

The Impact of “Jakpa” on Educational, Healthcare and Housing Development of Rural Communities in Nigeria: Evidence from South-Eastern Region

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Abstract

This paper assessed if remittances from international migration otherwise known as *Jakpa* in Nigeria has made any appreciable impact on socio-economic development of the rural communities in the areas of educational, healthcare, and housing development. In the explanatory research design, we adopted both descriptive and inferential statistics to achieve the three objectives of the study which were to determine the rate of remittances receipts relative to rate of *Jakpa* in south-east Nigeria; determine the impact of *Jakpa* on Education, Healthcare and Housing in south-east Nigeria; and to ascertain the opinion of the rural people on how *Jakpa* have affected developmental projects that affect their lives. Primary data was generated from a sample of 1200 respondents selected across the five states of south-east Nigeria using multiple sampling techniques. Results from logistic regression analysis model show that remittances from *Jakpa*, has made significant impacts on education, healthcare and housing development of the rural people in the region. The findings show that any unit increase in the remittance from *Jakpa* has an odd ration of 4.5 for education, 5.2 for healthcare and 6.9 for housing development. Hence, the rural people are about 4.5, 5.2 and 7 times more likely to witness improvement in education, healthcare and housing development respectively. From the opinion of the rural people, persons involved in *Jakpa* have contributed both as individuals and groups in projects that have benefited the communities. Hence, the study recommended that, the governments at all levels should do better by instituting and implementing policies that will minimize the harmful effect of *Jakpa* but will maximize the positive effect for development.

Keywords: Education, Healthcare, Housing, Migration, Jakpa, Remittance, Rural Development, South-Eastern.

Introduction

Globalization with its attendant increases in trans-national capital movements has spurred more African people to move with much greater frequency beyond Africa to industrialized countries in the west (Adams et al 2008). Voluntary migrants otherwise known with the term *Jakpa* in Nigeria ranges from the highly skilled professionals to unskilled labourers who are motivated by the desire for higher wages and better opportunities (Chukwu et al, 2023; Igbiniedion & Akemiyefa, 2023). This quest for higher wages and better higher studies with requisite facilities, more opportunities for advancement, incapacity of home countries to provide employment corresponding to the qualifications and skills acquired by the individuals, are some of the factors responsible for the significant increase in movements outside the continent (Olumba & Onunka, 2017; Okolo-Obasi et al, 2021b, Nwanmuoh et al, 2024b). Hence, scores of young and highly talented professionals (from the medical related field, academics and scientists) as well as unskilled Africans have emigrated mainly to Europe, the United States and Persia Gulf States; while those yet to be queued up waiting for any slight chance (Okpukpara, et al, 2007; Ekpeyong, 2023; Uduji et al, 2023) In Nigeria, studies Adejumo & Ikhide (2019), Ezenwakwelu et al (2022), Okolo-Obasi and Uduji (2022), Owotemu, et al (2024) have it that that nearly 25,000 Nigerians migrated legally to Europe and North America every year from 2000 to 2020. Adding the illegal migration, Junaid et al (2023) suggest that more than half of the legal migrants also migrate annually, hence to the studies over 40,000 Nigerian migrate annually. Unfortunately, Owotemu, et al (2024), suggest that some 21% of highly educated Nigerians live and work in OECD countries. A recent survey of migrant population in Europe shows that there are some 105,000 Nigerians in United Kingdom, 57,000 in Italy and 25,000 in Germany etc. (Statista, 2024). Like in most other sub-Saharan African nations, international migration has become an important livelihood strategy among households in Nigeria (CBN Statistical Bulletin, 2023). This is because it provides migrant households with remittances that are uncorrelated with their agricultural or other traditional sources of income (World Bank, 2018; Sebil & Abdulazeez, 2018; Uduji Uduji et al, 2024b). To Nurse (2004), UNCTAD (2018), Uduji and Okolo-Obasi (2022c), international remittances is a “free lunch” as they do not carry any costs for the receiving countries or household and because the positive network effects of remittances more than offset the negatives arising from the perceived brain drain”. Since the mid-1990s, international remittances as a financial or in-kind transfers made by migrants directly to families or communities in their countries of origin have greatly surpassed official development assistance coming to the low income countries as shown in Figure 1

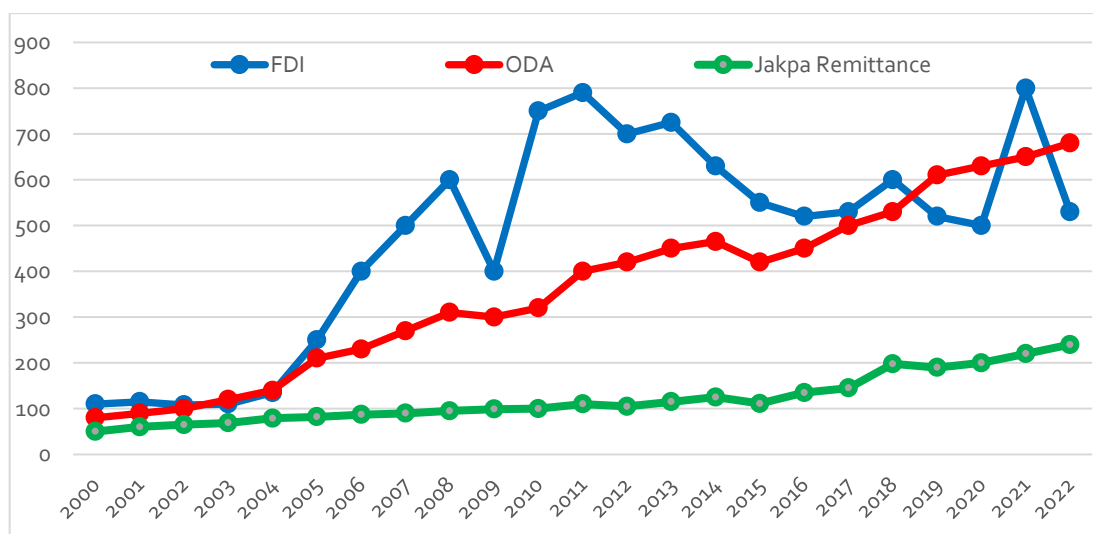


Figure 1: Movement of ODA, FDI and Jakpa Remittance from 2000 to 2022

Sources: Adapted with modification from World Bank (2023)

According to PwC estimates, migrant remittances to Nigeria were expected to increase to \$25.5 billion, \$29.8 billion and \$34.8 billion in 2019, 2021 and 2023, respectively. Also (PwC, 2019), expects remittances to Nigeria to almost double over a 15-year period from \$18.37 billion in 2009 to \$34.89 billion by 2024. However, World Bank (2024), noted that in 2023, the total value of official remittance to low- and middle-income countries was \$656 billion, a moderation from the strong growth of 2021. Out of this, Diaspora remittances to Africa was \$55 billion of which Nigeria has only about \$19.5 billion a fall of about 3% of about \$20.1 billion recorded in 2022. However, the percent of such to the GDP of the country still recorded an increase of about 0.4%. United Nations (2020), opines that the growth of remittances is influenced by global economic forces that can encourage or hinder the flow of remittances, other factors affecting the flow of remittances include the increase in emigration rates, economic conditions in resident countries and the economic fundamentals of the Nigerian economy.

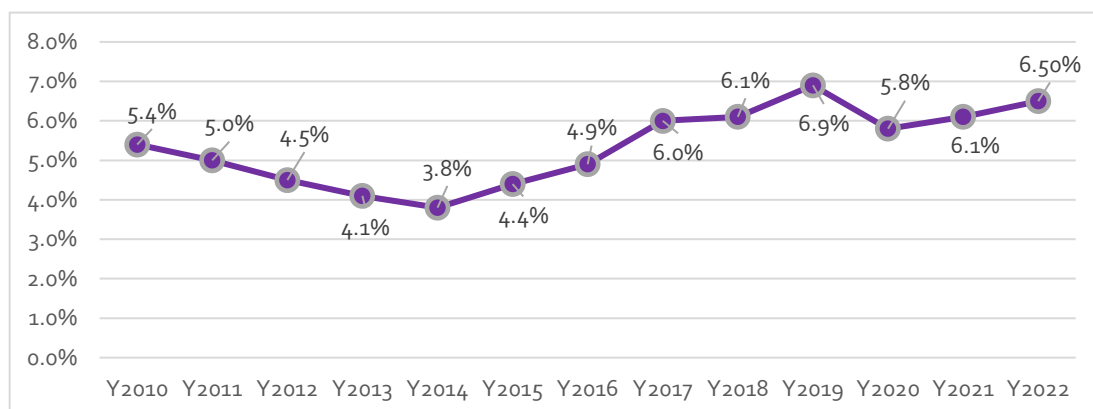


Figure 2: Remittance as percentage of GDP in Nigeria 2010-2022

Source: Authors' computation

In the south-eastern part of Nigeria, there has been a remarkable increase in emigration to the west Europe, North America, the Middle East and even South African since 1990's following the downturn of economy and insecurity in Nigeria. Migration in the region has become a family business that families collecting sell their ancestral lands, give up inheritances to ensure that at least one of their own represents them in the western world (Waheed et al, 2013; World Bank, 2018). Remittances sent back home by these migrants is believed to have an impact on the socioeconomic conditions of families left behind in the country of origin and the volume of remittances flowing to each of the communities every year appears to be increasing with the increment in the rate of migration (Uduji et al, 2021ba, 2021b; Yonemoto, 2021). Migrant remittances flow to developing countries has been said to be twice the official development assistance (ODA) to developing countries (Guptal *et al.*, 2009; Uduji and Okolo-Obasi, 2017; Stears Nigeria, 2019; Asongu et al, 2020a; 2020b). And evidences are bound supporting the fact that remittance flows are underreported, so that the actual amount could be more than double the official formal transfer Adenutsi, 2014; Adeyinka & Kabir, 2024). Migration is considered as a potential source of investment capital in the absence of a functioning capital market, so that remittances enable households to invest in productive assets and activities that can improve their livelihoods (Nwajiuba, 2005; Adeseye, 2021)

The south-easterners so much believe that international migration and remittances have socio economic impact on the development of their rural communities; such perceived impacts include the areas of healthcare provision, educational development, as well and provision of befitting shelter. All these impacts could be positive or negative; the main problem is the balancing of the two sides of the coin.

Problem Statement

In the global economy nowadays, remittances represent one of the largest international flows of financial resources. However, the direct positive contribution of international migration and remittances to the living standards of families left behind, the extent to which they can bring about sustained development and economic growth in migrant-sending households and communities is quite a difficult question that has generated a heated debate over the past decades.

In recent years, the rate of international migration has become phenomenal as it has seriously become households' survival strategy as households sell properties, take loans and sign bonds with facilitators to make sure that at least one member migrates to the developed world (Business Day, 2019; Ayunku & Dickson, 2021). As a result, international migration is considered so essential to achieving economic and social success that young men who do not migrate are often labeled as idle and lazy, therefore young people are no longer seeing any prospect in their country, hence in drove they are jettisoning their careers in pursuit of international migration (Asongu et al, 2019a, 2019b, 2019c; Nwanmuoh et al, 2024a, 2024b, 2024c). They have abandoned academic programmes, the spirit of

entrepreneurship in pursuit of quick capital either from commercial motorcycle (*Okada*) operating or the like to finance the migration trip.

Migration in the south eastern Nigeria has become a major phenomenon that between 60 to 80 percent of the households have at least one migrant member (Obi et al, 2015; Urama et al, 2017). International migration among the people is considered most essential for achieving social and economic success. To this end, two out of every three youth have either migrated, in the process of migrating through the desert or about to leave home (UNCTAD (2018)). Yet, despite this high rate of migration, high level of poverty appears not to have become a past in many of the communities. While up to 70% of the households have at least one migrant member, over 60% of the household still battle to feed well cope with children's school fees, and easily access healthcare services (Uduji et al, 2021a; Owotemu et al, 2021; Uduji & Okolo-Obasi, 2021, 2022c). While one may not harbour any doubt that migrants' remittance has made serious contribution to infrastructural development in the South-eastern Nigeria, because studies have shown that it increased building of houses, school enrollment as well as household consumption pattern, the challenge is that the rate of per household investment in the migration business maybe so low compared to the benefit per household. Also, while diaspora remittances may have been used to construct public hospitals and schools and other public utilities, there is still no concrete empirical evidence to substantiate the influence of the *Jakpa* syndrome on socio economic development of the rural communities. The argument remains that *Jakpa* normally takes away the best from the society especially in the areas of healthcare and education; hence, where wonderful hospitals or schools are built without human resources, who benefits. Hence, most evidences available concerning *Jakpa* and rural community development are speculative and vastly lacking empirical underpinning. In the same vein, claims on the harmful effects of *Jakpa* on 'brain drain' lack a sound empirical underpinning, that is to say that, too many facts are simply unknown. One may also ask, where human resources are plenty without material resources, who benefits. Therefore, more research on the nature and trends of international migration, the attendant remittances as well its development implications is urgently needed in order to develop policies that can enhance the development potentials leading to both "brain gains" and financial gains.

To this end, it becomes imperative for a study of this nature to be carried out to lend voice to some others studies that has been done and specifically contribute in the debate with answers to three basic questions that have received attentions in the migration and remittances literature. Hence, this study attempted to:

- Determine the rate of remittances receipts relative to rate of *Jakpa* in south-east Nigeria
- Determine the impact of *Jakpa* on Education, Healthcare and Housing in south-east Nigeria.
- Ascertain the opinion of the rural people on how *Jakpa* have affected developmental programmes that affects their lives.

Hypotheses Development

At the household level, some studies, UNCTAD (2018) Uduji and Okolo-Obasi (2018, 2019), World Bank (2019), Uduji et al (2019a, 2019b) and Vasile et al (2023) have demonstrated that remittances generally improve the standard of living. They increase and diversify income and allow household members to allocate more resources to providing food, accessing health services and sending their children to school (Obidike and Nwanmuoh, 2022). While there are not much opinions about remittances and housing development, opinions diverge regarding the effects of migration and remittances on health and education. Some researchers have found that the health and educational status of children belonging to migrant households tends to improve with remittances, while others emphasize that the impacts of migration are not always positive and that the social and human costs for future generations are high and hard to measure. But in all, it has been noted that remittances may reduce infant mortality by improving housing conditions or access to public services such as water (Obialo and Museckaite, 2008; Nwanmuoh et al, 2021; Okolo-Obasi & Uduji, 2023) that remittances boost growth in the countries with less developed financial systems because they provide an alternative way to finance investment, acting as a substitute for the domestic financial system (Hagopian et al, 2007; Nwanmuoh, 2020; Chris-Nnamchi et al, 2021); and that households receiving remittances tend to have better nutrition and access to health and educational services compared to those not receiving remittances (Aboderin, 2008; and Nwajiuba, 2010; Elahi & Rahman, 2021).

Nevertheless, studies carried out in Mexico, (Stark 1991) and Pakistan (Adams 1996) indicates that international migration increased inequality in both countries. Examining the net effects of migration and remittances on income distribution in Nicaragua, a study concluded that migration and remittances increased income inequality (Barham and Boucher 1998). The influx of remittances may cause an increment in land prices as a result of migrant households investing in land. Thus, inequalities may be exacerbated when land becomes less accessible to poorer households and more concentrated in the hands of a few people (Vargas-Lundius and Lanly 2007; Nketiah et al, 2019; Nwanmuoh et al, 2024c).

Also, it was also found that preventive health care, such as breastfeeding and vaccinations, was less common among migrant households. Other findings have called attention to the negative health impacts of psychological troubles and difficulties triggered by parental absence or abandonment, as well as the spread of infectious diseases such as HIV/AIDS and careless attitudes towards children's health when they have been left with friends or distant relatives. In Ecuador, for instance, teachers, health workers and members of the local churches in areas with long-standing, high levels of outmigration have reported that school performance among children from migrant households is often poor and sometimes hampered by drug and alcohol use (Malone 2007; Oso et al, 2022).

In all this, the rate of remittance by the number who are on the *Jakpa* list and the effect of international migration and remittances on socio-economic development of the south-east Nigeria is yet to be fully established empirically. Hence, we hypothesis that:

H₀₁: The rate of *Jakpa* has no significant bearing on the rate of remittances receipts in south-east Nigeria.

H₀₂: *Jakpa* have not made any significant impact on Education, Healthcare and Housing in south-east Nigeria.

H₀₃: *Jakpa* has not affected developmental programmes that affects the lives of rural communities in south-east Nigeria.

Literature and Theoretical Underpinnings

Conceptual Overview

Migration (*Jakpa*)

Migration is a common feature of both developing and developed countries (Mawutor et al, 2023). International migration in this context refers to the movement of people outside their country of origin (emigration) into another country (immigration). In Nigeria, especially in the south-east, migration continue to increase and has become an inevitable part of the people's existence (Kane, 2021). Worthy of note is that in the region, the pattern of migration has changed considerably over time, from the search for space, especially in the middle ages, to that of congestion in large cities (rural-urban migration) in the modern age (Salman, 2016; Nwanmuoh et al, 2022). This is especially so in the last millennium. There have been three main strands of conceptualizing the international migration development nexus (Sørensen, 2006; De Best, 2023). The first strand is "combating the root causes of migration" by reducing migration and refugee flows by generating local development, preventing and resolving conflicts and retaining refugees in neighbouring or first countries of asylum. Second is Martin's (2004) paradoxical concept of "migration hump" whereby economic policies can reduce migration in the long term, but increase in the short term. Finally, is the "transnational" approach which views internal, regional and international migration as a basic dimension of development, underlining migration as an essential condition for socio-economic development (Obi et al, 2015; Nwanmuoh et al, 2024d).

International migration scholars like Dimova (2017) Yussuff (2018), Uduji and Okolo-Obasi (2020), Nwanmuoh et al (2023) avers has great economic, social, and cultural implications in both origin and destination countries. More and more people are on the move today than at any other point in human history. At present, one of every twenty-five persons in the world is counted a migrant (Statista, 2023) as the world has witnessed a significant increase in the international migration of people.

To put this figure into perspective; the recent number of international migrants could constitute the fifth most populated country in the world - after China, India, the United States and Indonesia (Roos & Smith, 2009; World Bank, 2023). According to projections, in 2050 the world will accommodate some 230 million international migrants (Astor, et al., 2005; United Nations, 2020; World Bank, 2021).

Remittances

Simply explained, remittances are transfers of money, goods and diverse traits by migrants or migrant groups back to their countries of origin or citizenship (Urama et al, 2017). Although the notion of remittances conjures only monetary aspect, remittances embrace monetary and non-monetary flows, including social remittances (UNICEF, 2023). The North-South Centre of the Council of Europe (2006) defines diaspora's social remittances as ideas, practices, mind-sets, world views, values and attitudes, norms of behaviour and social capital (knowledge, experience and expertise) that the diasporas mediate and either consciously or unconsciously transfer from host to home communities. African diaspora interviewed stated that they obtained social remittances from different sources: through professional expertise in work places in the host countries; through values, norms and work ethics; through their socialisation and acculturation in host countries; and by constructing vast transnational networks across countries and continents, linking the process of globalisation to 'glocalisation' in their countries of origin. Although. Uses of remittances and their impact on development are usually cited as the beneficial aspect of international migration (Adebusoye, 2006; International Finance Corporation (IFC), 2019).

That is to say, remittances come in form of money, assets, informal or non-monetary forms. Whether and to what extent the beneficial effects of remittances outweigh migrations' negative effects is still a subject of concern and debate among policy makers (Adebusoye, 2005; Chukwuone et al 2007; Adeseye, 2021). Nigeria's large Diaspora is responsible for the largest remittance inflows into sub-Saharan Africa. While the value of remittances to particular regions and sectors is not available, remittance recipients are located predominantly in Nigeria's southern regions (Anugwom 2008; World Bank 2021; Khan, 2024).

Theoretical Underpinnings

There are three principal categories of international migration theory: the macro, meso and micro theories. Macro theories emphasize the structural, objective conditions which act as push and pull factors for migration (Knomad, 2024). In the case of economic migration, push factors would typically include economic conditions such as unemployment, low salaries or low per capita income relative to the country of destination while the pull factors would include migration legislation and the labour market situation in receiving countries (Ayunku & Dickson, 2021). Involuntary displacement would be explained through factors such as state repression or fear of generalized violence or civil war (Alpaslan et al, 2021).

The Meso theories locate migration flows within a complex system of links between states and two concepts are particularly important for meso theories i.e systems and networks (Alpaslan et al, 2021) Migration is assumed to occur within a migration system. This is defined as a group of countries linked by economic, political and cultural ties as well as by migration flows. Thus, the conditions generating movement are understood as the dynamics of relations between two areas, rather than a set of objective indicators. Finally, micro theories focus on factors influencing individual decisions to migrate, analysing how

potential migrants weigh up the various costs and benefits of migrating (Chukwuone et al 2007; Okolo-Obasi et al, 2021a).

The Microeconomic Theories

The individual-level migration decisions are explained for example by the neoclassical microeconomic theory of Sjaastad (1962), which treats migration as an investment in human capital, and a result of a rational cost-benefit analysis. According to this theory, prospective migrants choose the destinations that are maximising the net present value of their expected future income, less various direct and indirect costs of migration. From this point of view, Igbiniedion and Akemiyefa (2023), noted that diversified migration strategies of particular household members are an instrument of risk management at the household level, rather than a simplistic maximisation of the expected income. In this approach, wage differentials between origin at destination countries are not a prerequisite for migration (Nketiah et al, 2019). One of the possible extensions of this perspective is the life-cycle theoretical model of Dustmann (1997), who formulated a stochastic framework for the analysis of migration and return migration under the condition of uncertainty, with focus on precautionary savings of the individuals. Another very important migration factor is the community context, which can be associated with the *relative deprivation* concept (Stark and Taylor, 1989). This approach proposes that migration is fuelled not by absolute, but by relative income differentials towards the reference group of potential migrants. This notion provides a link between economy and psychology, the latter with respect to the sense of resentment towards the reference group. The relative deprivation *RD* of a household with income (*y*) is defined as (Stark and Taylor, 1989; after: Massey *et al.*, 1993). The economic theory of migration seems to be supported by Crisp (1999) and Russell (2002). For instance, Crisp (1999) is based on the scenario of people leaving low or middle income countries and seeking asylum in a more prosperous state. From this perspective, further questions arise: how are asylum seekers and others able to raise the large amount of cash needed to pay for their journey? To what extent are these resources mobilized by means of remittances, sent by members of the diaspora community?

The economic perspective is reinforced by Russell (2002), who examines the issue of remittances and their macro-economic effects on receiving countries. She specifically states that at a time when foreign aid and foreign direct investment are declining, remittances have evolved as an important source of foreign exchange, when migrant workers remit a portion of their income to satisfy prior family commitments.

The family angle of migration is articulated by Taylor (2000), who states that typically, although individuals migrate, they do not sever ties with their source households. Source households may pay migration costs and support migrants until they become established at their destinations. Family members who remain behind (often parents and siblings) may reorganize both their consumption and production activities in response to the migrant's departure, and migrants (often children) typically share part of their earnings with their household of origin through remittances. Continuing interactions between migrants and

rural households suggest that a household model would be more appropriate than an individual level model of migration decisions. The vast majority of the world's migrations originate in rural areas, where most of the world's poverty is also concentrated. How migration out of rural areas affects those left behind is not only important from a social welfare point of view.

Generally, on one hand, developmentalist "migration optimists" argue that migration leads to a North-South transfer of capital and accelerates the exposure of traditional communities to rational ideas, modern knowledge and education. International migration to them is a major contributor to development in poor countries. The general expectation has always been that, remittances-both material and social-would greatly help developing countries in their economic take-off (Penninx 1982; Elahi & Rahman, 2021). In recent years, this developmentalist view of migration and development is experiencing a renaissance (Kapur 2003, Mawutor et al, 2023).

On the other hand, "migration pessimists" — inspired by the structuralist paradigm and dependency theory, have argued that migration and concomitant changes, such as growing inequality and individualism, lead to the withdrawal of human capital and the breakdown of traditional, stable village communities and regional economies, provoking the development of passive, non-productive communities, which become increasingly dependent on remittances. Moreover, they argue that remittances are spent mainly on luxury goods and "consumptive" investments and are rarely invested in productive enterprises. In this perspective, South-North migration is perceived as discouraging the "autonomous" economic growth of migrant sending countries (Rubenstein, 1992; Adenutsi, 2014; Nwanmuoh et al, 2024a). Instead of encouraging development, migration is rather seen as one of the very causes of further underdevelopment.

In general, the more pessimistic views have tended to dominate, a trend that is also found in the literature on migration and development.

Migration is perceived as a household response to income risks, since remittances serve as income insurance for households in the country of origin (Olumba & Onunka, 2017). In addition, NELM scholars argue that migration plays a vital role in providing a potential source of investment capital, which is especially important in the context of the imperfect credit (capital) and risk (insurance) markets that prevail in most developing countries (Oso et al, 2022). Such markets are often weakly developed and inaccessible to non-elite groups. Hence, migration can also be considered as a strategy to overcome various market constraints, enabling households to invest in productive activities. In this context, migration is one of the main elements of the strategies to diversify, secure and, potentially, durably improve livelihoods, often in combination with other strategies, such as agricultural intensification and local non-farm activities (Owotemu et al, 2021).

Methods and Material

Area and Population of Study

South-East geopolitical region which is made up of Abia, Anambra, Ebonyi, Enugu and Imo States was the study area where we conducted this research. A region with 95 Local Government Areas (LGAs) and a total land area of 29525Km² with a projected population of about 21,955,414 (NBS, 2020). About 61% of the population of the region is under 30 years, with about 51% female dominated population (NPC, 2019; NBS, 2020).

The entire population of the region forms the population of this study. The region could be described as the most mobile region in the country with over 70% of the households having at least one migrant. Bounded in North-West by Kogi State, in the South-West by Delta and Rivers States, South-South by Akwalbom and Cross Rivers States, and North-East by Benue State. See Figure 3 for the map of the study area.

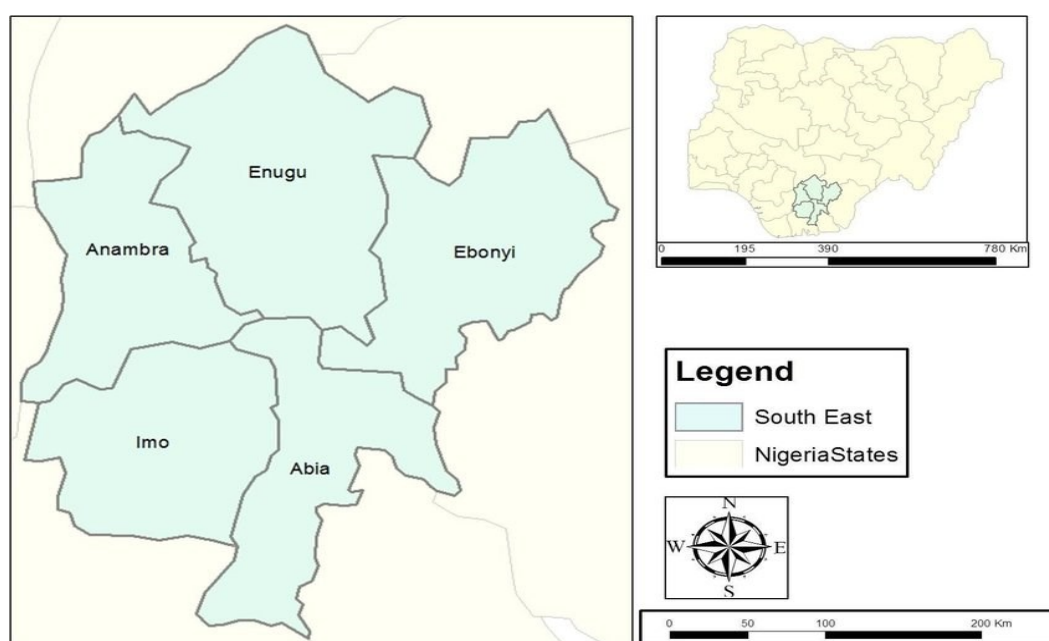


Figure 3: Constituent administrative states of the South-East, Nigeria

Source: Adapted with modification from Anejionu, Nwilo and Ebinne (2013), Nwanmuoh et al (2024)

Research Design

In this study, we adopted explanatory research design to explain the relationship between international migration (Jakpa), remittance, and socio-economic development of Nigeria rural communities. To this we provided answers to the research questions using quantitative survey method to collect and analyses data. In line with (Uduji and Okolo-Obasi 2019a, 2022c), as numerical data were involved, quantitative approach was deemed most appropriate to ensure rigorous statistical and econometrical analysis.

Sample Size

To determine the size of sample to be used in the research, we used the formula developed by Taro Yamane (1967) in the computation as follows:

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

In this equation, while N is total or finite population of the study, e, stands for level of significance (Limit of tolerable error) and 1 is unity (constant)

$$n = \frac{10,907,606}{1+10,907,606(5^2)} = n = \frac{10,907,606}{27269.02} = n = 400$$

to ensure that we minimized sampling error, we multiplied the determined sample size by the total number of objectives, thus, the total simple size surveyed was 1200 respondents.

Table 1: Sample size Determination Table

States	Total Population	% of Total Population	Sample State	Sample per LGA	Sample per community
Abia	3,727,347	17	240	60	15
Anambra	5,527,809	25	240	60	15
Ebonyi	2,880,383	13	240	60	15
Enugu	4,411,119	20	240	60	15
Imo	5,408,756	25	240	60	15
Total	21,955,414	100	1200	300	75

Source: Authors' computation from NPC (2017)

Sampling Procedure

To ensure that the relevant population is represented, we used multi-stage sampling in selecting the final respondents used for the study. Firstly, we purposefully selected one state each of the zone based on perceived concentration of rural communities in each state. In the second stage, we listed all the Local Government Areas (LGAs) and selected four LGAs each from the selected states. Thus, a total of 40 LGAs were selected for the study. In the next stage, we used random sampling to select two rural communities from each of the selected LGAs making a total of 80 rural communities. In the last stage, we used random sampling also to select minimum of 15 respondents from each of the selected communities to get a total of 1,200 respondents as determined in the sample size.

Data Collection

We used written semi-structured questionnaire to generate data used for the study from primary sources. The use of this technique was informed by the fact that, the views of the people being studied on all the issues are paramount. The SSI was the major tool used for the survey to glean data from the 1,200 respondents. The questionnaire was directly

administered by the researchers with the help of research assistants. The use of local research assistants was because of the inability of the researchers to speak the different local languages and dialects of the many ethnic groups in the sampled communities.

Data Analysis

In analyzing the impact of international migration and remittances on the socioeconomic development of South-east Nigeria, both descriptive and inferential statistics was applied to achieve the objectives of the study. Objectives 1 and 3 which are (*to find out the rate of international remittances receipts relative to rate of international migration, and to ascertain the opinion of the rural people on how international migration and remittance have affected developmental programmes that affects their lives respectively*) were realized using mean, percentages and cross-tabulation. Chi-square was the test statistics for cross- tabulation. The rate of migrant was cross-tabulated with the rate of remittance to show trends in both. Objective 2 which is (*to determine the impact of Jakpa on education, healthcare and housing development*) was realized using the estimation of logit model of receipt and non-receipt of remittances as functions of selected socio-economic variables.

For binominal response variables, the logistic link is the natural logarithm of the odds ratios according to Uduji et al (2023a, 2023b, and 2023c). A general logit equation is put thus:

$$\log\left[\frac{p_i}{1-p_i}\right] = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \dots + \beta_k x_{ik} \quad \text{Equation 2}$$

Hence, the impact of remittance income and remittance on the socio-economic development of the rural communities was estimated using the equation below:

$$\text{Logit (DVi)} = \beta_0 + \beta_1 \text{Rem} + \beta_2 \text{Age} + \beta_3 \text{Gen} + \beta_4 \text{HHsize} + \beta_5 \text{Agemeb} + \beta_6 \text{Edu} + \beta_7 \text{HHY} + \beta_8 \text{YOHM} + \varepsilon \quad \text{Equation 3}$$

Where *DVi* is the development indicator (access to healthcare, education, and housing; *Rem* stands for migrants' remittance income in naira; *Age* stands for the age of the household head, *Gen.* is the sex of the household head *HHSize* is the household size of the respondent. *Agemeb* is the average age of other household members; *Edu* is the highest educational qualification of household head. Also, *HHHY* is income of household head less remittances; and *YOHM* is income of other household members.

In this model, the main parameter of interest will be β_1 in terms of sign and significance. The logit models to predict the impact of the predictors on the dependent variables are;

$$\text{Logit (HC)} = \beta_0 + \beta_1 \text{Rem} + \beta_2 \text{Age} + \beta_3 \text{Gen} + \beta_4 \text{HHsize} + \beta_5 \text{Agemeb} + \beta_6 \text{Edu} + \beta_7 \text{HHY} + \beta_8 \text{YOHM} + \varepsilon \quad \text{Equation 4}$$

$$\text{Logit}(ED) = \beta_0 + \beta_1 \text{Rem} + \beta_2 \text{Age} + \beta_3 \text{Gen} + \beta_4 \text{HHsize} + \beta_5 \text{Agemeb} + \beta_6 \text{Edu} + \beta_7 \text{HHY} + \beta_8 \text{YOHM} + \varepsilon$$

Equation 5

$$\text{Logit}(Buid) = \beta_0 + \beta_1 \text{Rem} + \beta_2 \text{Age} + \beta_3 \text{Gen} + \beta_4 \text{HHsize} + \beta_5 \text{Agemeb} + \beta_6 \text{Edu} + \beta_7 \text{HHY} + \beta_8 \text{YOHM} + \varepsilon$$

Equation 6

Explanatory variables

Given the sample size, seven important covariates were included so as to maintain reasonable degrees of freedom in the estimates (Deaton, 1997). Migration and remittance income, which is our main variable of interest, was included as one of the covariates. It is measured as total remittance income received by the household expressed in naira. In the literature, income has been identified as one of the important determinants of development because it enhances access to health care, education, food security, and also creates the opportunity to invest (Aubert and Abdulai, 2004). Also included is household head's income specified as total income less remittances and expressed in naira. That is, remittances was excluded from the measure of income of the household head – and included as a separate covariate – to be able to properly disentangle the effect of remittances from those of other income sources (Edwards and Ureta, 2003). Also, incomes of other household members were included as a separate covariant. Household size is another covariate that was included because it is believed to be an important factor in development. Composition of the household, (average age of other household members), Also of high importance is age of the household head which was included as it plays a major role in accepting or rejecting changes. A gender dummy was used to account for the differential effects of gender of the household head on resource availability. Though women are known to be more concerned about household welfare and development, they are often disadvantaged in terms of social status and economic opportunities. Other variable used is education of household head measured in highest level of school attended.

Results and Discussion

Socio Economic Characteristics of Respondents

The study examined and obtained information on the socio – economic characteristics of the respondents as the independent variables and or predictor. The results are represented below. About 59% were females while 41% were males. This could be explained by the rate of migration in the communities where any young man who fails to migrate at least to the urban centres is seen as lazy and unproductive. Also, the mean age of the respondents is 54 years, this owing to the fact that majority of the respondents were advanced in age as a result of rampant migration of the younger ones. In the area of marital status, while about 16% of the respondents are single, about 84% are either married or have been married before, with 67% currently married. This high rate of marriage can also be explained by the fact that majority of the respondents are household heads and already advanced in age.

Table 1: Socio-economic characteristics of respondent

Variables	Freq	%	Cum
Sex			
Male	684	57	59
Female	516	43	100
	400	100	
Age of Respondents			
21 -30Years	216	18	18
31-40Years	240	20	38
41-50Years	444	37	75
51-60Years	264	22	97
60 Years and Above	36	3	100
	1200	100	
Level of Education			
None	192	16	16
Primary	456	38	54
Secondary	336	28	82
Tertiary	168	14	96
Others	48	4	100
	1200	100	
Religion			
Christians	720	60	60
Moslems	36	3	63
African traditional religion	324	27	90
None	120	10	100
	1200	100	

Source: Authors Computation

Marital Status	Freq	%	Cum
Single	196	16	16
Married	800	67	83
Widow	120	10	93
Divorced/Separated	84	7	100
	1200	100	
Household Size			
1-4 Person	708	59	59
5-9 Person	336	28	87
10-14 Person	120	10	97
15 Person and above	36	3	100
	1200	100	
Primary Occupation			
Farming	564	47	47
Trading	252	21	68
Fishing	24	2	70
Paid Employment	96	8	78
Handicraft	180	15	93
Others	84	7	100
	1200	100	
Monthly Income			
1000 - 50,000	492	41	41
51,000 - 100,000	264	22	63
101,000 - 150,000	228	19	82
151,000 - 200,000	108	9	91
201,000 - 250,000	60	5	96
251,000 - 300,000	36	3	99
Above 300,000	12	1	100
	1200	100	

Source: Authors Computation

The single household head can only be found in a household where both husband and wife are migrants (Adejumo & Ikhede, 2019). While only 16% of the respondents are uneducated, about 84% can read and write showing that the level of education in the east is high. This level of education also has an impact on how remittances are spent, adoption of new technologies and other innovations.

Household size is another variable measured and it shows that on average the east has a household size of 7 persons This which can also play a major role in determining migration and remittance as a larger household will always spend most of her earnings in meeting the needs of members, thereby discouraging savings and accumulation of funds which will finally end up in vicious cycle of poverty. However, we also noticed that almost every household head has a means of income with about 78% self-employed showing that limited

paid employment exist in the rural communities. While about 63% of respondents earn between 0NGN to NGN100,000 (0USD – 60USD) monthly, only about 1% earn above NGN300,000 (180USD). This shows that without remittance income, the level of poverty is high as average earning of a household head is about NGN95,000 (56USD). Comparing this to the average household size of 7 persons, will gives us per capita income of about NGN452 (0.27USD). This place most people far below the United Nations' poverty line.

Rate of Migration Compared to Rate of Remittance

To answer the research question '*what is rate of remittances receipts relative to rate of migration*'; the study examined the rate of migration and the rate of remittance income in the area. The results are represented below

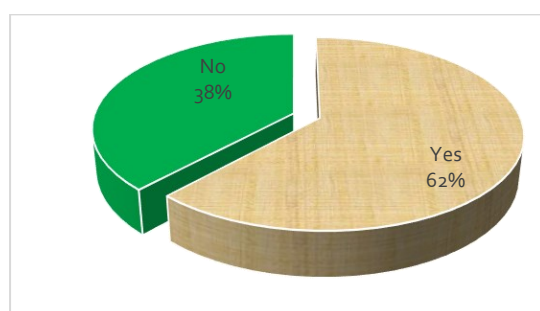


Figure 4a Rate of Migration

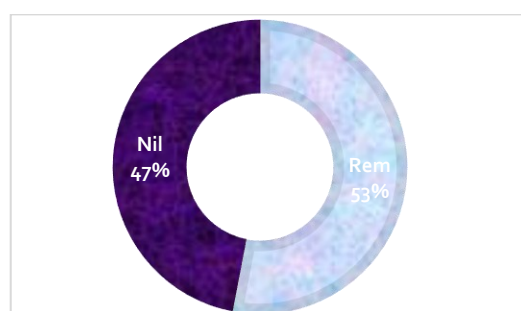


Figure 4b Rate of Remittance Receipt

Figure 4: Rate of Migration and Receipt of Remittance

Source: Authors Computation

Analysis Figure 4a above shows that while about 62% of the household have at least one migrant member, only 38% of the household have none. This an indication that the rate of migration in the study area is high. On the other hand, while 53% of the migrant household receive remittance, about 47% do not receive. This confirms the assertion of Ekpeyong (2023), Adeyinka and Kabir (2024) that many families become more impoverished after spending fortune to send a member abroad only to never hear from the migrant again. However, with over 50% receiving remittance, the rate could not be said to be low.

Relationship between *Jakpa*, Remittances and Socio Economic Development

To answer the research question two, and test the hypothesis a logit model was estimated following equations 4 – 6.

Analysis of Impact of Remittance Income on Access to Quality Education

Following equation 4, we conducted a logistic regression analysis to predict the impact of remittance income on education the model was estimated thus:

$$\text{Logit (Education)} = 1.525 + 1.203 \text{ Remittances} + (-.014) \text{ Age} + 0.143 \text{ Gender} + (-.018) \text{ HHSIZE} + (-0.002) \text{ Agemeb} + (-0.004) \text{ Edu} + (-.297) \text{ HHY} + .150 \text{ YOYM}$$

Table 3: Analysis of Impact of Remittance Income from *Jakpa* on Education

		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% EXP(B)	C.I. for
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper
Step 1(a)	AGEHHH	-0.014	0.010	1.730	1	0.188	0.986	0.966	1.007
	GENDER(1)	0.143	0.237	0.365	1	0.546	1.154	0.725	1.838
	HHSIZE	-0.018	0.023	0.613	1	0.434	0.982	0.939	1.027
	AGHHMEMB	-0.002	0.011	0.045	1	0.832	0.998	0.977	1.019
	HHHEDU	-0.004	0.023	0.032	1	0.859	0.996	0.951	1.042
	HHHY	-0.297	0.123	5.823	1	0.016	0.743	0.584	.946
	YOHM	0.150	0.138	4.425	1	0.024	1.094	0.835	1.434
	REMITTANCE	1.203	0.648	13.497	1	0.006	4.525	1.114	1.347
	Constant	1.525	0.747	4.167	1	0.041	4.595		

(a) Variable(s) entered on step 1: AGEHHH, GENDER, HHSIZE, AGHHMEMB, HHHEDU, HHHY, YOYM, REMITTANCE.

Source: Authors' computation

A test of the full model against a constant only model was found to be statistically significant, indicating that the predictors as a set reliably distinguished between the "yes" and "no" impact of remittances (chi square = 38.179, $p < .000$ with $df = 8$). Nagelkerke's R^2 of .797 indicated a moderately strong relationship between prediction and grouping. Prediction success overall was 89%. The Z- value for the predictor - Remittances is 13.497, with an associated p-value of 0.006. Our significant level was set to 0.05, to this; we rejected the null hypothesis because the p-value is less than 0.05.

Also, EXP (B) value of the Predictor – Remittances is 4.525, this indicates that when remittance income from *Jakpa* is raised by one unit (N1,700) equivalent of 1USD, the odds ratio is 4.5 times as large and therefore households are 4.5 more times likely to have access to quality education.

Table 4: Analysis of Impact of Remittance Income from *Jakpa* on Health

A logistic regression analysis was also conducted to predict the impact of remittance income on health using the above variables as predictors.

		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% EXP(B)	C.I. for
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper
Step 1(a)	AGEHHH	-0.025	0.010	6.269	1	0.012	0.976	0.957	0.995
	GENDER(1)	0.024	0.225	0.012	1	0.914	1.025	0.659	1.592
	HHSIZE	-0.032	0.022	2.161	1	0.142	0.969	0.929	1.011
	AGHHMEMB	-0.004	0.010	0.154	1	0.695	0.996	0.976	1.017
	HHHEDU	0.024	0.022	1.224	1	0.268	1.025	0.981	1.070
	HHHY	-0.241	0.119	4.093	1	0.043	1.786	0.622	.993
	YOHM	0.006	0.125	0.003	1	0.042	1.006	0.787	1.286
	REMITTANCE	1.173	0.044	11.209	1	0.009	5.189	1.090	1.297
	Constant	1.793	0.706	6.448	1	0.011	6.010		

a Variable(s) entered on step 1: AGEHHH, GENDER, HHSIZE, AGHHMEMB, HHHEDU, HHHY, YOYM, REMITTANCE.

Source: Authors' Computation

Logit (Health) = 1.793 + 1.173Remittances + (-.025) Age+ 0.24Gender + (-.032) HHSIZE + (-0.004) Agemeb + 0.024Edu + (-.241) HHHY + 0.006YOYM

A test of the full model against a constant only model was also statistically significant, indicating that the predictors as a set reliably distinguished between the "yes" and "no" impact of remittances (chi square = 44.390, p <.000 with df = 8). Nagelkerke's R² of .817 indicated a strong relationship between prediction and grouping. Prediction success overall was 90%. (92.9% for yes and 87.5% for no. The Z- value for Remittances is 11.209, with an associated p-value of .009. Based on the set 5% significant level, we rejected the null hypothesis because the p-value is less than 0.05. Also EXP (B) value of the Predictor – Remittances is 5.189, this implies that when remittance income from *Jakpa* is raised by one unit (N1,700) equivalent of 1USD, the odds ratio is 5.2 times as large and therefore households are 5.2 more times likely to have access to quality health services.

Table 5: Analysis of Impact of Remittance Income from *Jakpa* on housing development

		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% EXP(B)	C.I. for
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper
Step 1(a)	AGEHHH	-0.026	0.010	6.371	1	0.012	.974	0.954	0.994
	GENDER(1)	0.047	0.240	0.038	1	0.046	1.048	0.655	1.676
	HHSIZE	-0.019	0.023	0.692	1	0.406	.981	0.939	1.026
	AGHHMEMB	0.025	0.023	1.197	1	0.027	1.026	0.980	1.073
	HHHEDU	0.017	0.024	0.540	1	0.043	1.017	0.972	1.065
	HHHY	0.211	0.124	2.895	1	0.029	1.810	0.635	1.033
	YOHM	0.073	0.135	0.291	1	0.038	1.930	0.713	1.212
	REMITTANCE	3.188	0.048	0.315	1	0.012	6.907	1.098	1.326
	Constant	1.645	0.829	3.934	1	0.047	5.179		

a Variable(s) entered on step 1: AGEHHH, GENDER, HHSIZE, AGHHMEMB, HHHEDU, HHHY, YOHM, REMITTANCE.

Source: Authors' Computation

Logit (Housing) = 1.645 + 3.188Remittances + (-.026) Age + 0.47Gender + (-.019) HHSIZE + .025Agemeb + 0.017Edu + (-.211) HHHY + (-.073) YOHM

A logistic regression analysis was also conducted to predict the impact of remittance income on land and buildings using the same variables as predictors. A test of the full model against a constant only model was statistically significant, indicating that the predictors as a set reliably distinguished between the "yes" and "no" impact of remittances (chi square = 44.270, $p < .000$ with $df = 8$). Nagelkerke's R^2 of .854 indicated a strong relationship between prediction and grouping. Prediction success overall was 88%. (85.4% for yes and 90.7% for no). The Z- value for the predictor - Remittances is 0.315, with an associated p-value of .012. Setting our alpha level to 0.05, (5% Significant Level) we rejected the null hypothesis because the p-value is less than 0.05. Also EXP (B) value of the Predictor – Remittances is 6.907, this indicates that when remittance income from *Jakpa* is raised by one unit (N1,700) equivalent of 1USD, the odds ratio is 7 times as large and therefore households are 7 more times likely to have access to shelter and other landed properties.

Opinion of the Rural People on how International Migration and Remittance have Affected Them

To answer the research question three, we examined developmental programmes executed by individual migrant and migrant groups in the study area as summarized in Table 6. Analysis (Table 6) Figure 4.16 shows that on average about 68% of respondents from all the states of south-east agreed that migrant groups have not made impact in executing projection targeted at enhancing the standard of education in the rural communities of their origin as a group. Also 66% disagreed on the migrant groups impact in provision of water to support healthcare, while about 67% disagreed the migrant groups have done well in supporting other sectors of healthcare as a group, and average of 50%

disagreed in the groups provision of housing to the community members as a group. However, there are patches of evidence on the efforts of the group though not yet significant. This implies that there is every need for the migrants to come together and pull the resources from diaspora as a force that will help to fast track development in their communities of origin.

Table 6: Public Project Sponsored by Migrant¹

Project Jointly Sponsored by Migrant Group																
Project	Abia			Anambra			Ebonyi			Enugu			Imo			Remark
	Y	N	N/I	Y	N	N/I	Y	N	N/I	Y	N	N/I	Y	N	N/I	
Educational	23%	67%	10%	15%	72%	13%	23%	57%	20%	21%	61%	18%	22%	59%	19%	No (63%)
Water	32%	56%	12%	11%	74%	15%	24%	69%	17%	16%	65%	9%	14%	68%	18%	No (66%)
Healthcare	26%	61%	13%	13%	68%	19%	10%	72%	18%	10%	71%	19%	18%	61%	21%	No (67%)
Housing	28%	51%	21%	27%	52%	21%	26%	49%	25%	20%	52%	28%	21%	48%	31%	No (50%)
Project Sponsored by Individual Migrant																
	Abia			Anambra			Ebonyi			Enugu			Imo			Remark
	Y	N	N/I	Y	N	N/I	Y	N	N/I	Y	N	N/I	Y	N	N/I	
Educational	77%	10%	13%	77%	13%	10%	77%	15%	18%	76%	11%	13%	69%	17%	14%	Yes (76%)
Water	66%	20%	14%	79%	10%	11%	79%	15%	29%	75%	11%	14%	78%	15%	7%	Yes (75%)
Healthcare	71%	10%	19%	73%	13%	16%	82%	8%	15%	78%	10%	12%	69%	12%	19%	Yes (75%)
Housing	61%	20%	19%	57%	20%	23%	59%	14%	27%	62%	20%	18%	59%	15%	26%	Yes(60%)

Source: Authors' Computation

On the other hand, the opinion of the respondents shows that the migrants perform more as individuals more than as a group. The analysis shows that while 76% of the respondents agreed that individual migrants have done well in educational developments, about 75% applauded them in provision of water, 75% in healthcare provision and about 60% in housing provision for people of the communities. With this, the study agrees with Alpaslan et al (2021), the migrant family have more chance of doing well in school, Mawutor et al (2023), in that access to healthcare and cleaner water is easier with the migrant households and Owotemu, et al (2024) that migrant household have better chances of owning befitting shelter.

Generally, it is the wish of most youths in the study area to migrate as it has been seen as the main way out of poverty. Our analysis shows that 73% of the respondents says that why most Nigerians especially the youth want to migrate abroad is because they believe that there is more money abroad. What and how they will earn the money is always "what will be decided when we get there". While about 92% believe that there is no way one will get abroad and fail to make money, only 8% agrees that it is possible. However, analysis of

¹ Y = Yes, N = No and NI = No idea

Figure 4b shows that only 53% of the migrant household receives remittance, while 47% are still hoping and praying.

Concluding Remarks, Caveat and Policy Implications

This study was undertaken for the purpose of ascertaining the impact of international migration and remittances on the socio economic development of the rural communities of South-East Nigeria. The researcher collected data from a sample size of 1200 from 80 rural across the states. Appropriate statistical tools and analysis soft wares like SPSS and STATA were used to analyse the data collected. The findings of the study are summarized as follows:

That international migration (*Jakpa*) and remittances are indispensable in the study area because, migration and remittances have been used by many families as a survival strategy and poverty alleviation measure. Migration and remittances are often part of risk-spreading and co-insurance livelihood strategies pursued by households and other family groups. the study noted that the rate *Jakpa* compared to rate of remittance receipt showed a positive significant relationship. The *Jakpa* and the attendant remittance flow contribute positively to social and economic development in the study area. Hence there is a positive impact of remittance on educational development, healthcare and even housing development. That in the opinion of the rural people, *Jakpa* has helped to put developmental project that have impacted their lives positively by either individual migrant or group of migrants. We also noted from the opinion of the rural people that as good as *Jakpa* and remittance may sound, alone it cannot guarantee development of the rural communities because whether, and to what extent, the high development potential of *Jakpa* will be realized in the rural communities is still a function the broader development context of the larger Nigeria. *Jakpa* remittances cannot be comfortably invested in harsh and uncondusive environment. That is to say that, there is still a big role to be played by the respective tiers of government to maximize the use of this *Jakpa* syndrome.

Policy Implications

Governments both of the origin of migrant and the destination of migrants have tried on many occasions with stringent policies to discourage migration without much success. Instead, the rate of international migration has been on the increase on daily basis. To this, the study thinks that these governments can do better by instituting and implementing policies that will minimize the harmful effect of migration but will harness the positive effect for development. Therefore, based on the positive effect of remittances on household income, concrete policies that would encourage the flow of remittances should be pursued. In Nigeria basic rights are not upheld and there is the feeling that the government does not protect its citizens. Besides improving investment conditions, personal security needs to be addressed before the 'brain drain' can be turned into a brain gain through increased remittances, transfer of knowledge, competencies and even a reversal of capital flight.

Also, there is every need to start encouraging free and circular movement through liberalizing migration policies. Migrants that can freely travel back and forth are more likely to contribute to development. Both country of origin and that of destination must create more ways for migrants to migrate legally and move freely in and out. The high restrictions mean that the poorer people cannot migrate, and also provoke undocumented migration. As it is difficult to obtain visas, it was said that once an African gets one, they are likely to stay a long time. If there is freer movement, migrants would be less compelled to stay permanently. Increasing possibilities for legal migration and freer movement should preferably be negotiated. Only if migration is accompanied by improvements in the general development context of the sending area and or country and by sensible immigration policies that do not deter migrants from circulating, can its high potential be fully realized. If states would improve their social policies and create a less risky and more reliable institutional environment, people would not be compelled to spend so many remittances on securing their livelihoods. This would set free a larger part of remittance income for investment, instead of being spent on income insurance. Migrants and remittances can neither be blamed for a lack of development nor be expected to trigger take-off development in generally unattractive investment environments. Therefore, policies aimed at increasing people's welfare, creating functioning markets and improving social security and public services, such as health and education, and housing are also likely to enhance the contribution that *Jakpa* remittances can make to development.

Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship and/ or publication of this article.

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