

Voluntary Associations and Remittances among Nigerian Migrants Living in Central Durban

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ABSTRACT In recent years there has been a surge in interest regarding the impact of migration and specifically remittances that migrants send home to help their families or for development in their communities of origin. This paper is based on research conducted among 50 Nigerian migrants in Durban. It produces insights into the highly heterogeneous impact of remittances on Nigerians families, communities and the role that voluntary associations play in the migrants' life both in Durban and in the migratory process. It also explores some of the means that migrants use to remit in the context of Hometown Associations (HTAs) and their specific ethnic backgrounds.

INTRODUCTION

Remittances by foreign nationals are becoming an important contribution towards developing countries foreign earnings. While individual amounts might be negligible, their cumulative sum adds up to substantial amounts that tend to contribute significantly towards foreign currency build-up. Chinese and Indian nationals for instance have contributed 145 and 53 billion US dollars respectively towards their countries foreign currency earnings in the 2008-2009 financial year. Among foreign nationals from African countries who work in other African countries, Nigeria has a large population living abroad and their contribution to the Nigerian social services and to individual households is now being increasingly recognized (Levitt 1998).

Increasing flows of remittances since the 1990s led the Central Bank of Nigeria (CBN) to begin documenting annual amounts since 2002. The United States of America and the United Kingdom (UK) are listed as two of the top 10 "remittance originating countries" world wide. While African remittances remain a relatively small proportion of global remittance flows (representing only 5% of flows to developing countries in 2007), recorded flows have certainly exhibited a strong growth in the last 20 years, from only US\$1.9 billion in 1990 to US\$4.6 billion in 2000 and an estimated US\$10.8 by 2007. In terms of sheer volume, Nigeria ranked first among the remittance recipients with US\$3.3 billion followed by Kenya US\$1.3 billion and Sudan US\$1.2 billion as the top three remittances receiving countries, among other African coun-

tries (De Haas 2008). A World Bank study on remittance systems throughout the world noted in 2004 that of the US\$4.42 billion that left the UK for developing countries, an estimated 10 percent-15 percent of these flows went to Nigeria, making the country the largest recipient of remittances in Sub-Saharan Africa.¹ The Nigerian migrant population in the UK as well as in other countries have large segments of highly educated and entrepreneurially minded individuals who still have frequent association with their families back home, often urging them to remit for a range of reasons. The officially noted figures are not always the net amount that is remitted, since many have other means of sending money, especially through individuals who visit their home towns from time to time.

This paper discusses the relationship that exists between migration, migrants' voluntary associations and remittances based on fieldwork conducted among a sample of 50 Nigerian migrants in Durban, South Africa. The evidence here will focus upon the informal and formal means that migrants use to transfer money and gifts to Nigeria. Remittances have been found to be helpful if not crucial to family support, house building, business ownership, education, and community projects.

CONCEPTUALIZING MIGRATION AND REMITTANCES

Historically, migration in Africa, as in many other places around the world, has been generally seen in a negative light. Colonialism relied on the strategic (often forced) mobilization and

migration of labour yet sought to control migrants movement, often aiming ultimately to return people to rural homelands. In South Africa, for instance, during apartheid African migrants were precluded from obtaining citizenship in urban industrial complexes and their continued stay there depended upon the period they spent with their first employer. Since independence, Nigerian migration has often been associated with the issues raised by rapid urbanization, political unrest, ethnic conflicts and fragmentation of rural families and communities. The recent interest in the potentially positive impact of migration on social, economic and development processes in countries of origin has placed much emphasis on the growing importance of international migrants' remittances (Massey 1995).

Link Between Migration and Remittances

Migration involves the movement of people across defined boundaries for a specified period of time (Stark 1988: 25). Kok et al. (2003: 57) defines migration as "a change of residence, accompanied by crossing one of the boundaries of a migration defining area." The border that is crossed determines whether the movement can be classified as either internal migration (crossing a border within the borders of a country) or international migration (crossing a border between countries). However, the movement involves more than mere bodies crossing borders, since it is often preceded by extensive deliberations with close family and community members whose material support and goodwill is as crucial to the decision itself to migrate. This pattern is confirmed in a response from an informant: *"The decision for someone to migrate is often taken by the entire immediate family. One can hardly decide for himself what to do in the future. There are always others involved and you depend on them therefore you have to give back once you settle in your host country."*

Migration is normally a result of perceptions that the choice of destination has more to offer than what one's natal area has. But the purpose is as much for the sake of individual upliftment as it is for the purpose of supporting one's family or community initiatives from a distance, or transnationally.

The theory of transnationalism recognizes migration as a household rather than an individual decision, which is part of a risk

management strategy aimed at income diversification (Lauby and Stark 1988; Kok et al. 2003). Migration is seen as a risk management strategy due to the remittance flows usually associated with migration. Remittance flows represent any monetary and/or in-kind transfers that migrants send home to family members or other beneficiaries, be it via formal or informal channels (World Bank 2005: 50).

Goldring (2004) classifies remittances into three categories – family, collective and investment. Family/Individual remittances is seen as an income source and therefore spent on individual, household or family expenses. Because it is seen as income, it also has a poverty reduction effect. Collective remittances on the other hand are not seen as an income which is used for expenses as in the case of family remittances. Collective remittances are funds raised by a group from a common neighbourhood for the purposes of community development. Investment remittances are monies sent back by a migrant to their home areas for the use of specific investment opportunities. The definition of remittances has also been extended to indicate their non-economic nature. The term social remittance is sometimes used to describe the diffusion of various types of social practices, ideas and values, mainly to the migrant sending areas (Levitt 1998).

Levitt (1998) identified two types of remittances among migrants viz. investment remittances and social remittances. Investment remittances (as in the case with collective remittances) are not seen as income which is spent on daily consumption, but in that they have only short term values by virtue of it being used only for daily survival and are not spent on productive longer term uses. Their views converge towards a common point i.e. remittances have no impact on development and poverty reduction and may even have an exacerbating effect. This negativity is largely a result of inspired by the dependency perspective and is supported by the argument that migration leads to the withdrawal of human capital which in turn leads to the breakdown of traditional stable village communities, leading to people becoming dependent on remittances (De Haas 2006).

On the contrary, Adams (2005), Kok (2004) and Zachariah et al. (2001), see remittances as the key to the increasing of living standards within rural families and their gradual allevia-

tion of poverty. They concur that remittances are directly focused on benefiting poor households. Whether remittances are used for consumption, buying houses, or for other investments, it is believed that they generate positive effects on the economy and especially benefit migrants' families in the countries of origin. Migration therefore represents an important strategy for dealing with poverty via remittance flows (Adams 2005; World Bank 2005). One of the respondents in the study commented that:

"My father used to say that I should finish my basic studies before doing my masters in South Africa. He told me not to get involved in any love affairs or anything like that since it is better for me if I'm not married before leaving Nigeria. If married my husband has the responsibility and can decide that I stay in Nigeria and do not finish my education. With all the effort that my parents had put in my education hoping that I will help them and my siblings once I have a job would have been for nothing. I had to respect my parents wish and assume the responsibilities as they are old now. This is why I always send money on a regular basis to support their small business in the village and cover for my siblings' school fees and household needs."

The most obvious impact of remittances is on the recipient households. Participants in this research indicated that their remittances represented a considerable proportion of household income in Nigeria. For example, analysis of the Nigeria Living Standards Survey 1998-99 revealed that remittances comprised over an average of 9% household income: 41% of households received remittances at least once a year, on average US\$218 each. In Nigeria, studies suggest that remittances are important to recipient households, which generally spend a large proportion of the funds on consumption (Osili 2005).

Why Do Nigerian Migrants Remit?

Remittances are about honouring commitments to households and communities that support individuals in their migration to other countries. It demonstrates continuing familial responsibilities, unselfishness and an investment for possible future return to Nigeria. Therefore, migration among Nigerians is usually about one person leaving home to work and earn abroad, in order to remit and keep the household afloat under generally depressing political and eco-

nomic circumstances. Informants in the study mentioned that in most cases only one family member migrates; spouses, children and parents are left behind and rely on the support of this migrant, who assumes the role of provider. Blessing, from the south of Nigeria, pointed out that: *"My father said: 'I know it will not be easy in South Africa, but I want him to go. He is mature enough to handle this big step and he has already finished part of his education. He is willing to work hard.' Then the entire family - including uncles, brothers, aunts, sisters and cousins, decides about who is going. All of them were involved in sponsoring my trip. The entire family joins to finance the trip, because if I eventually succeed, I will in turn help other members of the family, irrespective of whether they are close or distant relatives. While it is often obligatory for well-to-do members of immediate family to participate in sponsoring the trip, distant family members are not obliged to do so. Distant relatives participate if they think that the person going is hard working and loves the family. If he succeeds, he can in turn help other children and members of the family."*

The decision about who migrates and the extent to which support is given to the potential migrant is often determined by what is expected after migration and what the migrant may want for himself or herself in the longer term. An established background in education and sense of maturity are often fundamentals that provide the basis for family support for an individual to migrate. Long drawn out discussions about how such individuals may cope under conditions of loneliness and isolation in a foreign environment are carefully and extensively considered and debated among family members. The individual is brought under close scrutiny by the family and is urged to set aside the romanticism about migrating to a more successful African country, in order to consider the harsh reality of restarting a life in a foreign country. Leaving behind family and property is given an equal amount of consideration, since these issues constitute the pillars of their identity as well as their survival. Hence, beyond the care of relatives, self as well as family interests are a significant motive to remit.

VOLUNTARY ASSOCIATIONS

After relocation, the absence of the family and

familiar surroundings is largely dependent upon the recreation of relationships that serve as meaningful substitutes to normal family lifestyles. While Nigerian migrants often land in Durban knowing where to locate other Nigerians, there is also a search for organisations that represent their specific interests in terms of geographical origins and ethnic associations. Religious institutions such as churches and mosques are more visible than other forms of associations that cater for individual and community needs. Such institutions serve a more institutionalised and formal manner of association that generally operates within legislative norms and social expectations. Another way of keeping in touch with home is engagement in voluntary associations, also known as Home Town Associations (HTAs). Evidence for these associations revealed that while they are loose knit associations made up of people from either the same places in Nigeria or are of the same religious and ethnic backgrounds, there is a strong sense of dependency among one another that is intended to provide ongoing association and a sense of belonging to the group. The added purpose of voluntary associations is to support one another through informal ways of remitting money to their families i.e. when individuals return to Nigeria for family visits or reunions of any sort. Voluntary Associations are aptly defined by Massey (1993: 445) as "organizations that allow migrants from the same village, city or region to maintain ties with each other and materially or emotionally support each other in the host country or those left in their countries of origin." For the newcomers, voluntary associations serve as a buffer, for people of similar backgrounds, against loneliness, isolation and the challenges of adaptation. In the process of integration into their new surroundings voluntary associations serve to establish a basis for a transnational identity that is rooted in the migrant's country of origin as well as their newly adopted home (Massey 1993).

Nigerian Voluntary Associations are active throughout Durban in places such as the Point, Berea, Umbilo, and St Georges Street, among others. These associations range from the ethnic, church based to the broad umbrella associations. The following are some the Voluntary Associations found in Durban: Durban Nigerian Association is the umbrella association that accommodates all the different ethnic based associations such as the Igbo Cultural Association,

Yoruba Cultural Association, Hausa-Fulani Associations. On a broader level the Durban Nigerian Association (DNA) works closely with other associations that operate on the national and international levels such as Union of Nigerian Friends (UNF) and the People's Club of Nigeria (PCN). The total number of Nigerian associations is unknown since respondents have spoken about other localised associations that are meant to serve Nigerians in their immediate vicinities.

Voluntary associations have acquired substantial interest globally, and research has found conflicting outcomes from associations' membership (Davis et al. 2006). Putnam (2000: 38) for instance has argued that voluntary associations attract diverse members and promote social networks that are usually of mutual benefit to those who engage in networking. But by and large voluntary associations tend to attract members from similar backgrounds contributing to semblances of homogenous associations.

In Durban, voluntary associations among Nigerian migrants have different forms of associational life that include soccer clubs, women's associations, hometown associations and informal groups that socialise around ethnic food that is characteristic of specific areas in Nigeria. Identities are often expressed in 2 ways by purchasing of nostalgic foods such as yam, eru (Nigerian herbs), spices, or preferring to dine in Nigerian run restaurants in Durban that cater for the specific tastes.

Churches, Ethnic and Umbrella Associations

Big organisations such as churches, umbrella bodies and ethnic associations play an important role in advising and facilitating the flow of remittances from South Africa to Nigeria. Actually getting to the point of remitting requires a process in terms of identification on at least two levels – national or/and ethnic, dependent upon circumstances. Churches and umbrella organisations play a minimal role by introducing new arrivals to Durban to organisations that engage in remitting money to families in Nigeria. Nigerian migrants still hold membership in umbrella associations such as the Durban Nigerian Association which is formed on the basis of Nigerian national identity. Identification on the basis of national identity is a subjective issue. Henry and Mohan (2003) for instance point out

that in a large city such as London, a large number of Nigerians associations are often formed on the basis of ethnicity rather than on national identity. However, in a smaller town such as Milton Keynes where there is a smaller number of Nigerians, there is a tendency to identify themselves principally in national terms. One respondent in Durban retorted to the question on identity:

"I feel more Nigerian, but over there in Nigeria, when you go there, I go to my geographical area. Over here, we are all Nigerians so we are doing things in common. But of course, Sunday I meet my church people and then we meet with the Fulani group. In general I feel more Nigerian."

On the contrary ethnic associations usually define themselves in relation to a specific language or a place of origin and group of people that follow a particular religion and speak a common language. The Durban Yoruba association is one such body. Ethnic based associations are more involved in investment remittances than the broad based umbrella associations or religious institutions. There are limits to what projects Nigerian remittances from Durban can achieve, especially family subsistence efforts or contribute towards community based projects. Apart from money, ethnic associations are on record for having sent commodities such as clothes and school books to Nigeria. Several of the respondents paid specific attention to the issue of building capacity within their communities more than emphasizing their family commitments.

Role of Voluntary Associations

The facilitating and accommodating roles that voluntary associations play must be viewed against the background of what the broader based organisations such as churches do not do for their members. While donations were willingly made to churches little help came from them, including during times of crisis. Members of churches donate through several channels and throughout the year in various ways - through monthly payments, with special collections at specific occasions in the year, and through membership dues to the fellowship, youth, and bible study groups. Yet only two of seven needy informants received help from a church elder in the form of R400 and R500 given to them three times in a year to purchase food.

Ethnic and the broad based Nigerian associa-

tions are also typically considered to be places where needy migrants can obtain help. When a migrant is brought to one of the three Nigerian umbrella organizations viz. Durban Nigerian Association, Union of Nigerian friends and the People's Club of Nigeria) their first response is to establish where the migrant comes from and then refer him to members of the hometown (ethnic) association pertaining to the appropriate region/town/village. Interviews with chairmen of these associations revealed that these associations receive many newly arrived migrants and arrange for the initial temporary housing, often not charging migrants any rent until they are able to generate income. They also advise newly arrived migrants on how and where to find jobs. However, some associations, especially the larger ones showed a trend of encountering increasing difficulties. It was reported that it is difficult to keep members actively engaged and pay their monthly dues. At the same time, they are overwhelmed with requests for help from newly arrived migrants while their financial resources are limited. One secretary of an ethnic association explained that:

"We live and give to those who just arrive, then when they find their way, nobody sees them again! We have now decided that we are no longer going to help those who just arrive."

The Durban based Nigerian Association supports district assemblies in the relatively poor region of Nigeria. District assemblies are local government institutions that form the backbone of the proposed decentralization process in Nigerian and have a role in local and regional development (De Hass 2000). Overall, the informants indicated that the three umbrella Nigerian associations in Durban support projects and communities in Nigeria both materially and financially. They use both formal and informal methods of transfer to send these remittances. Banks and formal transfer agencies are used, but the extensive connections and networks that these associations have both in Durban and in Nigeria help them to remit either money or goods informally.

How do Nigerian Migrants in Durban Remit?

Various means exist for transferring remittances to the recipient in Nigeria - from the use of banks, money transfer companies such as

Western Union (operational within ABSA Bank) to personal transportation of cash or goods during trips back home. Information concerning cross-border money flows is only available on funds sent through formal channels, as these are the only channels that national banks are able to monitor. Through information based on interviews, it is estimated that undocumented transactions via informal channels are, in fact, significantly high and could possibly match if not exceed the officially transferred amounts through formal institutions. From among the respondents most indicated that they remitted through informal channels.

Informal methods of transferring money differ from one migrant to another. In addition to the personal transport of funds, money can be sent through the mail or via a third party. One variant involving third parties is the Hawala system that is extensively used in South and South-east Asian countries, and which has also cottoned onto Nigerians in Durban. In this system, middlemen, so-called *hawaladars*, residing in both source and recipient countries, use a code to communicate telephonically, via email or SMS, a sum of money. In this system money is not actually transferred, but is paid through networks in the migrants country of origin and the person who facilitates this is paid in the country from which the transaction is requested (Mazzucato 2003). Instead of monetary payments being made between hawaladars and recipients, the account can also be settled through mutually agreeable forms of exchange such as groceries, electronic goods or in any other way deemed fair and equal. For Nigerian migrants and their relatives back home, this method is advantageous for two reasons. First, it allows for immediate transfer of funds to Nigeria without having to register the transaction officially. Unregistered channels are often pursued, either because unregistered or illegal migrants generally do not have access to banks, or because many Nigerian rural areas do not have banking networks, making it difficult to transfer money to remote areas.

The second reason for relying on such an informal channel is the lower cost. Money transfer via Hawala costs the remitter a mere 1 to 2 % of the transaction sum, whereas bank charges an average of 7% source¹. Western Union and MoneyGram charge up to 12%, in the form of commission or fees. The fixed base fee charged

by money transfer agencies is made even more disadvantageous by the fact that Nigerian migrants send money in small monthly instalments, on average R500 to R2000, instead of sending a higher amount annually. In addition to the charges the regulation within the bank, as most Nigerian migrants are self employed or have unregistered businesses it is difficult to provide the proof of income. In addition the ABSA bank does not recognize refugee status and asylum seeker documents. This has brought a rise in the unofficial niche markets. It is comprised of countless independent, small providers in Durban and therefore it is easily accessible by Nigerian migrants. For example, the 2007 study by the International Labour Organization (ILO) estimates that, in Nigeria, 60% of all remittances were transferred through Hawala.

Six months before Western Union opened its branch in South Africa in October 2008, the ABSA bank recruited migrants in major cities such as Durban, Johannesburg and Cape Town, among others. To advertise for them, it all seemed easy on the pamphlets that were being handed out among the migrant communities. What was not included in this paper is the procedure that one has to follow in order to send or receive money through Western Union. This included: *proof of Identity Document or valid Passport with temporary residence permit; proof of source of funds, such as payslip, as part of the prevention of Organized Crime Act.*ⁱⁱⁱ and they would often have to await a decision from South Africa's Department of Home Affairs to authenticate the application to remit. It is such prerequisites that force migrants to resort to the informal methods of transfers since documentation is not required. On 25 February 2009 for instance, Hakim was supposed to send money home to enable his brother's discharge from hospital. As a matter of urgency he decided to use Western Union. Since he had a refugee status the ABSA consultant told him that she was constrained to process his transaction unless the Department of Home Affairs sent her a letter to confirm that his refugee status is valid. After faxing his document to Home Affairs they promised to respond within 48 hours. He could not afford this amount of time because that would have cost him two more days in hospital fees. He therefore decided to use one of the Nigerian Hawaldars who took only 24 hours to enable the transaction.

PURPOSE OF NIGERIAN MIGRANTS REMITTANCES

There is a growing body of literature investigating the patterns and effects of remittances on income and consumption streams of the receiving household (Adams 2004; Lucas 2005). Lucas and Stark (1985) found that in Botswana migrants remit more to their households after they have experienced a shock, attesting to remittances fulfilling an insurance function for the rural household. Much of the information for this project has a resonance with what such writers are saying about remittances. Families help migrants to move to a place where income opportunities are expected to be better. Migrants then begin to remit, often after a while since settling in is a process, in lieu of the initial investment that their families have made in them to migrate or as contributions to their families in times of need (Gubert 2002; Stark and Lucas 1988). Remittances help families in Nigeria with an external source of income that reduces the risks of generally meagre locally earned income. Levitt (2003) provides a set of criteria that distinguishes three types of remittances that are sent: directly to migrants' families, as personal investments in Nigeria, and as community transfers. Family transfers are defined as the total remittances sent to the disburser's family of origin. In contrast investment transfers are defined as the sum of all investment related remittances sent by the migrant to finance personal investments in Ni-

geria such as the family home, business, or agricultural land. Community transfers refer to the total remittances that are sent towards social support such as road construction, church building, and building or repair of school, provisioning of schools, among other responsibilities in the migrants' community of origin (Levitt 2003).

Most respondents placed emphasis on family and community needs, more particularly investing in housing, education, cover for funerals and medical costs, community development, and their families' daily expenses.

Nigerian Migrants Housing Investments

At least 17 migrants between the ages of 25-65 years who were a part of this study had initiated housing projects in their communities of origin in Nigeria (Table 1). Three aspects linked to house building surfaced in the course of fieldwork *viz.* house-building was crucial to their migration to South Africa; acquisition of more land in Nigeria while they worked in South Africa; and Nigeria was still viewed in nostalgic ways that was seen as their place of retirement. Informants indicated that with the money they sent home, they have managed to begin repairing or extending their homes, building new houses in their places of origin such as Lagos, Kano, Abuja, Port Harcourt, and Enugu. Their houses are often distinguished by their imposing two or three-story redbrick structure, unusual in villages of small cement-block and mud bunga-

Table 1: Relationship between housing investment, land ownership, family gift, average remittances and associational involvement based on age, education, gender and marital status

		<i>Housing</i>	<i>Land ownership</i>	<i>Family gift</i>	<i>Average remittance sent per month</i>	<i>Association involvement</i>
<i>Age</i>	15-24	1	0	3	Less than R500	4
	25-44	10	6	38	R500-R1000	38
	45-65+	7	7	7	R1000 and more	7
<i>Education</i>	Primary school or less	0	0	0		0
	Secondary school	14	10	14	R500-R1000	23
	(HS diploma)					
	1year or more of university education	24	20	26	R500-R1500	27
<i>Gender</i>	Male	31	28	35	R1000 and more	35
	Female	7	3	15	R500-R1000	12
<i>Marital Status</i>	Single	15	11	20	R1000	21
	Married	17	9	14	R1000-R2000	20
	Divorced and widowed	2	4	7	R1000 and more	9

NB: Table 1 derived from information with fifty interviewees in the period of March 2007 to October 2008

lows. One person's statement in the course of fieldwork does capture much of what many stated on this issue:

"I would love to stay in my own home instead of renting a place. Another consideration for building a house is to afford other family members a decent place to lay down their heads."^{iv}

Home ownership in Nigeria is an important status issue and fundamental to ensuring investments in the least risky of places. It also has several desirable characteristics such as durability, low monitoring costs, visibility and the comfort of provision for the immediate family, as one of the respondents stated:

"In future migrants might return home for good. When we go for a visit, other family members are inconvenienced due to lack of space and privacy. I feel obligated to help solve this problem since I'm much advantaged to do so."^v

Another stated:

"These investments are done to prepare the future benefit of children and family members, i.e. parents and siblings. Economically it is valuable as a source of income when I return home."^v

Nigerian migrants in Durban often emphasized the link between housing and securing membership in the home community through it. They confirmed that in many Nigerian villages, there is relatively good information about who resided outside Nigeria and which houses were benefiting from the remittances that reached their families. One informant argued that migrants are distinguished within the hometown according to whether they owned a house(s) or whether they were in the process of building a house. According to Jeremy:

*"A house is a highly visible sign of accomplishment and wealth. Few people in the hometown can observe the migrant's income level or the social status that he has achieved in Durban, but the entire community can observe the size and quality of houses that the migrant has built in the hometown."*ⁱⁱ

Case Study 1

Upon migration, Rev Trevor and his siblings agreed to sell part of his father's farm land so that he could migrate to South Africa to help the family in Nigeria. Upon arrival in South Africa with his wife in 2000, they were able to open two businesses. He started a second hand clothing business and later opened a mini

market on Durban's CBD. He also became the head pastor in one of the Nigerian Pentecostal congregations in Durban. In repayment to his family he sends money as well as gifts such as electronic equipment, radios, computers, and cell phones.

Among the Durban migrants, Rev Trevor and Jacky had both used remittances to acquire land for building houses for their family. Jacky spoke proudly about her house in Nigeria and during the interview showed a video of it. Reverend Trevor's family lives in Lagos, but they were originally from Akuete. His father passed away three years ago at the age of 65 years. His 64 year old mother was left in his care with other members of the family. He has six brothers and they all live in Nigeria. One of his sisters passed away in 2007 due to a chronic illness and a younger sister is married and has five children. The deceased sister left behind two sons and a daughter and they are all in the care of his mother. Rev Trevor has five children - three sons and two daughters. Two of his sons and his wife are with him in Durban. His eldest son, 30 years old, is married to a 37 years old South African woman, they do not have children together but she has one daughter from a previous marriage. He currently helps his father in their church, runs the family business (a supermarket) and an internet shop that is a combined investment with his wife. Rev Trevor's son plans to remain in South Africa "for a while more".

Two of Rev Trevor's sons are still in Nigeria and currently in university, he also pays for the education of his siblings' children since his siblings also helped in sponsoring his travel cost to South Africa. And as the eldest son it is his responsibility to take care of his widowed mother, in 2006 he built a house in Lagos in which his mother currently resides with his sons and their families. He is planning to return to Nigeria within the next three years to take care of his mother but he is waiting for his other sons to first complete their tertiary education and then come to Durban to help their elder brother to run the mini market while exploring some other opportunities in South Africa. As the eldest in his family he finds it as his responsibility to make sure that he takes care of every member of his extended family who is in need. Rev Trevor emphasised that neighbours are helpful towards his family in Nigeria. So they too become

beneficiaries from his remittances when the community is aware that neighbours might be in special need of assistance.

What this case study demonstrates is that a large proportion of individual migrant's remittances to family members extensively cover household needs. These remittances have now developed into a widespread dependency that is rooted in a culture of reciprocity and collective responsibility that is still prevalent in Nigeria, especially in poorer rural areas. Financial responsibility is not only shared between immediate and extended families, but is also extended to the wider community. A number of purposes underlay remittances. Money goes to families for subsistence. It also helps to pay off loans used to finance migrants' travel to Durban or to assist other siblings and family members to travel either to South Africa or to other places in the world. At least fifteen respondents (25%) mentioned that their trip to Durban was sponsored by parents and members of the extended family after selling family property, usually a house. For Nigerian migrants, it becomes an obligation to send money or gifts back home to contribute to the family's livelihood.

The money is put to various uses. John for instance, often sent money for specific items and for special occasions; Gwen supported her children who were still in Nigeria; Rev Trevor sent funds to help his sick father and eventually to help with his funeral arrangements; Jessica provided a regular income to her parents which were used for general housekeeping, but she emphasised that expenses associated with social events such as births, marriages and funerals are usually very high because more than the immediate or extended families are involved. These events usually involve the wider community, and what is displayed is often a demonstration of the relative successes that the migrants have as foreign earners. A funeral which is financed from abroad is demonstrated in the type of coffin that is bought, the number of guests that attend and the quality of the catering. One respondent captured these stories in a succinct way: *"The ability to send remittances is a source of great pride"*.

According to De Hass (2000: 69), remittances reflect the economic, social and cultural dimensions of the migration process in which "earning money for oneself is not a legitimate reason to migrate abroad." Each of these case studies and

the regular responses amply emphasised this point.

Remittance Use for Business Activities

Remittances are also used for business activities, either for migrants or their siblings. Goods sent to Nigeria often include commercial items such as faxes, computer accessories, phones, cars for transport, among others. Nigerian migrants from rural areas usually establish businesses in the major cities such as Lagos and Kaduna, among others because of the availability of facilities, particularly electricity and water, as well as the potential market opportunities. These businesses tend to concentrate on communication centres, commercial transport and trade in second-hand goods. Several migrants planned to acquire land for commercial building: Blessing was considering developing a cold storage fish facility in his home town of Port Harcourt, Betty hoped to set up a business before returning to Nigeria, Mercy and her husband sent money home for various reasons, including setting up a business, and Peter was planning to set up a poultry business. The latter two cases are amplified below:

Case Study 2

Mercy specified that she sends up to R10000 a year (approximately \$1000) with additional amounts sent for specific purposes if need be. As an owner of a unisex salon in the Wheel on Point Road in Durban and married to an accountant, Mercy was one of the higher earning migrants. She has two children - a ten year old daughter and a seven year old son (at the time of interview - 2008). Mercy and her husband are originally from Owerrinta in Nigeria - they are childhood friends. They stay in Durban North with her family. Her husband first came to South Africa in 2003 to look for a job and she joined him in 2005 with both her children. She describes her husband's travel to South Africa as a collective effort of the whole family, including friends and the local club. They borrowed half her travel money from her father who owned a small business in their village and the other half came from associations and individuals who were willing to help her. Soon after her husband found employment they began repaying what they borrowed from her father and other people. But we also continued to send

money even when we finished repaying the loans. Mercy's parents also receive money from both her elder brothers who are resident in the United Kingdom. On the other hand her husband's family is totally dependent on the money that they both remit to his family's home. They built a house for his parents in the village and provide for his siblings' children's academic fees. Currently they are building their own house in Port Harcourt for their retirement. However, people in their village do not have the same luxuries as they can afford. They live a very luxurious life and their aim is to have it in both South Africa and Nigeria. If one day they decide to go back home they do not have to worry about paying the bills and bonds. They are proud owners of a beautiful house. In addition to sending money for family use they have also managed to open shops in the village and in Port Harcourt for her husbands' brothers to run on their behalf.

Case Study 3

Peter was able to buy land with the money that he regularly remitted and was planning to start a poultry business there. He mentioned that his journey was planned by his wife who is currently in Nigeria with their three children. Peter has opened a business in Durban but he feels the need to go back home to create employment in his village of Abiriba. He does not feel the need to stay long in South Africa since his extended family tends to almost entirely rely upon him on every single need that they have, despite the fact that his brothers could afford to do so. He was in the process of selling his internet business in Durban so that he could leave before the end of 2009 and start up his poultry business by January 2010. He mentioned that all the necessary equipment has been sent home and their installation is underway. He is not only planning to have a poultry farm he had also secured another business site in the town of Aba where he is planning to set up a computer networking business. His aim is to reduce his family's dependency upon him by being closer to them.

Association Contribution to the Community

Collective remittances are the sums of money sent by migrant associations or church groups to their home communities. Being communal or collective, these remittances are different from

individual remittances and the amounts depend on the effectiveness of the associations. The remittances come from individuals who have joined migrant associations to support projects or other activities in their villages in Nigeria (Levitt 2003). Nigerian associations in Durban raise money and remit annually to help their communities in Nigeria for projects such as paving roads, installing electricity in the neighbourhoods, building churches and schools because they no longer rely upon the state for infrastructural development.

Ethnic based associations, usually home-town based, depend upon membership and their social networks in other parts of the country to promote the well-being of their communities of origin in Nigeria and residence in South Africa by raising money. Groups such as the Yoruba Cultural Association and Igbo Cultural Association have set up collective saving schemes called *Isusu*, similar to the local South African version of ROSCAs (Rotating Savings and Credit Associations). They use local associations to channel their funds for construction of public infrastructure (e.g. roads, street and building repairs), equipment (including medical equipment, and vehicles for social and non-profit purpose – as in churches) and promoting education (school supplies). They also routinely send shipping containers to Nigeria filled with clothing and other types of goods. Their most successful fundraising activities include dance parties, raffles, beauty contests and other cultural events that take place throughout the year.

The *Isusu* system is when people agree to contribute to a common fund at regular intervals either weekly or monthly. The collected funds are given in their entirety to each member of the group in turn. The order of rotation is determined by negotiating or according to the participants' degree of solvency. The *Isusu* is set up by people from the same geographic region in Nigeria, same church and/ or prayer groups in Durban. They adhere to this financial system with clear and well determined objectives that give them a convincing semblance of formality. The money received from the *Isusu* helps them to support family, to finance small-scale projects in Nigeria or to become involved in income-generating activities. The system brings Nigerian migrants closer together inducing new relationships and bondages. Depending on the specific objective of each group, the *Isusu* can serve as a means of social

protection or mutual help among members, or as a mechanism for economic and social development of their communities in Nigeria. This kind of saving scheme can also be found in other migrants communities in Durban but under different names: *Likelemba/ kirimba* for Congolese, *Susu* among Ghanaians, *Hagbad* among the Somali community and *Shwa* for west Cameroonians.

Similarly, other organizations, through different fundraising initiatives remit to Nigeria in forms of cash and goods. They collect funds in various ways to help villages to build roads, to obtain water-cleansing equipment and irrigation systems, and to build dispensaries and schools. They regularly send funds through formal and informal channels. Durban Nigeria Association has recently initiated a project to provide digital assistance to schools in the Nigerian village of Abwa-Mbagen. Through their associations migrants in Durban can purchase goods and have them delivered to family members in Nigeria when their members return home for visits. Transactions are fairly rapid and evaluation between the organization in Durban and its affiliated organization in Nigeria are usually done two or three times a year.

These associations are active in the field of development projects - they receive a list of prioritized community projects from their communities of origin and organize fundraising events in Durban around those projects. The secretary of the Union of Nigerian Friends said that in the last five years, different Nigerian associations in Durban have flourished. He mentioned that previously, it was impossible to have regular contact with communities back home because of the expense and difficulty of long-distance communication and travel. Today, with cheaper air travel and aid of modern telecommunications technology, many Nigerian migrants in Durban can travel home and communicate regularly with their own communities. Consequently, the level of communication with Nigeria has significantly increased.

CONCLUSION

Nigerian migrants in Durban demonstrated that sending remittances home to families and to communities is a major feature of the transnational process: it links migrants with their homes and reflects bonds of responsibility where

broader networks of relatives and communities also stand to benefit. International remittance flows have been increasing dramatically and Nigeria is no exception. The use to which remittances are put shows that benefits primarily come in the form of cash and goods, with money being used to support daily household needs.

At least two issues emerge from the data that is produced here *viz.* remitting for the sake of honouring repayments that facilitated their travel to Durban, and remitting for the sake of honouring family obligations. In either instant, the purpose is for the sake of family and community advancement through foreign earnings. In the absence of state reliability in provisioning for infrastructural development, migration and remittances have become important sources of cash flows for material and religious upliftment. As foreigners they to rely more upon self-employment than wage or salaried labour. Their entrepreneurial skills and their thriftiness that lends itself towards valuable capital build-ups has allowed many to set up businesses in their home towns in Nigeria as well. However, while their remittances has a facilitating role for their families, businesses and communities, there is still a tendency to want to remain in Durban for as long as possible. Retirement in Nigeria appears to be the final option for most migrants.

NOTES

- ¹ Information acquired directly from banks.
- ² (Informal discussion with a Nigerian migrant in Scala's Café in Durban, on 24/10/2008).

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