



Access to Healthcare in Remittance-Receiving Household: A Qualitative Study of Health Seeking Behaviour among the Esan People of South-South Nigeria.

AUGUSTINE ODIANONSEN ALENKHE
University of Benin, Benin City, Edo State, Nigeria

Abstract. Remittances represent a vital livelihood strategy and informal social protection mechanism that alleviates financial barriers to healthcare access in developing contexts. Despite the improved healthcare utilization associated with remittance inflows, persistent structural weaknesses within Nigeria's healthcare system continue to influence patterns of access and use. This study examines the influence of remittances on access to and utilization of healthcare services among remittance-receiving households in southern Nigeria, with specific focus on Esan communities in Edo State. Adopting an expository research design, the study employed a qualitative approach to generate in-depth understanding of household health-seeking behaviour. Data were collected through in-depth interviews with 32 household heads selected from two local government areas in the Edo Central Senatorial District using a multi-stage sampling technique. The data were analyzed using content analysis. Findings reveal that remittances significantly enhance the utilization of modern healthcare services by reducing financial constraints and enabling timely access to professional medical care. However, healthcare utilization is also shaped by interacting factors such as income stability, social status, cultural beliefs, geographic proximity to health facilities, availability of skilled health personnel, and emergency health needs. The study concludes that while remittances improve healthcare access, they function as complementary mechanisms within a health system characterized by enduring structural inequalities.

Keywords: Healthcare services, Health seeking behaviour, Household head, Remittances,

1. Introduction

Access to healthcare services and their effective utilization are fundamental to the well-being and long-term sustainability of households, particularly in contexts where financial capacity determines engagement with healthcare providers. Within remittance-receiving households, access to healthcare is increasingly shaped by migration dynamics and the inflow of financial resources sent by household members residing outside their communities of origin. Remittances (defined as monetary or material transfers sent home by migrants) represent a critical livelihood strategy that can influence health-seeking behaviour, healthcare affordability, and overall household resilience. Migration, both internal and international, is often driven by structural inequalities that disproportionately affect vulnerable populations. Evidence from the Nigeria Migration Policy (NMP, 2015) indicates that internal migration is largely motivated by poverty, inadequate access to healthcare services, food insecurity, limited educational opportunities, low-income levels, and substandard housing conditions. These factors are demographically patterned, disproportionately affecting rural households, low-income families, women-headed households, and populations residing in underserved regions (Egbe, 2014).

Consequently, migration emerges not only as a survival strategy but also as a mechanism for redistributing resources to households left behind. Remittances play a significant role in shaping healthcare access within recipient households by easing financial constraints associated with medical expenses, transportation to health facilities, and the purchase of drugs or health insurance. Globally,

international remittance flows have expanded substantially, reaching an estimated \$831 billion in 2022 (IOM, 2022), and further rising to approximately \$905 billion in recent years. Nigeria remains the leading recipient of remittances in Africa, underscoring the demographic significance of migrant-sending households in national development and social welfare outcomes (Elad & Kinder, 2025).

Within remittance-receiving households, improved income stability often translates into higher healthcare utilization, particularly among children, older persons, and women of reproductive age (Alenkhe, 2025). However, disparities persist, as access remains mediated by geographic location, quality of healthcare infrastructure, and socioeconomic status. Thus, while remittances enhance healthcare access demographically, they do not entirely eliminate structural barriers within health systems. (Alenkhe, 2025). Persistent deficiencies in Nigeria's healthcare system, particularly in rural areas, continue to exacerbate high mortality rates and limited access to essential health services. Recent estimates indicate a crude death rate of approximately 10.67 deaths per 1,000 population in 2025, alongside one of the lowest life expectancies globally, averaging 54.9 years (54.3 years for males and 54.9 years for females) (UN, 2025). Child health outcomes remain especially concerning, as Nigeria accounts for a substantial share of global child mortality, with a neonatal mortality rate of about 19 deaths per 1,000 live births (UN, 2025).

Despite various policy interventions aimed at mitigating these challenges, systemic constraints persist, notably the chronic underfunding of the health sector, with government health expenditure consistently falling below the recommended 15% budgetary allocation. Consequently, public healthcare facilities are often inadequately equipped, while the cost of private healthcare services remains prohibitive for the majority of the population. In this context, households with migrant members increasingly depend on remittances to finance healthcare utilization, thereby playing a critical role in enhancing access to medical services in migrants' communities of origin. With increasing rise of international migration and the upshot on the remittances of cash and related materials there is need for current study as it relates to remittances and accessibility to healthcare utilization among the Esan that constitute the second most populous ethnic group in Edo state (NPC, 2022 protected). Despite the fact that remittances have enabled

family to have access to healthcare facilities, migrant have been able to create a form of social capital to family members to access affordable and available Healthcare facilities within migrant household in their place of origin. Therefore, this study seeks to examine how remittance influences access to healthcare services in southern Nigeria among the Esan people.

2. Research Methodology

This study employed an expository research design to examine Esan household heads who maintain regular contact with family members residing outside their home communities. The research was conducted across sixteen purposively selected communities within two Local Government Areas (Esan West and Esan North-East) in the Edo Central Senatorial District of Edo State. 32 Respondents were systematically selected household heads identified through a multi-stage sampling procedure across two clusters in Esanland. Data were collected using an in-depth interview guide, allowing for detailed exploration of participants' perspectives and experiences. The collected data were subsequently analyzed using thematic content analysis to identify recurring patterns, themes, and insights relevant to the study objectives.

3. Findings

From the findings, certain variables were found to be have influenced the perception of the participants in response to the role of remittances on the utilization of modern healthcare facilities in their communities. The factors include Status, Belief, Income, Remittances, Closeness/proximity as well as Emergencies.

3.1 Status and Belief

Status is revealed to be a determinant on the utilization of healthcare services as well as shape their perception toward its patronage, as Some of the participants see status as criteria or position that will enhance their utilization modern healthcare services especially with the provision of remittance by member of close relative within the household. On the position of status, participant said:

As a retired medical doctor with high knowledge of my health status, you don't expect me to patronize Primary Healthcare centers that are non-functional. Even when it does, the medical personnel that operate there are not those that I will patronize. Whether my children

sent me money or not, I have been utilizing Irrua Teaching Hospital and nothing has change. This is because they have the best of hands medically and I will go for nothing less. (IDI- Medical Practitioner- Esan West-2023)

The retired medical doctor's professional experience informs his preference for specialized institutions like Irrua Teaching Hospital over primary healthcare centres, highlighting the role of expertise and quality in accessing essential services. His choices, independent of remittances, reflect financial autonomy that enables prioritization of service quality over cost. This principle extends to education, where access to well-resourced, high-performing schools similarly depends on financial capacity. Just as the doctor leverages his professional insight and resources to secure superior healthcare, families with adequate financial means, including remittances, can make informed decisions to ensure their children receive quality education, thereby enhancing future prospects and overall well-being.

Another participant who spoke of his position and stated the role of remittances in the utilization of modern healthcare services believed that there is a stage one gets to and with the right resources coming from close relative for specific health purpose, it must be utilized for it. This was demonstrated in the opinion of the participant who said:

I have worked in the public sector and I have assisted many of my people in this community especially women who needed medical attention as well as men with some specific health condition in this community. I don't take them to chemist or pharmacy; I refer them to either PHCs or private hospital where I can afford the bill. When I was sick, my children always send the Driver to take me to the catholic hospital in Uromi. Although it is pretty expensive, but money sent by my children in diaspora, when changed to naira will become excess for spending. My people (community) see me as a father figure and this I demonstrate when it comes to healthcare utilization (IDI-Elder spokesman- Esan West -2023)

As a community leader, the elder spokesman demonstrates a commitment to members' wellbeing by guiding them to primary healthcare centres or private hospitals. When he falls ill, remittances from his children abroad provide sufficient funds, converted to local currency, to access high-quality care at the Catholic hospital in Uromi. This financial support highlights how diaspora remittances

can enable access to superior services. Similarly, in education, remittances allow families to afford better schools, covering tuition, supplies, and other expenses, thereby improving educational quality. The elder spokesman's preference for specialized healthcare reflects a pursuit of higher standards, which parallels choosing well-resourced educational institutions. His actions set a benchmark for the community, influencing norms around both healthcare utilization and the pursuit of quality education for children.

In corroborating the above statement, another participant narrated the proactive management of his health through the financial and emotional support of his children. He explained that:

I know the importance of taking good care of my health and I take proper care of my health even after my service years. I go for regular check-up considering my age and since all my children are doing well especially my daughter that read medicine and is working in Lagos. She sends my money every month to get my drugs and also take my insulin injection (for excess sugar reduction). My pension is saved for something else while my children money that are sent home to me are for my upkeep which include medical care. (IDI-Retired Headmaster- Esan West - 2023)

The retired headmaster underscores the importance of regular medical check-ups and treatment, which he sustains through remittances from his children, particularly his daughter, a medical professional. These funds cover his medical expenses, including medications and insulin injections, allowing him to reserve his pension for other needs and manage his chronic condition effectively. This demonstrates how financial support ensures access to essential healthcare, paralleling education, where remittances cover tuition, learning materials, and other costs, promoting continuous quality learning. The daughter's medical expertise further guarantees the quality of care, akin to parents with educational insights guiding children's schooling. Regular remittances enhance the headmaster's well-being and longevity, enabling ongoing family and community contributions. Similarly, consistent financial support in education improves academic performance, future prospects, and socio-economic mobility, highlighting the broader societal benefits of sustained remittance flows.

In another narrative of a participant who sees belief as a position that will play a role in the

utilization of healthcare services especially with the provision of remittances from migrant household member. On this case, a respondent said:

I am a traditionalist and also a traditional bone setter, I believe in traditional medicine. But when there is serious case where life is at stake, I do visit the private (Catholic) hospital. My son had to force me to St. Camillus Catholic hospital when I was treating myself not knowing I had Appendicitis. Thank God that he came with money from the city and that was how I got the best treatment. Now I believe there are good doctors who know about human body and can treat very well. Money sent by my children both home and abroad has sustain me health-wise and it is still keeping me going (IDI-Traditional Bone Setter- Esan North East -2023)

The traditional bone setter in Esan North East highlights the crucial role of remittances in accessing healthcare, with broader implications for education. While relying on traditional medicine, he recognizes the necessity of modern medical intervention for severe cases, balancing cultural practices with specialized care. Financial support from his children, locally and abroad, enables him to afford quality treatment, such as at St. Camillus Catholic Hospital, particularly during emergencies. This underscores the importance of timely remittances in facilitating access to essential services. Similarly, in education, remittances allow families to enroll children in better schools, purchase learning materials, and cover unexpected educational expenses. Positive experiences with modern healthcare have increased his trust in professional medical services, paralleling how exposure to high-quality schools can enhance confidence in formal education. Consistent remittances ensure sustained healthcare and educational access, supporting ongoing well-being and uninterrupted learning.

Still in the act of belief, the narration below supports the above narrative. A participant explains the benefit of believing in tested and trusted approved medication from well-trained medical expert. He explained that life is sacrosanct and must be treated as one. The participant buttressed this by saying:

I believe in science, spiritual things and God, I know the importance of utilizing hospitals when one is sick, my body is the temple of God and must be treated by medical expert when it is down. I am a firm addict of God's word and I take it to the letters, visiting the hospital is spiritual (Isaiah 1:6), even Luke in the bible was a doctor. Most hospital will tell you they

treat but God heals. So, when I am sick or any member of my family, with the assistance of my children both home and abroad I don't play with visiting the general hospital where they have capable hands. My children know that they must send money for my upkeep which includes treatment and other welfare not for just me but their mother and other siblings at home (IDI-Pastor/clergy- Esan West -2023)

The pastor highlights the significance of modern medical care while integrating it with his spiritual beliefs, viewing hospital visits as aligned with his faith. Financial support from his children, locally and abroad, enables access to qualified medical personnel at general hospitals, ensuring the family's health and well-being. This illustrates how religious values can coexist with acceptance of modern healthcare practices. Similarly, in education, traditional values can be blended with contemporary methods to provide holistic learning. Remittances allow families to afford better schools, learning materials, and supplementary resources, supporting continuous academic progress. The pastor's emphasis on his children's financial contributions reflects broader familial responsibilities, ensuring the welfare of multiple family members. Long-term, consistent remittances provide stability and security, allowing focus on spiritual duties while maintaining health. In education, sustained financial support similarly fosters uninterrupted schooling, improved academic performance, and enhanced future opportunities for children.

In a similar experience, a respondent also stated that:

I am a believer of traditional medicine, but when the cases became serious my children recommended, I visit the general hospital, since they could foot the bills what else will I do. My brother, with money from my children outside the country, I was able to get the best of treatment from capable doctors in the hospital. Remittances have really changed my perception toward receiving medical treatment. (IDI-farmer- Esan North East -2023)

Although the farmer traditionally relies on indigenous medicine, financial support and encouragement from his children, particularly those abroad, enable him to access modern medical care for serious health issues. This demonstrates how external support can shape healthcare decisions, allowing him to receive treatment from qualified doctors in general hospitals. Remittances cover medical expenses that might otherwise be unaffordable, highlighting their role in facilitating access to

quality healthcare. Similarly, in education, financial support can influence school choices, enabling access to better institutions and learning resources, thereby improving educational outcomes. The farmer's shift in attitude toward modern medicine underscores how remittances can alter perceptions and behaviours, encouraging investment in long-term benefits. Consistent financial support ensures his well-being and access to necessary treatments, paralleling how sustained remittances in education promote regular school attendance, enhanced performance, and overall attainment. The case illustrates the broader role of family-supported remittances in securing both health and educational welfare.

3.2 Closeness/proximity.

In the narration of a respondents from Esan North East, it was narrated that he actually patronizes PHC based on close proximity to its home community. However, the situation changes when he became active in politics and this gave him some social status as an elder statement in the community. He explained this by saying:

I now visit the general hospital in this local government whenever there is need as my status in this society will not allow me to use the PHC in my community. Although I sometimes used herbs but if I must visit any modern healthcare center, it must be the General hospital. I remember when I was sick and my son sent me money from Europe, I was taken to Irrua Teaching hospital where I was treated by good and qualified doctors and nurses. (IDI-Politician- Esan North East -2023)

The politician's social status influences his preference for higher-quality healthcare facilities, such as general hospitals and Irrua Teaching Hospital, over local primary healthcare centres, highlighting the role of perceived quality and status in service utilization. Remittances from his son in Europe provide the financial means to access advanced medical care, illustrating how external support enables the use of superior services. Similarly, in education, families may prefer prestigious schools to enhance social standing, with remittances facilitating access to better institutions, learning materials, and resources. The politician's avoidance of primary healthcare centres underscores potential deficiencies in local services, suggesting a need for improvements. Remittances ensure continuous access to high-quality care, leading to better health outcomes, just as sustained financial support in education promotes

consistent school attendance, improved academic performance, and long-term career prospects. This case demonstrates how financial resources shape access to quality services across healthcare and education.

In same narrative, some participant sees closeness/proximity as a factor that connect the utilization of modern healthcare center with remittances from migrant outside the community. On this, a participant said:

I usually patronizes the pharmacy near my house, because it is close and I can easily access the pharmacist. But when my children send money for treatment, I sometimes visit the general hospital and once I was taken to Irrua Teaching hospital when I was referred to meet with a consultant for a diagnose that was treated, I have never stopped patronizing the teaching hospital. All these were possible because money was sent by my children oversea. (IDI-Trader- Esan North East -2023)

The trader accesses medical care from a nearby pharmacy and, when necessary, from specialized facilities like the general hospital and Irrua Teaching Hospital, facilitated by financial support from children abroad. While focused on healthcare, remittances indirectly enhance educational opportunities by ensuring families can meet school expenses and access better resources. The trader's ability to choose between local and advanced medical services illustrates how remittances expand healthcare options, just as financial support broadens access to quality education. Access to specialized medical care improves health outcomes, while financial stability from remittances supports consistent school attendance and better learning outcomes. Beyond individual benefits, remittances positively impact the wider community by improving access to healthcare and education. Consistent financial support contributes to long-term socioeconomic development, enhancing health, educational attainment, and overall community prosperity, demonstrating the multifaceted role of diaspora remittances in fostering individual and collective well-being. Availability of well-trained medical personnel

Availability of well-trained medical personnel is also a determinant especially among some demographically enlightened persons. As a participant maintained the importance of receiving medical care from a well-trained doctor in modern facilities, a value upheld by their educated children who ensure the best medical treatment should be bequeathed to them. He narrated that:

Nothing like a trained doctor treating a sick person, as they are well trained with modern equipment and are vast with the rise of modernization. Everybody, that values his/her health must patronize hospitals with well-trained doctors. My educated children have never thought less because they know my stand when they were growing up. So, now that I have retired and they are the one paying for my treatment, they will always go for the best hands when it comes to visiting modern health facilities in Ekpoma. (IDI-Retired civil servant-Esan West -2023)

The retired civil servant values treatment by trained doctors using modern equipment, reflecting a preference for contemporary healthcare over traditional methods. Remittances from his educated children enable him to access high-quality medical care at modern facilities in Ekpoma, covering healthcare costs post-retirement. This underscores how education influences healthcare preferences and highlights the role of financial support in ensuring access to quality services. Similarly, in education, such values guide the choice of schools with modern facilities and high standards. Remittances allow the civil servant to afford expert care, just as they can facilitate access to top-tier schools and educational resources, supporting academic progress. Consistent financial support maintains his health and well-being, paralleling how regular remittances sustain students' schooling, performance, and development. The ongoing contributions from his children demonstrate broader familial responsibilities, ensuring long-term health and educational benefits and enhancing future opportunities for family members.

3.3 Emergencies

A respondent gave a different narrative on why they patronize modern healthcare centers despite the availability of remittances sent by migrants. This specific classification could be tagged "Emergency" as a respondents gave this narrative as:

I only patronizes modern healthcare services due to the emergency of the sickness as I usually patronizes herbal medicine which have been a long tradition in my compound. My siblings all know me and even my children. I can count the number of times I visited the private hospital in this community and it was due to the emergency and severity of the sickness that led to it despite the fact that my son usually send money for my upkeep which covers medical check-up (which I barely do) as I cannot afford it until remittance

starts coming in (IDI-Farmer-Esan North East -2023)

The farmer's reliance on traditional herbal medicine reflects deep-rooted cultural practices within the community. Despite receiving financial support through remittances, cultural beliefs strongly shape his healthcare decisions, leading to limited use of modern medical services and infrequent check-ups. This indicates that financial resources alone may not overcome cultural barriers to healthcare. Similarly, cultural values can influence educational choices, affecting how financial support is allocated toward schooling, vocational training, or traditional knowledge transmission. The prioritization of traditional healthcare over modern medical care may redirect funds that could otherwise support education, highlighting the interplay between culture, finance, and decision-making. Both healthcare and educational choices are embedded within the broader socioeconomic and cultural context, including access to facilities and community norms. Addressing disparities in healthcare and education requires interventions that respect cultural traditions while promoting access to modern services and learning opportunities, fostering holistic development and community well-being.

3.4 Constant inflow of remittance.

In similar narrative, another participant explained that when there is funding, accessing quality healthcare services is beneficial to the individual. He narrated said:

Things are pretty hard, especially at this point in time. "Ejashan oha bhashire, munoghor" meaning "when the distance is far, it is usually difficult". Except it is very important (emergencies), even when there is money sometimes emergency will make one go far for health reason (medical treatment included). I know hospital are good when there is money for treatment but it is most time tiring when there is no money. The constant money from my children has increase the frequency of my visit to healthcare facility (IDI-Farmer- Esan West - 2023)

The farmer's response highlights the significant interplay between financial capacity and access to healthcare. The local proverb, "Ejashan oha bhashire, munoghor," illustrates the perceived difficulty of seeking healthcare services over long distances, particularly when financial resources are limited. The farmer emphasizes that even when treatment is necessary, the absence of sufficient funds can make accessing

healthcare challenging, suggesting that economic constraints remain a key barrier to timely medical care. However, he notes that consistent financial support from his children has increased his ability to visit healthcare facilities regularly, indicating that remittances play a critical role in overcoming financial barriers and facilitating access to essential medical services. This response underscores the broader implication that financial resources, particularly those provided through family support or remittances, directly influence healthcare-seeking behavior, frequency of facility visits, and ultimately, the well-being of individuals in rural or resource-constrained communities.

4. Conclusion and recommendation

The study concludes that remittances significantly influence the utilization of modern healthcare services in Esan communities, interacting with factors such as status, belief, income, proximity, availability of trained personnel, and emergencies. While financial support from children enables access to quality medical care, professional expertise, social status, and cultural beliefs also shape healthcare-seeking behaviour. Consistent remittances facilitate timely and regular visits to modern healthcare facilities, enhancing individual well-being. These results underscore the broader implication that diaspora remittances not only alleviate economic constraints but also promote informed healthcare choices, paralleling their potential role in improving access to quality education. Therefore, the study advocates the following:

- The government, through the Ministry of Health, should develop programs that facilitate the use of remittances to subsidize healthcare costs for rural and vulnerable populations.
- Community leaders should educate residents on the importance of accessing modern healthcare services and guide them on effectively using remittance funds for medical purposes.
- Non-governmental organizations (NGOs) and diaspora associations should collaborate to create awareness campaigns promoting facility-based care and the benefits of consulting trained medical personnel.
- Families receiving remittances should be encouraged to prioritize timely medical care, ensuring that financial support translates into regular healthcare utilization and improved well-being.

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