

# Examining The Income Levels Of Migrants In Lafia, Nasarawa State

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Abstract: This study investigates the income levels of migrants residing in Lafia, the capital of Nasarawa State, Nigeria. Driven by the significant role of migration in economic development and the existing gap in localised research, the study aims to provide empirical insights into the financial well-being of this demographic. Employing a quantitative approach, the research gathered data from 399 migrants on their demographic characteristics, income stability, sufficiency, progression, and savings capacity. The results indicate that a substantial majority of migrants in Lafia report stable and sufficient incomes, with a significant proportion experiencing increased income levels since migrating and being able to save regularly. This positive outlook is primarily attributed to their engagement in self-employment and the public and private sectors, as well as a relatively high level of educational attainment. The study highlights the positive economic integration of migrants in Lafia. It concludes with recommendations for policymakers and stakeholders to further enhance their economic well-being through targeted support for entrepreneurship and skill development.

Keywords: Migration, Income Levels, Economic Status, Self-employment, Income Stability, Financial Security.

# 1.0 Introduction

Migration, both internal and international, has profoundly shaped global demographic and economic patterns. Individuals often migrate in pursuit of better employment opportunities, higher incomes, improved living standards, and greater access to education and healthcare services. These migratory movements have had far-reaching implications, not only for the migrants themselves but



also for their communities of origin and destination. Migrants often contribute remittances, skills, and labour, which can foster economic development and reduce poverty in their home regions, while simultaneously enriching the economies and cultures of their host communities (Bertoli & Brücker, 2023; Clemens & Postel, 2022).

In the Nigerian context, internal migration, especially from rural to urban areas, remains a dominant trend. This internal movement is often driven by stark inequalities in economic opportunities, basic infrastructure, and social services between rural and urban settings (Adepoju, 2021). Urban centres such as Abuja, Lagos, and Lafia have become magnets for internal migrants seeking better livelihoods (Magaji & Musa, 2015). Lafia, the capital of Nasarawa State, has experienced a steady influx of migrants due to its growing status as an administrative and commercial hub. Its urbanising landscape offers prospects for employment, trade, and access to essential amenities, attracting a diverse population of internal and cross-border migrants.

Economic status is widely recognised as a key determinant of individual and household well-being (Musa, Ismail, & Magaji, 2024). This encompasses various indicators such as income, employment type, asset ownership, housing conditions, and access to formal financial services (World Bank, 2023). While numerous studies have explored the broader economic effects of migration across Nigeria, there is a paucity of region-specific investigations that examine the economic realities of migrants in individual urban centres, such as Lafía. Existing research often generalises findings across geopolitical zones, thereby overlooking localised economic experiences and challenges faced by migrants in smaller urban areas.

This study seeks to fill that gap by offering a focused analysis of the income levels and economic conditions of migrants in Lafia. It investigates the employment status, self-employment activities, access to vocational training, and the ability of migrants to save and invest. In doing so, it sheds light on the socioeconomic dynamics of migrants and assesses the degree to which they are economically integrated into Lafia's urban economy. Such insights are essential for understanding how migration influences both the livelihoods of migrants and the broader development of host communities.

The study is particularly relevant given the socio-economic challenges faced by Nasarawa State. Despite its agricultural and mineral resource potential, the state struggles with low levels of industrialisation, limited formal sector job creation, and underdeveloped infrastructure (CiteSeerX, 2012; Nasarawa State, Wikipedia). Rural poverty and underemployment have prompted many to migrate to urban centres in search of better economic prospects (Magaji, Musa, & Salisu, 2022). Understanding the income dynamics and financial inclusion of these migrants will enable policymakers and development planners to design tailored programs and policies that enhance their economic well-being, promote inclusive urban development, and support sustainable livelihoods in Nasarawa State

# 2.0 Literature Review

Migration: Migration is widely recognised as a livelihood strategy, with individuals moving to enhance their economic prospects (Christine, 2022). The economic impacts of migration are multifaceted, affecting both sending and receiving areas. In host communities, migrants often fill labour shortages, contribute to diverse sectors, and stimulate economic activity (Chiswick & Miller, 2022). Conversely, remittances sent by migrants to their origin communities constitute a vital source of income, significantly impacting poverty reduction and household welfare (Ratha, 2022).

However, the economic experiences of migrants are not uniformly positive. Challenges such as job instability, discrimination, and difficulties in accessing formal financial services often impede their economic progress (De Haas, 2021). Integration into the labour market is influenced by various factors, including human capital (education and skills), social networks, and the prevailing economic conditions and immigration policies of the host region (Eke, Magaji, & Ezeigwe, 2020).

Studies on migration in Nigeria have highlighted the prevalence of rural-urban migration as a response to economic hardship and the search for better opportunities. Adepoju (2021) highlighted the significance of rural-to-urban migration for economic empowerment, while also cautioning about the risks associated with urban poverty and informal employment. Oucho and Okeleke



(2022) specifically observed that while migration generally improves income levels in Nigeria, it can also expose migrants to financial instability due to reliance on informal sector jobs.

In the context of Nasarawa State, studies have touched upon aspects of rural development strategies and the socioeconomic integration of specific migrant groups. For instance, a study on Igbo migrants in Lafia revealed that a majority are first-generation migrants involved in business, with family and social networks playing a significant role in their occupational and residential integration (Yunasa, Magaji, Ahmad, Yakubu & Obehi, 2024). This underscores the importance of informal support systems in navigating the economic landscape. Another study on rural-urban migrants' remittances in Nasarawa State indicated that remittances significantly enhance socioeconomic status and support agricultural production and small-scale businesses in rural communities (https://www.google.com/search?q=FUWJPD.com.ng, 2024).

**Income Level**: The income level refers to the amount of monetary earnings received by an individual, household, or economic unit over a specified period, typically on a monthly or annual basis (Magaji, Musa, & Ismail, 2025). It is a key economic indicator used to assess standards of living, wealth distribution, and poverty prevalence across different socio-economic groups. According to the World Bank (2020), income levels are often used to classify individuals or households, such as low-income, middle-income, and high-income, and to categorise countries based on Gross National Income (GNI) per capita. This classification aids in policy targeting, international comparisons, and development planning.

The concept of income level is not a singular, uniform one—it is multidimensional. One primary distinction is between nominal and real income. Nominal income is the raw, unadjusted figure of earnings, while real income accounts for inflation, reflecting the actual purchasing power of money over time (Enaberue, Musa & Magaji, 2024). Another key dimension is disposable income, which represents the amount remaining after taxes and mandatory deductions, indicating the actual capacity for consumption and savings (Magaji & Haruna, 2012). Household income, which aggregates the earnings of all household members, often provides a more comprehensive view of economic welfare than individual income (Ahmed, Magaji, Ahmad, & Yunusa, 2024). Furthermore, how income is distributed across different segments of the population—known as income distribution—is vital for understanding economic inequality and its social consequences (Obehi, Magaji, & Ahmad, 2024).

Several theoretical frameworks have been employed to conceptualise income level. Human Capital Theory (Becker, 1964) suggests that income is a function of education, health, and other investments in personal development that increase productivity and employability. Dual Sector Theory (Lewis, 1954) explains disparities in income between the traditional agricultural sector and the modern industrial sector, especially in developing countries. From a macro-political lens, Dependency Theory (Frank, 1967) argues that global economic structures perpetuate income inequality between developed and developing countries. Similarly, Social Stratification Theory (Weber, 1946) posits that income level is a core determinant of social class and mobility, linking economic standing with power and privilege in society.

Numerous factors influence income level. Education is often cited as the most significant determinant—individuals with higher educational attainment tend to secure better-paying jobs. Employment type also plays a role, with formal sector employment generally offering higher and more stable incomes than informal work (Magaji & Adamu, 2011). Location also affects income levels; urban dwellers typically earn more than rural residents due to their greater access to infrastructure, jobs, and services. Additionally, socio-demographic characteristics such as gender, ethnicity, and disability status can impact income, as systemic discrimination may limit access to equal opportunities. Government policies related to taxation, minimum wage, and social security also shape income levels and their distribution within society.

In developing countries such as Nigeria, analysing income levels enables the design of evidence-based policies aimed at reducing poverty, promoting inclusive growth, and closing socio-economic disparities. However, direct empirical investigations into the specific income levels of a broad spectrum of migrants in Lafia, encompassing their diverse economic activities and challenges, remain limited. Existing research often focuses on general migration trends or specific impacts, such as remittances, without a granular analysis of income distribution and the underlying factors influencing it for migrants within the urban setting of Lafia. This study aims to fill this critical research void.



# 2.1 Acculturation Theory

John W. Berry developed acculturation theory in the 1950s and 1960s. The theory explains how individuals and groups from different cultural backgrounds interact, adapt, and integrate when they encounter a new culture, focusing on how migrants balance their cultural heritage with the pressures of adapting to the host culture. The theory's core tenets include biculturalism, where migrants maintain their original cultural identity while adopting aspects of the host culture; integration, where migrants blend both cultures; assimilation, where migrants adopt the host culture and abandon their own; separation, where migrants retain their culture and avoid the host culture; and marginalization, where migrants reject both cultures, leading to alienation.

Acculturation theory assumes that acculturation is a two-way process, shaped by factors such as the degree of contact with the host culture, the attitudes of the host society, and the individual's preferences. The outcomes of this process can influence the socio-cultural identity of migrants, involving both cultural exchange and potential conflict. The theory is relevant to the current study as it helps explain how migrants in Nasarawa State adapt to their new environment, balancing the maintenance of their cultural identity with the pressures of integrating into the socio-economic and cultural dynamics of the host community. However, Acculturation Theory has some weaknesses. It tends to focus on individual adaptation and does not fully account for systemic factors such as discrimination or power imbalances in the acculturation process. The theory also assumes a linear progression through stages of acculturation, which can be more complex and non-linear in real-world contexts. Additionally, it overlooks the role of broader political, economic, and social structures in shaping migrants' acculturation experiences.

## **Empirical Review**

Panday (2023) investigated the socio-economic status of migrants and their households in Ranagaun, representing a diverse range of socio-economic statuses. The study was based on primary data, which were derived from a field survey conducted through a questionnaire, field observations, in-depth interviews, and focus group discussions. Questionnaires were distributed to 10 households of migrant families in each ward using disproportionate stratified random sampling. Ranagaun VDC is one of the poorest VDCs in Nepal. Labour migration is a major livelihood option in this area. It is one of the primary livelihood strategies employed by people. Most of the migrant workers from this area migrate to India, and the majority of the remittances to this area come from India. However, the younger generation is increasingly migrating to countries in the Middle East, Southeast Asia, and the West. Remittances have a significant impact on the welfare of recipient households, although the reliance on remittances varies among individuals, depending on their level of wealth and financial resources. Remittances are the primary source of income for most people in the study area.

Castles and Miller (2023) investigated the age of migration: international population movements in the modern world. Castles and Miller conducted a conceptual and descriptive analysis using data from over 50 countries. The study concluded that migration facilitates the transfer of skills and enhances both economic and cultural identities, thereby positively impacting host societies. This aligns with the current study's objective to assess the effect of migration on both economic and cultural identities.

Orozco (2023) explored the effects of remittances on development in Latin America and the Caribbean. Using qualitative interviews and data analysis from financial institutions, Orozco found that remittances significantly improve access to healthcare, education, and housing. The study also highlighted that remittances can foster both short-term economic gains and long-term development, which is relevant to understanding the economic transformation in Nasarawa's migrant households.

Fayad and Mansour (2022) conducted a study on the economic integration of migrants, titled "A Study of Syrian Refugees in Lebanon," to assess the integration of Syrian refugees into the Lebanese labour market and their financial inclusion, including access to bank accounts and credit. Their mixed-methods research design involved 250 Syrian refugees selected through purposive sampling. Data were gathered through surveys, interviews, and focus groups, and analysed using statistical analysis, thematic analysis, and cross-tabulation. The study's focus on employment and financial inclusion aligns with the current study's objectives for Lafia, but it does not address the housing and living conditions of migrants.



Chiswick and Miller (2022) conducted a longitudinal analysis of the economic status of immigrants in the United States, examining income levels and employment opportunities for immigrants in the Country. The longitudinal study used a sample of 1,000 immigrants selected through random sampling. National surveys and government labour force data were employed to collect information, which was then analysed through multivariate regression and trend analysis. This study closely mirrors the current study's objectives regarding income and employment opportunities. However, it does not explore financial inclusion or housing conditions, both of which are central to the study's objectives in Lafia.

## 3. Methodology

This study employed a quantitative research approach, utilising a survey design to collect data on the income levels of migrants in Lafia, Nasarawa State.

## 3.1. Study Area:

Lafia is the capital and largest city of Nasarawa State, located in North Central Nigeria.10 With an estimated population of over 500,000 inhabitants (Wikipedia, Lafia), it serves as an administrative and economic hub for the state. The city's economy is primarily driven by trade, agriculture (serving as a collection point for sesame seeds, soybeans, yams, sorghum, millet, and cotton), and services, with significant informal sector activities (Wikipedia, Lafia). It is a melting pot of various ethnic groups, including Kanuri, Fulani, Gwandara, Alago, Migilli, and a large Hausa population, making it a suitable site for studying migrant economic integration.

# 3.2. Population and Sampling:

The study population comprises all individuals in Lafia, Nasarawa State, who are either migrants (internal or cross-border) or members of the host communities. According to estimates derived from the National Population Commission (NPC, 2006) and adjusted for population growth, the study population comprises approximately 120,000 migrants, including internal migrants from rural areas of Nasarawa State, cross-border migrants from neighbouring countries, and individuals seeking economic and social opportunities in Lafia. The study targeted people who have experienced migration first-hand or have been influenced by the migration of others, including family members and community members.

# Sample and Sampling Technique

# Sample Size

The sample size for this study was determined using Taro Yamane's formula, which is suitable for estimating sample sizes when the population size is known. The formula is expressed as:

$$n = \frac{N}{1 + N(e)^2} \tag{i}$$

Where:

n = Sample size

N = Population size

e = Margin of error (typically set at 0.05 for a 95% confidence level)

1 = Constant.

Given:

N = 1200000

e = 0.05

Therefore,



$$n = \frac{120,000}{1 + 120,000(0.05)^2}$$
$$n = \frac{120,000}{301}$$
$$n = 398.67$$

Thus, the study will target a sample size of 399 respondents.

# Sampling Technique

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A multistage sampling technique was employed to ensure representativeness by dividing the population into strata, such as internal migrants and cross-border migrants. Proportional sampling was then used to select respondents from each stratum based on their estimated population size. Simple random sampling was applied within each stratum to minimise bias. This method ensures inclusivity and reliable representation of different groups in Lafia, allowing for a comprehensive analysis of the economic status of migrants in Lafia, Nasarawa State. A sample size of 399 respondents will be selected, comprising migrants (internal and crossborder), non-migrants, and members of host communities.

#### 3.3 **Method of Data Collection**

The data for this study were collected through a questionnaire. A structured questionnaire was designed to collect responses from the respondents. The questionnaire was divided into two sections (Section A and Section B) to facilitate the logical grouping of its content, allowing respondents to navigate and comprehend it more easily. Section A is based on the personal data of the respondents. In contrast, section B contains questions on the study objectives using a five-point Likert scale, which constitutes strongly agree (5), agree (4), undecided (3), disagree (2) and strongly disagree (1), to know the employee's agreement levels in questionnaires.

#### 4.0 Results

#### 4.1 **Data Presentation**

The data collected from the respondents are presented in the following tables and figures. These present an overview of the demographic characteristics of the respondents, as well as the responses to the various questions related to the economic status of migrants in Lafia, Nasarawa State.

Table 1: Demographic Characteristics of the Respondents

Variable	Category	Frequency	Percentage (%)	
		(n = 399)		
Gender	Male	220	55.1	
	Female	179	44.9	
Age	18–30 years	130	32.6	
	31–45 years	180	45.1	
	46 years and above	89	22.3	
Marital Status	Single	150	37.6	
	Married	200	50.1	
	Divorced/Separated/Widowed	49	12.3	
Educational Level	No Formal Education	30	7.5	
	Primary Education	90	22.6	
	Secondary Education	130	32.6	



Occupation	Tertiary Education	149	37.3
	Self-employed	140	35.1
	Civil/Public Servant	100	25.1
Duration of Stay in Lafia	Private Sector Employee	75	18.8
	Unemployed	84	21.0
	Less than 1 year	50	12.5
	1–5 years	190	47.6
	Above 5 years	159	39.9

Source: Field Survey (2025)

The demographic data in Table 1 reveal that 55.1% of the respondents were male, while 44.9% were female, indicating that more males than females participated in the study. This reflects the typical trend, where males are more likely to migrate for economic reasons. In terms of age distribution, the majority of the respondents (45.1%) were between 31 and 45 years old, followed by 32.6% aged 18 to 30 years, and 22.3% aged 46 and above. This suggests that most migrants in Lafia are in their economically active years.

Regarding marital status, 50.1% of the respondents were married, and 37.6% were single. In comparison, 12.3% were either divorced, separated, or widowed, indicating that a significant portion of migrants have family responsibilities that may influence their economic behaviour. Educationally, 37.3% of the respondents had tertiary education, 32.6% had secondary education, 22.6% had only primary education, and 7.5% had no formal education, indicating a relatively educated migrant population, which can positively influence their employability and income levels.

In terms of occupation, 35.1% of respondents were self-employed, 25.1% worked in the public sector, 18.8% were employed in the private sector, while 21.0% were unemployed. This shows a firm reliance on self-employment among the migrant population, which may reflect limited access to formal job markets. Lastly, the data shows that 47.6% of respondents had lived in Lafia for between 1 and 5 years, 39.9% for more than 5 years, and 12.5% for less than 1 year, suggesting that a significant proportion of the migrants have had time to adjust and integrate into the city, which may influence their economic outcomes.

**Table 2: Descriptive Statistics on Income Levels of Migrants in Lafia (n = 399)** 

Statement	SA	A	N	D	SD
I have a stable source of income in Lafia.	50 (12.5%)	329 (82.5%)	10 (2.5%)	8 (2.0%)	2 (0.5%)
My income is sufficient to cover my basic needs.	101 (25.3%)	270 (67.7%)	18 (4.5%)	8 (2.0%)	2 (0.5%)
My income level has increased since I migrated to Lafia.	78 (19.5%)	289 (72.4%)	32 (8.0%)	0 (0.0%)	0 (0.0%)
The income I earn in Lafia allows me to save money regularly.	65 (16.3%)	306 (76.7%)	14 (3.5%)	14 (3.5%)	0 (0.0%)

Source: Field Survey (2025)

Based on the descriptive statistics presented in Table 2, the majority of migrants in Lafia reported having a stable source of income. Specifically, 82.5% agreed and 12.5% strongly agreed with the statement, indicating that nearly all respondents (95%) enjoy income stability. Similarly, a significant portion of the respondents (67.7% agreed and 25.3% strongly agreed) affirmed that their income is sufficient to cover their basic needs, with only a minimal percentage (2.5%) disagreeing or being unsure.

In terms of income progression, 72.4% agreed and 19.5% strongly agreed that their income level has increased since migrating to Lafia, reflecting a general improvement in financial conditions among the migrant population. Additionally, 76.7% agreed and 16.3% strongly agreed that they can save money regularly from the income they earn in Lafia. This suggests that a vast majority of migrants not only earn enough to sustain themselves but also manage to save, indicating improved financial security post-migration.



#### 5. Discussion

The demographic profile of the migrant respondents in Lafia provides a foundational understanding of the population under study. The slight male dominance (55.1%) aligns with typical migration patterns in many developing contexts, where males are often the primary economic actors venturing into new territories in search of livelihood opportunities (Adepoju, 2021). The age distribution, with a significant majority (77.7%) falling within the 18-45 years bracket, confirms that the migrant population is essentially within their economically active and productive years, suggesting their capacity to make significant contributions to Lafia's economy. The high proportion of married migrants (50.1%) indicates that many have family responsibilities, which likely serves as a strong motivation for seeking and maintaining stable income sources.

A notable finding from the demographic data is the relatively high educational attainment among the migrants, with 37.3% possessing tertiary education and another 32.6% having secondary education. This implies a reasonably skilled and literate migrant workforce, which can positively influence their employability and income-generating potential, challenging some traditional perceptions of migrants as solely low-skilled labourers.

In terms of occupation, the data reveals a substantial reliance on self-employment (35.1%), followed by civil/public service (25.1%) and private sector employment (18.8%). The 21.0% unemployment rate, while concerning, is lower than what might be expected in some highly saturated urban informal sectors. The significant engagement in self-employment suggests entrepreneurial drive and perhaps a response to limited formal employment opportunities, enabling migrants to carve out their economic niches. The presence of a notable portion in public and private sector employment points to successful integration into more formal segments of Lafia's economy for some migrants.

The duration of stay in Lafia further elucidates the integration process. With 47.6% having lived in Lafia for 1-5 years and 39.9% for over 5 years, the majority of migrants have had sufficient time to establish roots, build social networks, and adapt to the local economic environment. This duration is likely a contributing factor to the observed positive income trends, as longer stays often correlate with better understanding of market dynamics and improved access to resources.

The descriptive statistics on income levels (Table 2) paint a largely optimistic picture of migrants' economic status in Lafia, contrasting with some literature that highlights significant financial precariousness for migrants in urban settings (Oucho & Okeleke, 2022). A remarkable 95% of respondents reported having a stable source of income, indicating a high degree of income regularity. This stability is crucial for household planning and investment.

Furthermore, a substantial majority (93%) affirmed that their income is sufficient to cover their basic needs. This finding suggests that for most migrants in Lafia, the economic motivation for migration has mainly been met, at least in terms of meeting essential living expenses. The high percentage (91.9%) reporting an increase in income levels since migrating to Lafia is a strong indicator of economic progression and success post-migration. This reflects that moving to Lafia has indeed yielded the desired financial improvements for the vast majority.

Perhaps the most compelling finding regarding financial security is that 93% of migrants reported being able to save money on a regular basis. This ability to save goes beyond mere subsistence, indicating a degree of financial surplus and potentially enabling migrants to invest, send remittances, or build emergency funds. This level of savings capacity suggests a more robust economic standing than often portrayed for migrant populations in developing countries.

Overall, the results collectively suggest a relatively successful economic integration of migrants in Lafia. The combination of a highly engaged and educated migrant population, coupled with opportunities in both self-employment and the formal sector, appears to facilitate stable, sufficient, and improving income levels. While the study did not delve into specific income brackets, the qualitative assessment of stability, sufficiency, progression, and savings capacity points to a generally favourable economic outcome for the surveyed migrants in Lafia.



### 6. Conclusion and Recommendations

#### Conclusion

This study aimed to investigate the income levels of migrants in Lafia, Nasarawa State, addressing a notable gap in localised empirical research on the economic status of migrants. The findings demonstrate that migrants in Lafia generally experience stable and sufficient income levels, with a significant majority reporting an increase in their financial well-being since migrating. Furthermore, a substantial proportion can save money regularly, indicating a positive trajectory towards enhanced financial security. The demographic profile reveals a predominantly young, economically active, and relatively educated migrant population, primarily engaged in self-employment, civil or public service, and private sector employment. The duration of their stay in Lafia appears to correlate with their successful economic integration. In conclusion, the economic environment in Lafia, particularly through opportunities in self-employment and the formal sector, appears to facilitate positive economic outcomes for its migrant population, enabling them to meet their basic needs, improve their financial standing, and accumulate savings.

#### Recommendations

Based on the findings of this study, the following recommendations are put forth to support further and enhance the economic well-being and integration of migrants in Lafia, Nasarawa State:

- i. Support for Self-Employment and Entrepreneurship: Given the high proportion of migrants engaged in self-employment, government and non-governmental organisations should establish and strengthen programs that provide business development training, mentorship, and access to microfinance or small business loans tailored to migrant entrepreneurs. This will help formalise and expand their ventures, leading to higher and more stable incomes.
- ii. Targeted Skills Development Programs: While migrants demonstrate relatively high educational attainment, continuous upskilling and vocational training programs, particularly in areas relevant to the growing sectors of Lafia's economy, should be encouraged. This can bridge skill gaps and improve access to higher-paying opportunities in both the formal and informal sectors.
- iii. Enhance Access to Formal Financial Services: Although many migrants report the ability to save, efforts should be made to improve their access to formal banking services, including savings accounts, credit facilities, and investment opportunities. Financial literacy programs could also be introduced to maximise their savings and investment potential.
- iv. Strengthen Social Integration Networks: Support for migrant associations and community groups can enhance social capital, which is crucial for information sharing, business networking, and collective problem-solving among migrants. These networks can also serve as platforms for addressing any challenges related to discrimination or social exclusion.
- v. Policy for Sustained Economic Growth in Lafia: Local and state governments should continue to implement policies that foster a conducive environment for economic growth and job creation in Lafia across diverse sectors. A robust local economy will naturally generate more opportunities, benefiting both migrants and the host community.

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