

124.2 Billion Dollars Sent to Africa in 2025



Editor's Note

Remittances remain a source of financial connections linking African migrants and diaspora communities to their families back home. Every month, millions of Africans living in Europe, the United Kingdom, the United States, Canada, and other parts of the Global North send money home. These transfers form one of the most consistent and far-reaching systems of support linking diaspora communities to families across the continent.

In 2025, remittances to Africa reached an estimated \$124.2 billion, according to the latest comprehensive assessment by the International Fund for Agricultural Development. This figure represents a substantial increase over the previous decade and exceeds foreign direct investment and official development assistance combined in many countries. Egypt, Nigeria, Morocco, Ethiopia, and Kenya together accounted for the largest shares, but the impact is also felt in smaller economies, where remittances account for a significant percentage of national income and constitute a primary source of foreign exchange.

For recipient households, the money often covers school fees, medical bills, rent, food, and small business capital. A significant portion reaches rural areas, where formal employment opportunities and social safety nets are limited. Research shows that remittances help households maintain consumption during economic shocks and increase spending on education. One study found that international remittances increased education expenditure by an average of 35% across 18 countries in sub-



Saharan Africa and Central, Southern, and Southeast Asia. In this way, diaspora earnings function as a decentralised social protection system built by ordinary people working abroad.

However, the amount sent is not always the amount received. The cost of transferring money remains a concern for migrants and their families. Africa remains the most expensive region in the world to send money to. In the first quarter of 2025, sending US\$200 to sub-Saharan Africa cost an average of 8.78%, nearly three times the UN target of 3% under Sustainable Development Goal 10.c. On the Senegal-to-Mali corridor, the average cost exceeded 25%. Regulatory barriers, limited access to formal financial services, and occasional policy changes in host countries can delay transfers or reduce the value of what arrives. Some diaspora communities also face the dual pressure of supporting relatives while navigating rising living costs and uncertain immigration status in their countries of residence.

This issue examines the scale, the geography, and the human reality of these flows, and also considers the practical obstacles that still stand between the sender and the intended impact.

Migration Monitor

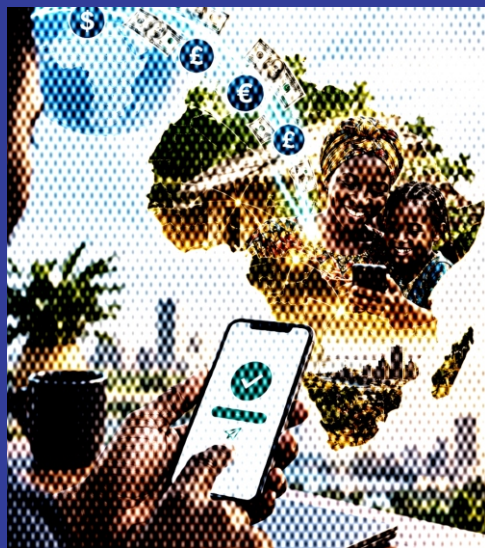
Remittances from African diaspora communities in the Global North remain one of the most reliable forms of cross-border support for households and national economies across the continent. According to the International Fund for Agricultural Development's Sending Money Home 2026 report, Africa received an estimated \$124.2 billion in 2025 — an 86% increase over the previous decade. The six countries below represent a significant share of those flows and illustrate both the scale of diaspora contribution back home and the practical realities of sending and receiving money.

EGYPT

Egypt was the largest recipient of remittances in Africa and the fourth-largest globally in 2025. The country received US\$47.3 billion — one third of the continent's total — from Egyptians working abroad during the 2025/2026 fiscal year, according to the Central Bank of Egypt. Announced in August 2026, the figure represented a 29.6% increase from the US\$36.5 billion recorded in the previous fiscal year. Monthly inflows also continued to rise, reaching US\$4.2 billion in June 2026, compared with US\$3.6 billion in June 2025. The remittances contribute significantly to the country's foreign-exchange reserves.

NIGERIA

Nigeria ranked second in Africa with \$22.78 billion in 2025. Remittances form a major source of foreign exchange and household income for millions of families. Formal-channel inflows have strengthened in 2026. The Central Bank of Nigeria reported



personal transfers of \$11.12 billion in the first half of the year, with monthly formal inflows approaching the \$1 billion target in some months. Nigerians in the United Kingdom, the United States, and Canada remain key contributors, often supporting education, housing and small businesses. For Africa's most populous country and one of its largest diasporas, the modest recorded growth points to persistent reliance on informal channels that official statistics miss.

MOROCCO

Remittance inflows to Morocco reached 122 billion Moroccan dirhams, equivalent to about US\$13 billion, in 2025, according to figures cited by IFAD in June 2026. The organisation reported that remittances contributed around 8% of Morocco's GDP over the preceding three years. Morocco's flows are anchored in its large communities in France, Spain, Italy and Belgium, and

supported by a dense network of banks and money transfer operators. A June meeting in Rabat brought government institutions, financial organisations and diaspora representatives together to discuss how these transfers could support rural resilience, entrepreneurship, employment and financial inclusion.

GHANA

Two very different figures emerged for Ghana's remittances in 2025. In April 2026, Bank of Ghana Governor Dr. Johnson Asiamah said the country recorded US\$7.8 billion in remittances that year. The IFAD Sending Money Home 2026 report, on the other hand, put Ghana's figure at US\$2.42 billion, a 19% decline over the decade and a striking contrast with its neighbours. The difference has been attributed partly to shifting patterns of money transfers, including the growth of informal channels and digital fintech platforms that fall outside traditional banking statistics. The central bank said remittances accounted for roughly 6% of GDP and exceeded foreign direct investment.

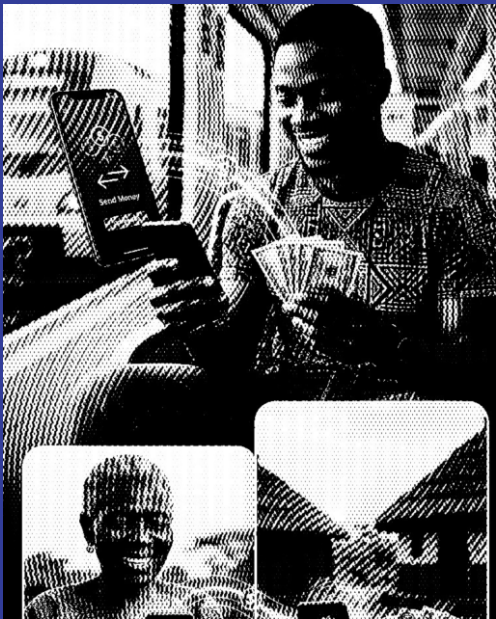
SENEGAL

A report covered by Senegalese news outlet Seneweb in September 2026 put Senegal's remittance inflows at US\$3.2 billion in 2025, equivalent to 11% of GDP and 27% of exports. The report also estimated that transfers to the country increased by 65% between 2016 and 2025. Many families with members in Europe rely on these transfers for daily needs, education and housing. Senegal combines high reliance with unusually low costs of transfer at 2.3%. Sending money to the country is among the

cheapest in Africa, helped by competition among operators and strong franc-zone banking links.

KENYA

A national survey released in June 2026 found that Kenyan households received KSh931.8, equivalent to about US\$7.20 billion in remittances between June 2024 and May 2025. Conducted by the Kenya National Bureau of Statistics and partners, the survey found that cash transfers accounted for 91% of inflows. The United States was the largest source, accounting for 43.5% of inflows. For 22.3% of surveyed households, remittances were their main source of livelihood. IFAD estimates that 51 per cent of Eastern Africa's inflows reach rural areas, the highest regional share in Africa. The Central Bank of Kenya publishes monthly data, making Kenya one of the continent's most transparent cases.



From our Writers

"My Parents Depend on Me for Rent": Black Tax is Hammering the Luxury of International Education

Akanni Oluwasegun Michael

The African proverb "it takes a whole village to raise a child" has been interpreted for decades to mean that raising a child is the responsibility of all members of a community. At the same time, it has also become a huge weight on the backs of African children, who feel indebted to the community, which joined hands with their immediate family to raise them.

For numerous African households, sending a child overseas for education represents the peak of years spent on sacrifice and aspiration. However, for the students holding this hope, the price of their education goes well beyond tuition fees or the cost of an airfare.

Adebayo Olumide, a student of engineering in Germany, experienced this directly. Although his scholarship funded his education, the responsibility of providing for his family in Nigeria overshadowed his academic goals.

"My parents depend on me for rent, and I also cover my younger siblings' school fees. It's overwhelming, but saying no isn't an option," Adebayo laments.

"I work long shifts at a restaurant—not to save for my future, but to send money home."

For many African foreign students, this is their life. They are ensnared in a loop of financial obligation known as the "black tax," which is a cultural norm that requires young people studying abroad to help support their families.



As these students struggle to balance academics, part-time jobs, and personal well-being, the emotional and financial toll of black tax becomes an unspoken crisis.

The Financial Strain of Black Tax

The financial burden of black tax is debilitating for many international students, frequently compelling them to manage a maze of costs that affords little opportunity for anything aside from mere existence.

Tuition fees alone can be a barrier, as charges for non-EU students in nations such as the United Kingdom, the United States, or Germany can range from \$20,000 to \$50,000 each year. Additionally, the high expenses of living in cities such as London, New York, or Toronto, where rent, food, transportation, and healthcare can greatly surpass the annual earnings of many families in Africa.

However, for African students studying overseas, the financial strain extends beyond just their personal costs. On average, a considerable share of their income—occasionally reaching 30–50% is remitted monthly to assist families in need.

The World Migration Report 2024 reveals a remarkable increase in global remittances, which surged from \$128 billion in 2000 to \$831 billion in 2022, with \$647 billion directed towards low- and middle-income nations. For many African students abroad, this is not just a statistic but a lived reality.

Nandi, a South African pursuing public health studies in the UK, is among them. Even with a scholarship that pays for her tuition, she is continually managing two jobs to cover her expenses.

“I juggle two jobs to get by; my studies are my priority, yet my family views me as their sole support. It’s an ongoing challenge.”

Nandi’s experience reveals a tough reality, the cost of living abroad isn’t the only challenge. Black tax creates an unseen yet stifling financial strain on students, compelling them to divide their income among tuition, rent, and their family’s requirements.

The strain on Nandi is not just monetary; it is also emotional. Her family relies on her to help with household bills and to pay for her younger siblings’ education.

“It’s overwhelming,” acknowledges Nandi.

“In order to send money home, I’ve had to cut out on necessities like food and social activities.”

While students may benefit financially from part-time work, their academic performance may suffer as a result. Many international students, including Nandi, experience a vicious cycle of exhaustion that prevents their ability to focus on their academics and engage with their new environment because of the additional stress of sending money home each month.

“I’m always thinking about how I’ll make enough money this month. My degree is important, but my family’s needs are more pressing,” she reflects.

These students are forced to delay their academic progress, either by taking fewer courses to work more hours or by postpon-

ing their graduation due to financial constraints. For some, it even leads to abandoning their studies altogether, as the financial strain becomes unbearable.

Emotional and Mental Toll

International students are not only negatively impacted financially by the black tax, their mental and emotional wellbeing are also negatively impacted. The constant juggling of school, work, and family responsibilities leaves students feeling emotionally drained, often causing feelings of guilt, anxiety, and helplessness.

For many, the pressure to contribute to their families' well-being while pursuing their personal goals abroad creates a conundrum that is both personal and cultural. In African communities, family is often seen as a collective unit, and there is a long-standing expectation that children, particularly those who have gone abroad for better opportunities, will support their families.

Olumide describes the constant tug-of-war he feels between his family's expectations and his academic goals. "I feel trapped between my future and my family's needs," he says.

"When I can't send money, I feel like I'm failing them. However, I feel as though I'm failing myself when I do."

The guilt that Femi experiences is quite common, numerous students like him carry the weight of familial expectations, even at the expense of their own mental health.

This emotional burden is compounded by a lack of support systems. International students frequently experience emotional and physical isolation while adjusting to new life in a foreign nation. International students experience feelings of isolation and loneliness if they do not have the close-knit support of family or a community that genuinely understands their challenges. Research indicates that the loss of traditional social support systems and the difficulty in establishing new ones in a foreign country can exacerbate these feelings, potentially leading to social isolation and mental health issues

Nandi has felt the toll of this isolation. "I feel like I'm carrying a weight that no one sees," she shares.

"I can't talk to my friends here because they don't understand why I have to work so much. I can't talk to my family back home because they rely on me too much. I'm stuck in the middle, and I don't know how to get out."

Refusing to send money home is viewed as a betrayal in many African societies.

Adebayo, who works nonstop but still feels the burden of obligation, says, "If I don't send money, I'm seen as selfish, and I can't live with that guilt."

This guilt often turns into anxiety. The mental strain of balancing work, academics, and family obligations leaves many students struggling to keep up. They have a persistent fear of failing, both academically and as carers.

Ghanaian student Kofi, who is studying in Australia, reveals that in order to take on more work, he had to delay assignments and miss important lectures to take on extra work. “I feel like I’m always behind,” he says

“It’s hard to focus when your mind is consumed by how you’ll send money back home. You can’t really focus on school or anything else.”

The cycle of guilt, anxiety, and burnout can be emotionally crippling. Despite the outward appearance of success—studying abroad, pursuing a degree—many international students are silently struggling with mental health challenges.

In many cases, students learn to cope by suppressing their emotions and pushing themselves to work harder, study longer, and send increased financial support home. But the emotional weight doesn’t disappear—it only grows heavier.

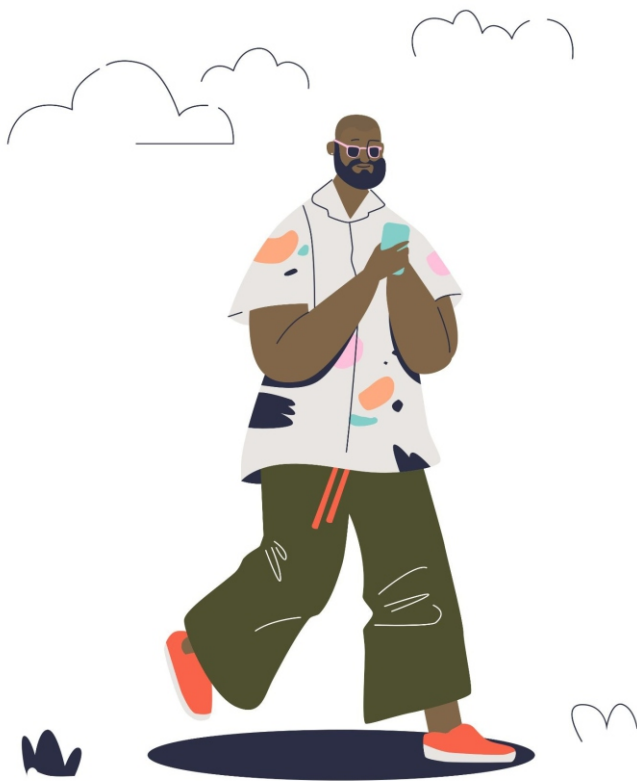
Breaking the Cycle of Silent Sacrifice

African governments must address the underlying issues that lead families to rely on their children studying abroad in order to ease the pressure on international students. Investing in local economies, generating job opportunities, and enhancing social support systems will diminish reliance on students from overseas. Countries like Kenya and Ghana have launched diaspora bonds to channel remittances into national development, but more needs to be done at the grassroots level to ensure families do not see their children overseas as their only financial plan.

African governments must prioritise long-term economic stability by investing in industries that create jobs and generate sustainable incomes. [A 2023 report from the African Development Bank \(AfDB\) states that Africa must generate a minimum of 12 million jobs each year to keep pace with its expanding workforce, yet only 3 million jobs are currently being created.](#) Due to a lack of job opportunities, even highly educated Africans are finding it more difficult to find fulfilling employment, increasing dependence on remittances. Families often see sending a child overseas as their only viable financial plan, an investment with the expectation of remittance returns.

For many African students abroad, black tax is not just a financial obligation—it is a quiet battle against exhaustion, guilt, and the ever-present fear of failure. The burden of being the family’s economic backbone while juggling academic expectations creates an invisible crisis, one that few dare to speak up about.

While remittances continue to sustain millions back home, the human cost of this dependence remains largely ignored. Without urgent structural reforms, Africa will continue to export its finest and brightest, only to have them depleted by an endless cycle of financial strain. Until governments create viable economic opportunities at home, the black tax will remain a debt that too many international students must pay—with their time, their well-being, and, for some, their futures.



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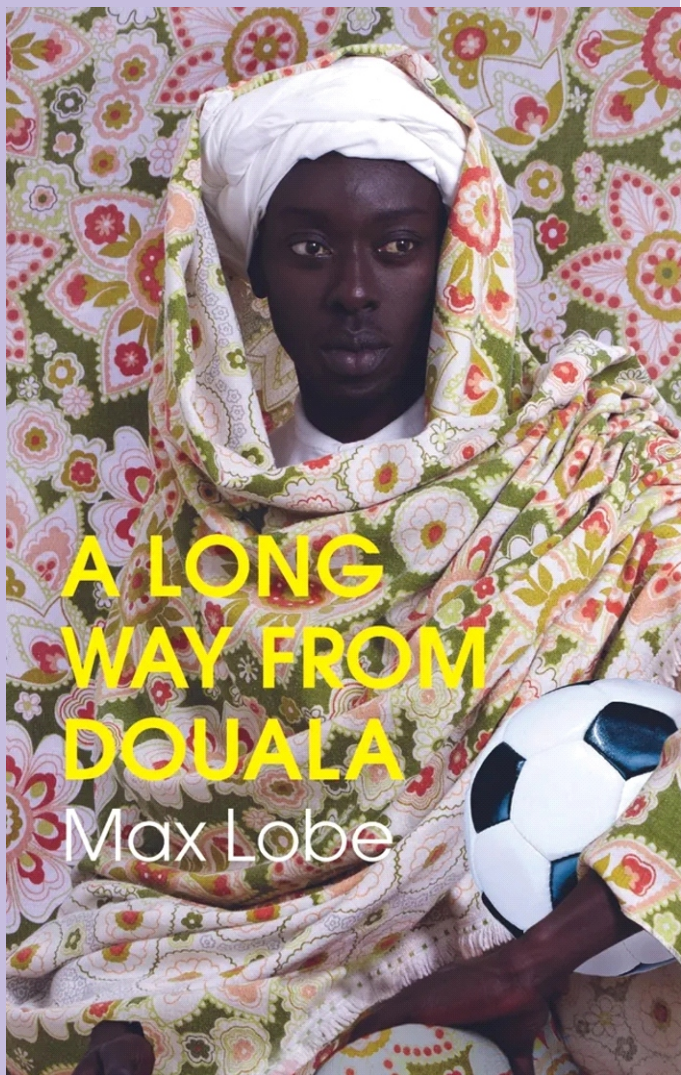
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What to Read Now

A Long Way from Douala follows Jean and his close childhood friend Simon, who migrate from their hometown Douala to the northern borders of the country in search of Jean's brother, Roger who has gone in search of football fame in Europe in an escape from his abusive mother and hapless life. Through a series of sharp and often funny vignettes, Lobe opens a window onto life in Cameroon through an Odyssean coming-of-age story.

Roger's quest for Europe is referred to as "boza", an expression meaning "victory" used by central and West African migrants attempting to enter Europe when they manage to cross the border. On their journey, Jean tries to stifle his burgeoning attraction towards Simon, the daily news of Boko Haram attacks and governmental corruption are muffled snatches of reality and fear which the boys attempt to squash, all the while, Simon muses on the runaway generation of young men who flee to the Nigerian border in pursuit of a new life.

Lobe attempts to show that paths to freedom are often dangerous, imagined, and that sometimes the people taking these paths do not want to be found. This is a novel about masks and unspoken desires. Lobe writes in a vibrant and colourful style, using sensorial imagery to describe places through their inhabitants.



A LONG WAY FROM DOUALA Max Lobe

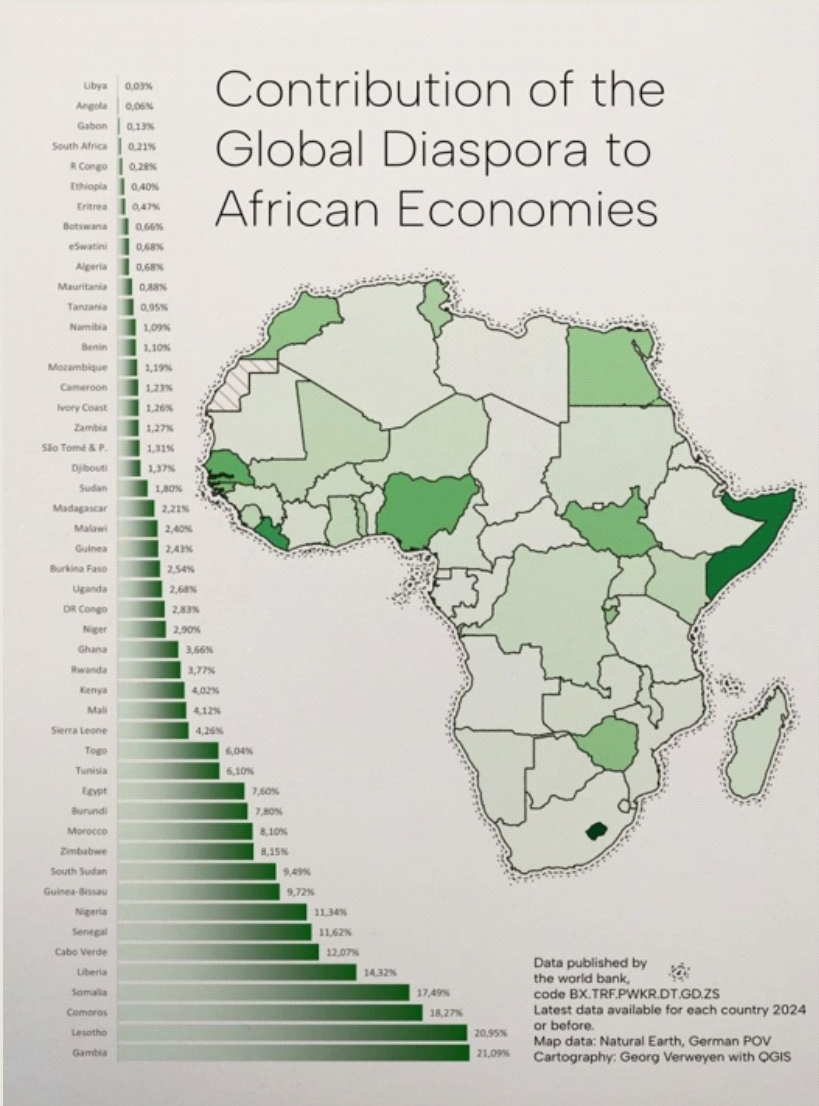
Resources



The African Diaspora Network (ADN) is a non-profit organisation established in 2010 to bring together Africans at home and abroad to support business growth and economic development across Africa. Through its Beyond Remittances initiative, ADN explores how money sent home by Africans abroad can support broader development through diaspora investment, philanthropy, entrepreneurship, and knowledge exchange. It also advocates for mechanisms such as diaspora bonds and pooled investment funds to channel diaspora resources into African businesses and infrastructure.

Further inquiries: <https://africandiasporanetwork.org>

In Numbers



The chart illustrates the contribution of diaspora remittances to African economies, measured as a percentage of each country's economy. The Gambia and Lesotho record the highest with 21.09% and 20.95%. These figures highlight the role of money sent home by Africans abroad in supporting families and communities across the continent.

Infographic: Dr. Georg Verweyen | Data Source: World Bank

The Community Corner



Michael Odokara-Okigbo: How the African Diaspora Thinks about African Languages

Michael Odokara-Okigbo was born in the United States, built a career across continents, and named his most ambitious project after his mother. NKENNE, the language-learning app he founded, is quietly becoming one of the most important cultural infrastructure projects in the African diaspora.

There is a particular inheritance that many children of African immigrants receive in silence. Not the inheritance of land or money, but of language, half-given, half-withheld, arriving in fragments through kitchen conversations, phone calls to relatives in another time zone, prayers offered in a tongue the children heard but never fully entered. For Michael Odokara-Okigbo, that inheritance was Nigerian. And the distance between receiving it emotionally and accessing it linguistically became, over the years, the very problem he decided to build a solution for.

A full essay is available to read on Diaspora Africa's website.

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We are building a newsroom & community that counters misinformation and bias in global mainstream news about African migration. We are working with local and cross-border journalists to challenge biased global reporting frameworks that shape migration. We want to disrupt extractive storytelling practices & expand the range of perspectives represented in international media discourse surrounding migration.

The magazine is independently funded by the Diaspora Africa team. Many updates featured in this publication are sourced from our Migration Monitor database, which tracks migration trends affecting African migrants and diasporic communities globally.

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The Magazine Team



Publisher
Amaka Obioji



Editor
Chimee Adigbo



Research Lead
Jazmine Cuevas



Design & Visual Media
Emmanuel Ogunleye



Production Editor
Oiza Obasuyi



Reporter
Isah Madachi

Contributors

- Chidinma Ayika
- Oluwatomisin Ajayi



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