingdom? *

- ☐ Yes
- ☐ No (If your answer is 'No' please go to Question 25)

23. What is the nature of your group or association? (Please select all that apply)

- ☐ Internet-based networking group
- ☐ Social media-based networking group
- ☐ Hometown association
- ☐ Alumni association
- ☐ Social/ cultural group
- ☐ Professional networking
- ☐ Faith-based group (church, mosque etc.)
- ☐ Issue-based NGO (e.g. health, gender, education, women, youth etc.)
- ☐ Political party
- ☐ Advocacy and lobbying
- ☐ Business networking group
- ☐ Charity/ welfare
- ☐ Government group
- ☐ Other (please specify):

24. What are the main activities of your group or association? (Please select all that apply)

- ☐ Providing support (e.g. capacity building, welfare) to members in the United Kingdom
- ☐ Promoting networking, business and investment opportunities among members in the United Kingdom
- ☐ Promoting the culture and image of Nigeria in the United Kingdom
- ☐ Organising social events including sports and networking opportunities in the United Kingdom
- ☐ Religious activities in the United Kingdom
- ☐ Poverty and emergency relief activities in Nigeria
- ☐ Providing support to the education sector in Nigeria including universities, schools, libraries, training facilities etc.
- ☐ Providing support to the healthcare sector in Nigeria including hospitals, diagnostic facilities, medical missions and treatment etc.
- ☐ Mobilising resources for community development projects in Nigeria e.g. water supply, cultural and community centres, libraries, town halls, palaces etc.
- ☐ Advocacy for good governance and supporting political activities in Nigeria
- ☐ Other (please specify):

F. Remittances

25. Do you send money to Nigeria? (If your answer is 'No' please go to Question 31) *

- ☐ Yes
- ☐ No

26. What is/ are the purpose(s) of the money you send to Nigeria? (Please select all that apply)

- ☐ Family support
- ☐ Rent
- ☐ Mortgage payment
- ☐ Education (paying fees)
- ☐ Medical (paying bills)
- ☐ Payment for goods or services
- ☐ Salary payment
- ☐ Loan repayment
- ☐ Occasions (e.g. weddings, funerals, graduation)
- ☐ Gift
- ☐ Donations to associations or organisations that operate in Nigeria e.g. charities, religious organisations etc.
- ☐ Emergencies (e.g. natural disasters, unemployment etc.)
- ☐ Personal Savings
- ☐ Investment – funds
- ☐ Investment – stocks, shares and bonds
- ☐ Land purchase
- ☐ Purchase or construction of a house
- ☐ Other (please specify):

27. Thinking about the last 12 months till now, please estimate how many times you have sent money to Nigeria

28. Please estimate how much money you have sent to Nigeria in the last 12 months till now (£)

29. What channel(s) do you use to send money to Nigeria? (Please select all that apply)

- [ ] By direct bank transfer to a bank account in Nigeria
- [ ] By bank transfer to a UK account of an organisation operating in Nigeria
- [ ] Through prominent Money Transfer Operators (e.g. Western Union, MoneyGram etc.)
- [ ] Through other less prominent Money Transfer Operators
- [ ] Through online Money Transfer Operators (e.g. WorldRemit, Azimo, Moneyline UK etc.)
- [ ] Through family and friends travelling to Nigeria
- [ ] Other (please specify):

30. What are your most important considerations in the choice of a money transfer channel?

- [ ] Convenience of the transaction
- [ ] Exchange rate
- [ ] Good network of agents in Nigeria
- [ ] Good office location in Nigeria
- [ ] My recipient's preference of how to receive the money sent
- [ ] Reasonable charges / commission
- [ ] Speed
- [ ] Trust
- [ ] Other (please specify):

31. Are you interested in supporting, giving money to or investing in infrastructure projects in Nigeria? (e.g. houses, schools, hospitals, community centres, water supply, roads and bridges, railways and ports)

- [ ] Yes
- [ ] No

32. If you answered 'Yes' to Question 31 can you provide reasons for your interest in supporting, giving money to or investing in infrastructure projects in Nigeria?

F. Interest/ involvement in infrastructure development in Nigeria

Housing projects (for personal use or business purposes e.g. houses, offices, shops etc.)

33. Thinking about the last five years till now, have you supported, given money to or invested in a housing project(s) in Nigeria? *

- [ ] Yes
- [ ] No (If your answer is 'No' please go to Question 37)

34. What has been the nature of your involvement? (Please select all that apply)

- [ ] Non-monetary support (e.g. raising awareness for projects, lobbying, participating in sensitisation campaigns etc.)
- [ ] Personal donation
- [ ] Donation as part of an association or group
- [ ] Personal investment
- [ ] Investment through an association or group

35. In which region(s) of Nigeria are the housing projects situated (Please select all that apply)

- [ ] North west
- [ ] North east
- [ ] North central
- [ ] South west
- [ ] South east
- [ ] South south
- [ ] Federal Capital Territory (FCT)

36. Please estimate the amounts you have spent on housing projects in Nigeria in the last five years till now (If you have not spent any money please go to the next question)

Personal donation to housing projects (£)	
Donation as part of an association or group (£)	
Personal investment (£)	
Investment through an association or group (£)	

Education Infrastructure projects (e.g. school buildings, training facilities)

37. Thinking about the last five years till now, have you supported, given money to or invested in education infrastructure projects in Nigeria? *

- [ ] Yes
- [ ] No (If your answer is 'No' please go to Question 41)

38. What has been the nature of your involvement (Please select all that apply)

- [ ] Non-monetary support (e.g. raising awareness for projects, lobbying, participating in sensitisation campaigns etc.)
- [ ] Personal donation
- [ ] Donation as part of an association or group
- [ ] Personal investment

- [ ] Investment through an association or group

39. In which region(s) of Nigeria are the education infrastructure projects situated (please select all that apply)

- [ ] North west
- [ ] North east
- [ ] North central
- [ ] South west
- [ ] South east
- [ ] South south
- [ ] Federal Capital Territory (FCT)

40. Please estimate the total amount you have spent on education infrastructure projects in Nigeria in the last five years till now (If you have not spent any money please go to the next question)

Personal donation to education projects (£)	
Donation as part of an association or group (£)	
Personal investment (£)	
Investment through an association or group (£)	

Health Infrastructure projects (e.g. hospitals, maternity and health centers etc.)

41. Thinking about the last five years till now, have you supported, given money to or invested in health infrastructure projects in Nigeria? *

- [ ] Yes
- [ ] No (If your answer is 'No' please go to Question 45)

42. What has been the nature of your involvement (Please select all that apply)

- [ ] Non-monetary support (e.g. raising awareness for projects, lobbying, participating in sensitisation campaigns etc.)
- [ ] Personal donation
- [ ] Donation as part of an association or group
- [ ] Personal investment
- [ ] Investment through an association or group

43. In which region(s) of Nigeria are the health infrastructure projects situated (please select all that apply)

- [ ] North west
- [ ] North east

- [ ] North central
- [ ] South west
- [ ] South east
- [ ] South south

44. Please estimate the total amount you have spent on health infrastructure projects in Nigeria in the last five years till now (If you have not spent any money please go to the next question)

Personal donation to health projects (£)	
Donation as part of an association or group (£)	
Personal investment (£)	
Investment through an association or group (£)	

Community Infrastructure projects (e.g. police station, fire station, ambulance station, community centres, town hall, palaces etc.)

45. Thinking about the last five years till now, have you supported, given money to or invested in community infrastructure projects in Nigeria? *

- [ ] Yes
- [ ] No (If your answer is 'No' please go to Question 47)

46. What has been the nature of your involvement (Please select all that apply)

- [ ] Non-monetary support (e.g. raising awareness for projects, lobbying, participating in sensitisation campaigns etc.)
- [ ] Personal donation
- [ ] Donation as part of an association or group
- [ ] Personal investment
- [ ] Investment through an association or group

47. In which region(s) of Nigeria are the community infrastructure projects situated (please select all that apply)

- [ ] North west
- [ ] North east
- [ ] North central
- [ ] South west
- [ ] South east
- [ ] South south
- [ ] Federal Capital Territory (FCT)

48. Please estimate the total amount you have spent on community infrastructure projects in Nigeria in the last five years till now (If you have not spent any money please go to the next question)

Personal donation to community projects (£) [ ]

Donation as part of an association or group (£) [ ]

Personal investment (£) [ ]

Investment through an association or group (£) [ ]

Utility infrastructure projects (e.g. power, street lighting, telecommunications, piped water supply, sewerage, solid waste, piped gas)

49. Thinking about the last five years till now, have you supported, given money to or invested in utility infrastructure projects in Nigeria? *

- ☐ Yes
- ☐ No (If your answer is 'No' please go to Question 53)

50. What has been the nature of your involvement? (Please select all that apply)

- ☐ Non-monetary support (e.g. raising awareness for projects, lobbying, participating in sensitisation campaigns etc.)
- ☐ Personal donation
- ☐ Donation as part of an association or group
- ☐ Personal investment
- ☐ Investment through an association or group

51. In which region(s) of Nigeria are the utility infrastructure projects situated? (Please select all that apply)

- ☐ North west
- ☐ North east
- ☐ North central
- ☐ South west
- ☐ South east
- ☐ South south
- ☐ Federal Capital Territory (FCT)

52. Please estimate the total amount you have spent on utility infrastructure projects in Nigeria in the last five years till now

Personal donation (£) [ ]

Donation as part of an association or group (£) [ ]

Personal investment (£) [ ]

Investment through an association or group (£)

Public works projects (roads, major dams, irrigation, drainage)

53. Thinking about the last five years till now, have you supported, given money to or invested in public works projects in Nigeria? *

- [ ] Yes
- [ ] No (If your answer is 'No' please go to Question 57)

54. What has been the nature of your involvement? (Please select all that apply)

- [ ] Non-monetary support (e.g. raising awareness for projects, lobbying, participating in sensitisation campaigns etc.)
- [ ] Personal donation
- [ ] Donation as part of an association or group
- [ ] Personal investment
- [ ] Investment through an association or group

55. In which region(s) of Nigeria are the public works projects situated? (Please select all that apply)

- [ ] North west
- [ ] North east
- [ ] North central
- [ ] South west
- [ ] South east
- [ ] South south
- [ ] Federal Capital Territory (FCT)

56. Please estimate the total amount you have spent on public works projects in Nigeria in the last five years till now

Personal donation (£)
Donation as part of an association or group (£)
Personal investment (£)
Investment through an association or group (£)

Transport infrastructure projects (railways, waterways and ports, airports)

57. Thinking about the last five years till now, have you supported, given money to or invested in transport infrastructure projects in Nigeria? *

- [ ] Yes

- [ ] No (If your answer is 'No' please go to Question 61)

58. What has been the nature of your involvement? (Please select all that apply)

- [ ] Non-monetary support (e.g. raising awareness for projects, lobbying, participating in sensitisation campaigns etc.)
- [ ] Personal donation
- [ ] Donation as part of an association or group
- [ ] Personal investment
- [ ] Investment through an association or group

59. In which region(s) of Nigeria are the transport infrastructure projects situated (please select all that apply)

- [ ] North west
- [ ] North east
- [ ] North central
- [ ] South west
- [ ] South east
- [ ] South south
- [ ] Federal Capital Territory (FCT)

60. Please estimate the total amount you have spent on transport infrastructure projects in Nigeria in the last five years till now

Personal donation (£)	
Donation as part of an association or group (£)	
Personal investment (£)	
Investment through an association or group (£)	

61. If you are willing to share, I would appreciate additional information about specific infrastructure projects/ programmes in Nigeria in which you have been involved.

62. If you are willing to share, I would appreciate hearing about any issues and challenges you have encountered in the process of supporting these infrastructure projects.

63. Thinking about the last five years till now, have you invested in financial instruments e.g. bond issues by Nigerian government? (e.g. treasury bills, eurobonds, infrastructure bonds, diaspora bonds etc.) *

- [ ] Yes
- [ ] No

64. If you answered 'Yes' to Question 63, can you provide details of the financial instrument(s) in which you have invested in the last five years till now (e.g. type, purpose, amount etc.)

H. Opportunities for diaspora engagement

65. What are your thoughts about current opportunities for the diaspora to be involved in infrastructure development projects/ programmes in Nigeria?

66. How can the Nigerian government best engage with the diaspora to encourage their involvement in infrastructure development in Nigeria?

67. Is there anything else you would like to say?

68. Would you be willing to be contacted for further discussion of this issue? If so please provide your contact details (e.g. Name, email address, telephone number)

69. If you would you like to receive information on the research findings please provide your email address

Appendix 3: Interview Guide

Interview guide: Diaspora mobilisation organisations and leaders of Nigerian diaspora associations

PRE INTERVIEW INFORMATION

1. Name of Interviewee:
2. Job title:
3. Organisation:
4. Address:
5. Email:
6. Telephone:
7. Sex:
8. Length of time in role:
9. Is the interviewee of Nigerian descent?

INTERVIEW QUESTIONS

A. Information about the organisation

1. History of your organisation, when was it created and by whom?
2. Please describe your activities.
3. Where do you operate?
4. What are your sources of funding?
5. How is information disseminated to members?
6. Do you hold periodic meetings and when?

B. Socio-economic profile of members

Can you tell me about your membership?

[Prompts]

- Number, gender, age, family situation
- Where people live in the UK
- Common educational qualifications
- Types of occupation, income levels
- Common areas of origin in Nigeria
- Types of transnational engagement

C. Current extent and scope of diaspora involvement in infrastructure development

1. What are your views about challenges being experienced in infrastructure development in Nigeria?
2. Do you feel there is a role for the diaspora in the development of infrastructure in the homeland?
3. Has your organisation been involved in the mobilisation of resources/ finance for infrastructure development in Nigeria?

[Prompts]

- Project type
- Location
- Value
- How much did you raise?
- Completion level

4. Are you aware of existing programmes/ projects to mobilise diaspora resources/ finance for infrastructure development in Nigeria?

[Prompts: Could you provide me with details]

- Project type
- Location
- Key contacts

D. Motivations of the diaspora for homeland investment

1. What is your assessment of the level of interest among the diaspora in infrastructure development in Nigeria?
2. What factors motivate/ demotivate them?
3. How has the government tried to engage its diaspora in the development of the homeland?
4. How could that be improved?

E. Conclusion

Do you have any other views/ information/ experiences you would like to share with me?

Appendix 4: Consent Form

How does diaspora finance shape infrastructure development in Nigeria?

Research project information

Remittances and other financial flows from migrants to their countries of origin are at the heart of the relationship between migration and development. Many developing countries are keen to leverage these flows as sources of long-term finance for development priorities e.g. infrastructure. There is both celebration and scepticism in the development community about this trend. Nonetheless, it is a fact that diaspora are investing in development efforts (including infrastructure) in their countries of origin, in addition to sending money home to family members and as philanthropic contributions.

My research explores what drives diaspora financial flows, and the ways in which they contribute to development in general and infrastructure in particular, using the Nigerian diaspora in the United Kingdom as a case study. I have chosen Nigeria because it has significant infrastructure challenges and a large diaspora who are potentially able to help plug the gap. Moreover, in the current context of lower growth rates, the government of Nigeria is actively working on initiatives to channel diaspora finance towards infrastructure projects.

I will adopt a mixed-methodology approach that combines quantitative and qualitative research methods to scrutinise motivations and the capacity of the diaspora to provide finance for infrastructure development; current mechanisms for channelling diaspora finance to infrastructure projects; and opportunities and barriers for such mechanisms, in the wider context of infrastructure development in Nigeria.

As part of the research, I would like to talk to people involved in home/ diaspora associations, diaspora mobilisation, formulating and implementing diaspora policies and programmes, managing and deploying diaspora financial flows, or who are able to share other relevant information. I can be contacted at: femi_bolaji@soas.ac.uk

Femi Bolaji
PhD Candidate, Department of Development Studies
SOAS, University of London

Interview consent form

As part of the research described above, I am carrying out some interviews with people involved in home/ diaspora associations, diaspora mobilisation, formulating and implementing diaspora policies and programmes, managing and deploying diaspora financial flows to development in general and infrastructure in particular.

Please note that:

Participating in this research project is entirely voluntary. In addition, if you later change your mind, and want to withdraw your interview from the project database, you may do so by contacting the researcher at any time prior to publication.

If you agree, your interview will be recorded. Interview recordings and transcripts will be stored securely and used for the stated research purposes only, in accordance with data protection regulations.

If you or your organisation wishes to remain anonymous, no information will be given in research outputs (PhD thesis and other publications) that could identify you personally without your explicit consent.

If you have specific requests about how your interview, or sections of it, should be referenced, please write these below - your wishes will be respected.

This research project has ethical approval from the Research Ethics Committee of SOAS, University of London. If you have any further queries, please contact the researcher (email above), or his supervisor Dr Anna Lindley (anna.lindley@soas.ac.uk).

I confirm that I have read the information provided on the research project, and consent to my interview being used in the manner and for the purposes described.

Name:

Signature:

Date: