

UNIVERSITY OF CAPE COAST

REMITTANCES AND SOCIAL EXPENDITURES OF MIGRANT
HOUSEHOLDS IN THE EKUMFI DISTRICT

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HOUSEHOLDS IN THE EKUMFI DISTRICT

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature..... Date:.....

Name: StandhopeAnamoa-Pokoo

Supervisors' Declaration

We hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

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ABSTRACT

Several academic researchers in Ghana have heightened the importance of international remittances rather than the importance of internal remittances to migrant households (Kanu&Ozurumba, 2013; Quartey, 2006). This study therefore, examined remittances and social expenditures of migrant households in the Ekumfi District. The study employed a cross sectional and descriptive survey design using questionnaire and interview guide as the data collection instruments. A sample size of 377 respondents answered questionnaires while eight key informants were interviewed. Frequency tables, cross-tabulations and t-test statistics were used to analyse the data. The findings revealed that migrant households' monthly income generated from primary occupations prior to the receipt of remittances was less than GH 100. Also, migrant households received more of cash remittances; usually less than GH 100 on quarterly basis through mobile money. Again, occupation of migrant, social ties and households' welfare conditions influenced remittances flow to migrant households. Additionally, remittances served as an alternate source of income for migrant households in the Ekumfi District because it increased the expenditures of food, education and clothing by providing additional income to finance additional spending rather than the expenditures of health, social function, farming, trading and housing. Besides, the study recommends that the Ekumfi District Assembly should implements specific technical and vocational programmes to upgrade the semi-skilled and unskilled youths to streamline better job opportunities and reflect in increased remittances to migrant households during out-migration to urban centres.

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DEDICATION

To my mother, Madam Comfort Krah

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CHAPTER ONE

INTRODUCTION

Background to the Study

Labour mobility within and across national borders is nothing new. However, in recent years, such movements have triggered a new significant perspective on development agenda (Eversole & Johnson, 2014). Indeed, there is no longer a single state in the world that can claim to be untouched by human mobility (International Organization for Migration [IOM], 2011). This means that, more than half of the world's population now lives in towns and cities, and this figure is projected to rise to 75 percent by 2050 (United Nations Department of Economics and Social Affairs [UN DESA], 2015), with most of this urban growth concentrated in developing economies such as Africa and Asia.

Based on these observations, the United Nations Development Programme [UNDP] Human Development Report (2009) indicates that, globally, the number of internal migrants who travel within nations is at least 740 million, nearly four times the number of external migrants who travel to other nations. For instance, in 2001, a developed country like China, recorded about 120 million internal migrants as compared to the mere 458,000 international migrants (Ping, 2003). Also, in the developing world, Africa has experienced and recorded the highest rate of urban growth as well as internal migration during the last two decades (Songsore, 2003a; United Nations-Habitat, 2014). Due to this evidence, by 2030, Africa may reach a milestone of half of its population migrating to or living in urban settlements with a total projected population of 749 million

people (United Nations Population Fund [UNFPA], 2007; United Nations-Habitat, 2014a).

In Ghana, these situations are not different, since Ghana has a historic development of internal migration, dating back to the 19th century (Dickson, 1968) and still continues after independence. For instance, in 2005, the International Organization for Migration (IOM) reports that Ghana has a high number of internal migration stock (IOM, 2011). Again, the 2010 population census shows a very high rate of urbanization in Ghana from 43.8 percent in 2000 to 50.9 percent in 2010, and this is projected to increase to 63 percent by 2025 (Ghana Statistical Service [GSS], 2012).

These high rates of migration recorded in developing countries have heightened research on migrants' relationships with their family members left behind with respect to financial, emotional, moral and practical care (Baldassar, Baldock & Wilding, 2007). The IOM (2015) indicates that migration plays a critical role in establishing linkages between rural origins and urban destinations, and these linkages have multifaceted impacts on individuals, families and communities in origin. Therefore, at the start of the 21st century, an activity that is almost always associated with migration is the sending of remittances (Boakye-Yiadom & Oduro, 2014). Clearly from the indicators of development, remittance is conceptually not necessarily linked to migration, but, it is seen as a highly likelihood outcome of migration (Boakye-Yiadom & Oduro, 2014).

Remittance transfers represent one of the key issues in development and are known to be an important and a stable source of income, not only in the

developing world, but also in many transition economies (Mckenzie&Sasin, 2007; World Bank, 2008). Similarly, the World Bank (2006) indicates that the significant importance of remittances to the economic well-being of migrant workers, their households, and their sending communities is an undeniable fact. According to Baah-Boateng and Akyeampong (2012) the importance of remittances is categorized into macro and micro levels.

At the macro level, remittances serve as a source of foreign exchange earner, as these incomes exceed total official aid directed to the developing world by donor nations and alleviate poverty by accelerating national growth (IOM, 2015; United Nations on Conference and Trade-UNCTAD, 2010). At the micro level, remittances serve as a source of income for families and households, subsidises household consumption and help in meeting educational and health expenditure of households. It helps families to withstand shocks, bridges the inequality gap between households and has a declining effect on poverty (Baah-Boateng&Akyeampong, 2012).

In addition, several other studies have observed the pragmatic role that remittances play to the poor migrant households at the origin (Mazzucato, Van Den Boom, &Nsawah-Nuamah, 2008; Yang & Martinez, 2006). For instance, Trager (2005) explains that remittances support everyday expenses in migrant households. It covers the costs of daily living and the purchase of consumer goods in households (Cohen & Rodriguez, 2005; Newell, 2005). Again, remittances create new opportunities and provide the avenue for investments to migrant households (Van Doorn, 2004). Moreover, Cohen (2011) sees remittance

practices as the outcomes of cultural traditions and social practices. Stodolska and Santos (2006) support this assertion that remittances burnish the social status of migrant households and communities at the origin.

However, scholars like Krane (1973) and Rhodes (1977) hold dissenting and pessimistic views that, remittances play no role in aiding household livelihoods as well as the development of developing economies. Precisely, Ratha (2013) declares that, remittances could pose negative economic, social and cultural implications to the countries of origin. These views provide the unusual controversies on the relationship between migration and development.

Remittances are generally considered as sources of foreign exchange (Adams, Cuecuecha & Page, 2008). However, such allusions may be wrong. Many studies have focused their attention on international remittances and its development impacts (Baah-Boateng & Acheampong, 2012; Quartey, 2006) to the neglect of large volumes of remittance transfers that take place within national borders. Such remittances from internal migrants reduce poverty in mostly rural households, and families that produce these internal migrants, on the average, are poorer than those from which international migrants originate (Castaldo, Deshingkar & McKay, 2012; McKay & Deshingker, 2014). With these observations, Quartey (2006) affirms the assertion that the relationships between migrants' remittances and household welfare in Ghana have not been empirically and completely investigated. Certainly, this forms the focus of the present study.

Taking these issues in perspectives, the study adopts the New Economics of Labour Migration (NELM) approach to describe the income sources and

social expenditures of migrant households at the origin and assesses how migration outcomes, specifically, remittances affect the social expenditures of migrant households in Ekumfi District. Again, the study adopts the social exchange theory to explain the types, channels and factors that influence remittances flow as well as the impacts of remittances on the social expenditures of migrant households in Ekumfi District. This research therefore seeks to examine how migrant households in Ekumfi District spend remittances.

Statement of the problem

A number of studies carried out so far on migrant remittances flow in Ghana have mainly focused on international remittances with much emphasis on econometric analysis of the flows (Baah-Boateng & Acheampong, 2012; Adams et al., 2008; Kanu & Ozurumba, 2013; Quartey, 2006) as well as the effects on macro economies of the country (Owiafe, 2008).

Moreover, there is a dearth of research on internal remittances in Ghana (Adaawen & Owusu, 2013). There is also less emphasis on the sociological assessment of internal remittances and its effects on social expenditures of migrant households in Ghana. For instance, sufficient studies on the amount and flow of internal remittances and its utilization are lacking (Adaawen & Owusu, 2013). Also, Mazzucato et al. (2008) and Quartey (2006) explain that there is scanty and unavailable official data on internal remittances and these make the estimations of total internal remittances in Ghana a very difficult task.

As a result, Quartey (2006) prefers to study the impact of international remittances than internal remittances because the amount of remittances received from international sources are deemed greater and hence have more poverty reducing effects than internal remittances. Nonetheless, Castaldo et al. (2012) and Deshingkar (2006) note that internal remitters constitute a larger proportion of all remitters in Ghana and such remitters are more likely to have impact on the poor and less educated; hence has implications for poverty reduction goals.

Increasingly, migrants have the potential to improve standards of living as well as impact the institutions that shape local economies and the environment both at the places of destination and home communities (Awumbila, Alhassan, Badasu, AntwiBosiakoh, & Dankyi, 2011; IOM, 2015). But looking at the social milieu in Ghana, social expenditures of migrant households at the origin differ immensely from region to region.

While a large body of literature highlight the importance of internal remittances to the socio-economic wellbeing of migrant households, especially in northern Ghana (Abdul-Korah, 2011; Kwankye, 2012; Pickbourn, 2011; Van der Geest, 2011), there is very little research into the income sources and social expenditures of migrant households prior to the receipt of remittances in southern Ghana. Additionally, the channels of remittance flow to migrant households, factors that influence remittances flow to migrant households as well as how migrant households at the origin spend remittances on food, education, health, clothing, social functions; and investment in farming, trading, housing in most rural areas in southern Ghana are rarely investigated. This study therefore aims to

examine how migrant households in Ekumfi District spend remittances on food, education, health, clothing, social functions; and investment in farming, trading and housing expenditures.

Objectives of the study

The general objective of the study is to examine how migrant households in Ekumfi District spend remittances on social expenditures. The specific objectives are to:

1. Examine the income sources and social expenditures of migrant households prior to the receipt of remittances.
2. Identify the types and channels of remittance flow to migrant households.
3. Outline the factors that influence remittances flow to migrant households.
4. Examine how migrant households spend remittances on food, education, health, clothing, social functions as well as investments on farming, trading and housing.

Research questions

The study is guided by the following research questions:

1. What are the income sources and social expenditures of migrant households prior to the receipt of remittances?
2. What are the types and channels of remittance flow to migrant households?
3. Which factors influence remittances flow to migrant households?

4. How do migrant households spend remittances on food, education, health, clothing, social functions as well as investments on farming, trading and housing?

Research hypothesis

The study is guided by the following research hypothesis:

H_0 : There is no significant difference between remittances and social expenditures of migrant households.

H_1 : There is a significant difference between remittances and social expenditures of migrant households.

Significance of the study

The importance of international remittances to rural, urban and national growth to countries of origin has recently heightened academic research. Meanwhile, less has been studied about the effects of internal remittances on migrant household expenditures, given the fact that, the number of internal migrants far exceeds the number of international migrants, and the potential of internal remittances to most rural poor migrant households must not be overlooked (IOM, 2015). Therefore, the research is expected to explain the types and channels of remittances from internal migration and how it influences social expenditures of migrant households in rural areas. This would help provide an explanation on how migrant households at the origin spend remittances on food,

education, health, clothing, social functions as well as investments on farming, trading and housing.

Again, the outcomes of the study would be useful to various local and government agencies like the Metropolitan, Municipal and District Assemblies (MMDA's) who have the mandate to manage migration and development needs within their districts. This would help solve the current situation whereby the information on internal migration and remittance outcomes to migrant households cannot be easily identified and quantified in Ghana.

Moreover, the findings of the study would provide insights to policy makers on the appropriate choice of rural development strategies. Specifically, the study would impact the formulation and implementation of programmes and policies concerning remittances and its direct and indirect contributions to the social expenditures of migrant households by providing a way of living to rural areas. For instance, this research would help the Ekumfi District Assembly with data to locate and target areas where migrant households need some skills and livelihood support activities to make prudent use of remittances receipt.

Finally, the research would add to the existing literature on remittances and rural development. Similarly, it would serve as bedrock for future researchers and students.

Conceptual definitions of some terms used

Migration

According to the Ghana Living Standard Survey Five (GLSS, 5) migration is generally defined as a form of geographic or spatial mobility involving a change of usual residence between clearly defined geographic units (GSS, 2008). Therefore, this study defines migration as the spatial and the voluntary movement involving a temporary or permanent change in one's usual place of residence from one geographical area to another within a specified period of not less than five years.

Remittances

Remittances are generally defined as 'that portion of migrants' earnings sent from the migration destination to the place of origin (Addison, 2004). Although remittances can also be in kind, it is often limited to monetary and other cash transfers from migrant workers to their families and communities at their origin (Addison, 2004). However, Primavera (2005) explains the three types of remittances as financial, food or goods and social remittances. Thus, in this study, remittances refer to money and other material items such as food stuffs that are sent to migrant households at the origin.

Social expenditure

Social expenditure is the provision of cash benefits, direct in-kind provision of goods and services, and tax breaks by public (and private) institutions and individuals to low-income households, the elderly, disabled, sick, unemployed, or young persons aimed at supporting their standard of living and achieving socially desired outcomes (OECD, 2013).

According to Nepal (2012), the uses of remittances are for two key purposes; daily survival expenditures (such as food, education, health, clothing, travel and festival) and asset accumulation expenditures (such as land for agricultural or residential purposes, construction or renovation of houses and business ownership). Based on these categories of expenditures of remittances, the researcher categorises social expenditures into direct (such as food, education, health, clothing, and social functions) and indirect (such as investment in farming, trading and housing). Thus, this study defines social expenditure as the total measure of how migrant households at the origin spend remittances (that is cash benefit and in-kind provision of goods and services) in relation to access to food, education, health, clothing, social functions, as well as investments in farming, trading and housing.

Migrant households

A household is defined as a person or a group of persons (relatives and non-relatives) that lived together in the same house or compound and shared the same house-keeping arrangements (GSS, 2014). Therefore, in this study, migrant households refer to households (the domestic unit of members of family that live

together with non-relatives) that have at least one migrant in a destination area and receive remittances from such migrants in the last five years preceding the conduct of this study. The household is the major unit of analysis in this study

Operational definition of some terms used

Remittances

Remittances are measured in this study by using other variables such as cash and in-kind items including food, clothing, medicine and among others.

Social expenditure

Social expenditure is measured in this study by how migrant households spend remittances on food, education, health, clothing, social functions, farming, trading and housing.

Organisation of the study

The study is organized into five chapters. Chapter One is on the background to the study, statement of the problem, the objectives, research questions, research hypotheses, significance of the study, conceptual and operational definitions of terms as well as the organization of the study. Related literature is reviewed in Chapter Two and this includes both the theoretical and conceptual frameworks as well as empirical studies. Chapter Three focuses on study area and the methodology. Chapter Four presents the results and discussion

of the study while the summary of the findings, conclusions and recommendations are seen in Chapter Five.

CHAPTER TWO

LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

Introduction

The study examines how migrant households in Ekumfi District spend remittances on social expenditures. This is because social expenditures provide the avenue that is useful to understand and evaluate people's livelihood strategies and factors that affect these livelihoods. This chapter therefore reviews empirical studies on; characteristics of migrant households, patterns of remittance flow to migrant households, factors that influence remittances flow to migrant households and how migrant households spend remittances on social expenditures. It further covers both theoretical frameworks (that include New Economies of Labour Migration [NELM] and Social Exchange theory) and conceptual framework.

Empirical literature

The socio-demographic characteristics of migrant households

The background characteristics of migrants could influence the type of livelihood activity that one engages in, and consequently one's livelihood status (Tanle, 2010). The socio-demographic profile of migrants are best described with reference to age, gender, marital status, level of education, occupation (economic

activity), reasons for migration and destination areas (Appiah-Yeboah&Yeboah, 2009).

Age distribution of migrant is one of the key factors that describe the socio-demographic characteristics of migrants (Arif, 2009). Generally in Ghana, studies have shown that, most internal migrants are youthful and are in their active ages (Appiah-Yeboah&Yeboah, 2009;Tanle, 2010). According to Appiah-Yeboah and Yeboah, (2009), the age distribution of internal migrants in Ghana ranged from 11 to 55 years, with the majority of them being young adults between the ages of 16 and 35 years. Arif (2009) also explained that the age of migrants in Pakistan is 26 years. In another study, Dugbazah (2007) confirms the argument that the majority of migrants' household heads are aged between 50 years and above.

Furthermore, gender segregation and marital status of migrants depict the socio-demographic characteristics of migrant. Most studies conducted in Ghana show that, internally, there are more male migrants than female migrants (Tanle, 2010; Yendaw, 2013). In a rebuttal, a study conducted by Appiah-Yeboah and Yeboah (2009) reveal that, in Ghana, the number of female migrants are twice the number of male migrants. This confirms Zlotnik's (2003) and Twum-Baah's (2005) assertion that, feminized migration is increasing in Africa due to higher levels of education for women and changing socio-cultural norms. This disparity in male-female ratio could, however, be explained by what Anarfi, Awusabo-Asare and Nsowah-Nuamah(1999) observed that, as custom requires, most females prefer to stay behind while their male partners emigrate home. Building

on this, experiential findings reveal that there are more female married migrants than male married migrants (Anarfi, Kwankye, Ababio&Tiemoko, 2003). Also, Dugbazah (2007) supported the claims that majority of migrants' household heads in Ghana are married.

In a similar research on gender composition of household heads, the GSS (2014) reveals that the heads of households in Ghana are mostly men. But, Dugbazah (2007) disagrees with the previous assertion, as she pointed out that the female composition of household heads is higher than the male composition of household head; a situation attributed partly to early migration patterns that made more women heads of households as the men travelled in search for work. This confirms the literature that, female-headed households seem to be a major demographic trend in Ghana, as the national rate for 2003 was 40 percent for urban areas, and 39 percent for rural areas (Ghana Demographic Health Survey-[GDHS], 2003). The causes for this demographic trend, however, differ for urban and rural areas. While the cause for female-headed households in rural areas may be due to migration, in the urban areas, it is mainly divorce.

Educational attainment of migrant is considered another characteristic of migrant profile. Education is said to be the main source of human capital formation and ultimately a crucial tool for poverty reduction and a source of livelihood outcomes (Mberu, 2006; Waddington & Sabates-Wheeler, 2003). Migrants with higher education are more likely to predict better living standards to households (Mberu, 2006). In Pakistan, Arif (2009) observed that majority of the migrants sampled were educated. The study further revealed that largely,

more than one-third migrants had middle or lower level of education (with eight years or less schooling) and the remaining two-thirds had ten or more years of schooling.

On the contrary, a study done in Ghana by Appiah-Yeboah and Yeboah (2009) reveals that, the level of education among the migrants is very low, with the majority lacking basic education (which is nine years of schooling or defined as kindergarten through junior high school). In effect, the low educational attainment of migrants was attributed to poverty and culture. Filmer and Pritchett (1999) in a cross national study of thirty-five countries observed that low enrolment or high dropout rates is very common among poor households. This confirms the claims that poverty is endemic in rural Ghana, especially the three northern regions where the majority of the migrants migrated from (World Bank, 2008). Also, a research conducted by Dugbazah (2007) explained that the general level of education amongst the heads of households surveyed in Abutia was found to be very low. This situation was attributed to the high level of poverty in the village (Dugbazah, 2007).

Beyond this, studies have described destination areas and the motivations for migrating as salient socio-demographic characteristics of migrants (Ackah& Medvedev, 2010; Appiah-Yeboah&Yeboah, 2009). A study from Ackah and Medvedev (2010) has shown that the majority (70 percent) of Ghanaian migrants mostly go to urban areas like Accra and Kumasi. This means that urban destinations always dominate in absolute terms. With regard to the destinations of migrants, Awumbila et al. (2015) stipulate that the largest group of internal

migrants moved to the Greater Accra Region, followed by the Ashanti Region and BrongAhafo Region respectively.

On the occupation of migrant, Ackah and Medvedev (2010) portray that the primary motivation for Ghanaian migrants is to find work, primarily in the manufacturing sector or in sales, with education and marriage a distant second and third. Consistent with existing evidence, Appiah-Yeboah and Yeboah (2009) explain that majority of migrants in Ghana are employed as head porters, while the rest are employed as petty traders, drivers' assistants, shoe shine boys or cobblers and house-helps or servants.

It should be pointed out that, another key feature that appears relevant in the discourse of migration characteristic of household is household size. In Ghana, the national average of household size is 4.4 (GSS, 2012). However, in Pakistan, the average household size of migrant households is seven, with no major differences across the household locations (Arif, 2009). The author further expounds in his study that two-thirds of migrants are either sons or brothers of the head of households.

According to the GSS (2000 and 2007) one of the indicators for measuring socioeconomic status or household livelihoods is the use of occupational status and or primary source of income of households. However, the primary occupation of households depends on the geographical location. A study conducted by Tanle (2010) revealed that the main occupation and source of income for most migrant households in Obuasi is mining. Chronologically, this was followed by trading, farming, civil service, daily labourer and

pensioner. Pickbourn (2011) examined that the core livelihood strategy of rural migrant households in Northern Ghana, is based on the collective farming of staple crops.

In a different dimension, Nepal (2012) conducted a research on the uses of primary incomes by migrant households. The findings of the study reported that food occupies the highest share of total expenditures of household incomes. That is, the amount of expenditure on food is almost half of all the total expenditures of households.

In summary, unlike many studies which have touched on characteristics of migrants and their households in Ghana (Ackah & Medvedev, 2010; Appiah-Yeboah & Yeboah, 2009; Tanle, 2010; Yendaw, 2013), this research intends to fill a gap in literature by providing an assessments on effects of migrant household's primary and secondary sources of income on social expenditures of migrant households prior to receiving remittances.

Types and channels of remittances

The flow of remittances represents a significant factor in development issues of developing countries. That said, remittances flow include formal and informal channels through which money as well as goods are sent to households. Formal remittance channels include bank and non-banking institutions such post offices and money transfers (Pieke, Van Hear & Lindley, 2007; Freund & Spatafora, 2008). Informal channels on the other hand include non-financial channels such as hand-carry by the migrants themselves, personal courier

services and 'ethnic stores' as well as transfer disguised as gifts and bill payments (Brown, 2006).

Research on remittance transfer mechanisms show that, the choice of remittance channel by migrant is influenced by the typology of the transfer mechanisms, the comparative cost of transfers through different mechanisms, and the choice of the transfer means and money transfer market evolutions (Organization for Economic Co-operation and Development-OECD, 2006). Similarly, other research suggests that technology, complex political, social and economic policies influence channel of remittances (Pieke et al., 2008).

Ultimately, studies have shown that the increase in transaction cost led to the decline of formal channels of remittances rather than the use of informal channels (Freund & Spatafora, 2008; Orozco, 2006). For instance, in Latin America, Orozco (2006) explains that a 10 percent transaction cost on any formal channels of remittances led to a decline in its usage. A study by Freund and Spatafora (2008) indicates that 45-65 percent increases in remittances largely pass through the informal channels.

"In-kind" remittances contribute to the high use of informal channel operators (Gupta, Pattillo & Wagh, 2009; Maphosa, 2009). A study from Maphosa (2007) shows that most of the remittances to southern Zimbabwe were in-kind and included basic foodstuffs such as maize meal, sugar, salt and cooking oil, largely as result of unavailability of basic commodities in that country. This form of remittances provides easy relief to households particularly those in areas where formal remittance channel may not be easily accessible.

Other preliminary work in Ghana suggests that the level of informal remittances varies by the types of migrants, that is, internal or international migrant. For example, a household survey in Ghana by Adams (2007) and GSS (2008) respectively, found that only one percent and or less than five percent of remittances are received through formal channels like banking systems, Western union and post offices.

On the contrary, Baah-Boateng and Acheampong (2012) report that about 53 percent of remittance received by households came through Money Transfer Agencies. The emergence of mobile money transfer services across Ghana has facilitated and enhanced money transfers (Adaawen&Owusu, 2013).The use of mobile money has made it relatively easier and convenient to send money home regularly since the transfer is fast and secured.

However, the findings of other studies converge on the idea that informal means of remittances flow remain high in Ghana in spite of the proliferation of Money Transfer Agencies such that at least 43 percent of households receive remittances either through friends and relatives or by the migrant (Adam, 2007; Baah-Boateng&Acheampong, 2012; GSS, 2008)

Factors that influence remittances flow to migrant households

A plethora of literature has examined the various factors that influence the remittances flow to migrant households. A common trend within the literature is that, the factors that influence the receipt of remittances is characterized into two categories; micro and macro determinants

(Rapoport&Docquier, 2003). According to Bayezid (2012), the main micro determinants of remittances are the characteristics of migrants such as occupation and income of migrant, education level of the migrants as well as the socioeconomic situation relative to their families in home country while the macro determinants of remittances include; wages in host countries, inflation, exchange rates, and economic conditions in both home and destination countries.

In the microeconomic theoretical literature, the emphasis usually is on an individual's motivation to remit. Migrant remits to household on two instances; individual reasons and family arrangements (Bayezid, 2012). Under the individual reasons, the general motivation to remit highlight the altruistic motive (Lucas & Stark, 1985), the self, interest motive, implicit family contract or loan repayment (Alleyne& Francis, 2003) and the implicit family contract as co-insurance (Soalimano, 2003). The family arrangements on the other hand include exchange motives, insurance and investment.

De Voretz and Vadean (2008) considered age as one important factor that triggers the sending of remittances. These authors specify that, the age of household heads in connection with gender, in turn, influences remittance motive. For example, a study conducted by McDonald and Valenzuela (2012) reveal that male household heads are less likely to receive remittance rather than female household heads. Additionally, Germenji, Beka, and Sarris (2001), examine that, older household heads receive more remittance than the younger household heads. This implies that migrants remit and care for the aged, elderly, parents, grandparents, female-headed households as well as unemployed

household heads. Inversely, Walewski (2009) shows that the younger household heads tend to receive more remittances and subsequently decrease the strong correlation with the household head age and remittance flow. Similarly, Osili's (2007) research supports that the age of migrant influences remittance behaviour. Higher levels of remittances are sent by individuals who are younger in terms of age as compared to older migrants (De la Briere, Janvry, Lambert & Sadoulet, 1997). But, DeSipio (2000) asserts that the adjustment impact is expected to change as the migrant becomes older, rendering the lower remittances flow to household.

Other studies have linked the relationship between the age of migrant, the likelihood to remit money to origin area and the length of stay (Lerch, Dahinden & Wanner, 2006; Siddiqi, 2004). For instance, Siddiqui and Abrar (2003) demonstrate that most young migrants especially when they first migrate do not normally remit to households due to short period of stay. The Organization for Economic Co-operation and Development [OECD] (2006) defines the duration of migration or stay as temporary or permanent. A research paper by Galor and Stark (1990) reveal that temporary migrants have higher incentives to remit to families at the origin than permanent migrants. That is, the longer period of stay by migrants in destination area, reduces remittance transfers and social bonds to the sending communities (Merkle & Zimmermann, 1992). Lucas (2004) concludes that remittances may initially rise and then decline with duration of stay, which "would suggest an optimal length of stay to maximise remittance flows, balancing greater earning power against diminishing attachment". In the

same manner, Bayezid (2012) suggests that the migrants' duration of stay have a negative impact on remittances, since it gradually weakens family unification.

Instances in Ghana show that, migrants who stayed over a period of one year were more likely to remit two times than with those who stayed less than a year (Adaawen&Owusu, 2013). In relation to this however, the 'altruistic motive' for remittance often tend to decrease with the duration of migrant stay at the destination area, since family attachment which is a motivating factor for remitting could wane over time (Adaawen&Owusu, 2013; Solimano, 2003). Adaawen and Owusu (2013) conclude that migrants' decision to stay permanently at the destination area and relocate families at the origin to the destination area will trigger reductions in remittance obligations to households. This notwithstanding the study reveals that there is a strong relationship between the duration of stay of the migrants and remittance.

Furthermore, the relationships among occupation of migrants, the level of education and level of income trigger the sending of remittances to households (Adaawen&Owusu, 2013; OECD, 2006). Migrants are often faced with forced labour, low wages, poor working conditions, as well as absence of social protection and other forms of exploitation (International Labour Organization- [ILO], 2004). For these reasons, some migrants, do not remit because they are unemployed; thus unable to earn income to be able to remit (Ackah& Medvedev, 2010; Adaawen&Owusu, 2013).

In Ghana, findings emerging from Bosiakoh, Tuota, Marfo and Andoh (2014) report that there are certain conditions that propel remittance back home.

These conditions include; being employed, being able to cater for an individual migrant's financial needs, being able to pay all bills incurred, and extra sources of income. It is argued by the OECD (2006) that the level of migrants' remittance flows depends on both the migrants' income facility and the savings from income. For instance, empirical evidence from Botswana reveal a one percent increase in the migrant's wage, all other things being equal, induced increases in remittances ranging from 0.25 percent, at low wage levels, to 0.73 percent, at high wage levels (Lucas & Stark, 1985). These findings are consistent with a study in Ghana by Adaawen and Owusu (2013) that there is a significant statistical relationship between income earnings by migrants and likelihood to remit. These authors report that the higher a migrants income (generally the fact that migrants have a steady income), the more likely they will remit, thereby making income earning a key indicator for migrants' decision to remit back home.

More so, the level of education of migrant influences the sending remittances to households. In Botswana, a study on rural-urban migration showed that migrants' years of schooling, are positively and significantly correlated to remittance (OECD, 2006). However, survey data on migrants in Sydney provide no evidence that the educational qualification of migrant influence remittances behaviour of migrants (Brown, 1997). Another empirical study of Latino households in the United States showed that migrant's education has a strong impact on remittances. The findings reveal that the additional year

of education spent by migrants reduce the likelihood of remitting by seven percent (Lowell & De la Garza, 2000).

The kind of social ties or networks that exist between migrants and his origin families is considered to be one of the factors that trigger the sending of remittances to households (Levitt, 2001). Such ties included cultural, historical and colonial ties (Page & Plaza, 2005). Levitt (2001) argue that social remittance exchanges occur when migrants return to live in or visit their communities of origin; when non-migrants visit those in the origin areas; or through exchanges of letters, videos, cassettes, e-mails, and telephone calls. Many empirical studies have explored that the number of trips to the household members influence remittance behaviour (Lerch et al., 2006; Garip, 2012). Campbell (2010) confirms that, in Botswana migrants visit to households were statistically significant to remittance receipts. Migrants sent gifts such as cash and in-kind items to their household members, family, extended and fictive kin, and friends, in order to assert and keep up their community networks (Goldring, 1998). Kemper (1981) further explained that, migrants make frequent visits to the origin, not only to sustain community liaison, but also to lead or to constitute critical economic linkages.

In contrast, frequent trip to the household members indicate a lower likelihood to send remittances either by cash or in-kind items. (Lerch et al., 2006). Holst and Schrooten (2006) espouse that the personal trip to the origin country has no significant impact either on the probability of remittance motive

or the amount of remittances. So, infrequent visit by migrant means no remittances to household in origin areas (Mannan&Farhana, 2014).

In relation to the determinant of remittances flow to migrant households, geographical proximity is deemed a key factor to remittance behaviour. According to Lueth and Ruiz-Arranz (2008),the distance between host and destination area is a key determinant of remittances. Migrant who send funds to a remote village, far from a bank, may opt to rely on a friend or relative carrying cash on their behalf back to their families, rather than involve their family in a lengthy and potentially costly trip to the nearest bank. This factor is becoming less of an issue. However, Schiopu and Siegfried (2006) explain that geographical distance plays no role in driving remittances. But rather the costs of service may be an impending barrier to distance or geographical proximity depending on the familiarity with company providing services.

One key macro factor that influences the volume of remittance is the situation or the welfare of households in origin areas. Several studies have found that the flow of remittances is correlated with growth or welfare of households (Kapur, 2004; Yang, 2004). Recent studies support the hypothesis that remitters may respond to homeland crises or unfavourable socio-economic situations in origin areas (Hysenbegasi& Poza, 2002; Yang, 2004). As a country or households situation deteriorates, emigration numbers may rise and remittances increase (Page & Plaza, 2005).

Social expenditures of remittances

The surges of studies on migration and development in sending areas have received renewed interest by policy makers and researchers (Adams & Cuecuecha, 2008; Ratha, 2003). Migration decisions and remittances augment income and improve socioeconomic wellbeing and welfare of households, the home community, and the whole economy in various ways (Azam & Gubert, 2006). Literature reveals that the impact of migration on welfare and poverty depends primarily on the likelihood, amount, and frequency of remittances sent back to the household by the migrants (Ratha, Mohapatra, Ozden, Plaza, Shaw & Shimeles, 2011).

The main channels through which migration alleviates poverty are increased incomes from remittances, ability to consumption expenditures, increased household finance or resources devoted to investment, improved health and education outcomes as well as tapping on to the knowledge and resources provided by the destination community of the migrant diaspora (Ratha et al., 2011). Quartey (2006) notes that remittances serve as a source of income for smoothing households' welfare in Ghana and such additional income have better welfare on households than households without remittances. As a result, Ackah and Medvedev (2010) endorse the assertion that migrant's remittances contribute nearly 11 percent to total household income in Ghana. Thus, this section looks how households spend remittance incomes on social expenditures.

Uses of remittances for food

Most research agree to the fact that remittances are used to buy food to ensure food security, alleviate poverty, improves livelihoods of family members and eventually promote development, especially for rural areas (Tinajero, 2009; Yang, 2011). Babatunde and Martinetti (2010) confirmed that remittance income provides rural households with an opportunity to secure daily food requirements, dietary quality, micronutrient consumption, and nutritional outcomes. However, Ratha (2003) established that remittances do not only raise the food consumption level of recipient households in developing countries, but it also has multiplier effects because they are mostly spent on acquiring locally produced goods.

Other studies in countries like rural Mexico, Latin America and the Philippines reveal that food consumption expenditures were higher in remittance receiving households than non-receiving households (Institute of Development Studies [IDS], 2006; International Research and Training Institute for the Advancement of Women [INSTRAW] 2008; Jimenez, 2009). Apart from the direct nutrition effects found by these studies, some evidence of indirect effects on non-receiving households has been reported. For instance, Durand, Kandel, Parrado and Massey (1996) found increased consumption by non-receiving households is as a result of increased income brought about by the increased consumption spending of remittances receiving households.

In the same way, Quartey and Blankson (2004) explained that in Ghana, there is the evidence of increased food consumption among remittance receiving households. Apart from that, Adaawen and Owusu (2013) said that about 60

percent of the households from Northern Ghana use remittances to purchase food. The study further emphasised that migrant remittances become important, especially, in the 'lean season' when the food stock for family consumption has diminished. Hence, monies sent are normally used to buy grains like millet or maize for consumption until the next harvesting season. For instance, the study revealed that migrants in the farming areas of the Ashanti and BrongAhafo Regions, sometimes send foodstuffs including yam, cassava and maize to relations back home to ensure food security.

Uses of remittances for education

Remittances supplement household's income by increasing the ability of households to cover the cost of education. Several empirical studies illustrate positive effects of remittances on educational outcomes (Edwards & Ureta, 2003; Hanson & Woodruff, 2003; UNDP, 2009). Using empirical analysis of households in El Salvador, Cox-Edwards and Ureta (2003) reveal that household receiving remittances spend more at the margin on education. The study further revealed that once in school, the children of migrants may be more likely to finish their education, as the increased income from remittances provide additional financial resources. The study concluded that that remittance income has much stronger positive impact on school retention than other sources of income. The study confirms that remittances reduce child dropout of elementary school by 54 percent in urban areas.

In Ghana, studies show the positive effects of remittances on education (Adaawen&Owusu, 2013; Caldwell, 1969). Empirical findings from Caldwell (1969) reveal that migrant households spent remittances to pay for schooling. Bosiakoh et al. (2014) also reveal that, in the northern part of Ghana a portion of remittances are channelled towards the construction and development of educational infrastructure in Nandom community. Again, Adaawen and Owusu (2013) reveal that 6.7 percent of migrant remittances are used to cater for young sibling and children in origin communities.

In contrast, a study conducted by Baah-Boateng and Acheampong (2012) reveal that, poor households that receive internal remittances, allocate three percent of remittances to cover education cost while non- poor household used 4.2 percent of remittances for educational purposes. Thus, the study concludes that internal remittances have less significant impact on education due to the small percentage of remittances allocated for educational purposes. Another study by McKenzie and Rapoport (2006) found that in Mexico, remittances increase truancy because migrants from migrant households that receive remittances see migration as a constant source of income earner rather than schooling. As a result, migration lowered educational attainment of children in migrant households due to parental absence. Remittances lower the educational fortune and return of truant schoolchildren who intend to migrate. The study therefore concludes that remittances are not enough and as a result the likelihood of children completing high school in migrants' household was reduced by 13-15 percent.

Uses of remittances for healthcare services

Remittances can increase access to health services of individual and households. Remittances are used to help cover health cost and improved child health outcomes such as infant mortality and increasing birth weights. Studies have enumerated positive relationship between remittances and health outcomes (Hildebrant&Mckenzie, 2005; Lopez-Cordoba, 2004).

Hildebrant and McKenzie (2005) found that in Mexico, remittances are used to help and improve child health outcomes, such as lowering infant mortality rates and increasing birth weight. The two factors responsible for improvement in health outcomes were households with higher remittance income and those with increased knowledge among mothers. Lopez-Cardoba (2004) confirms that in Mexico, one percent increase in the share of remittance recipient household reduced the infant mortality by 12 per 1000. Another research by Ponce, Olive and Onofa (2011) evaluated the impacts of remittances on health outcomes in Ecuador and the results show that remittances had impacts on health expenditures and some preventive health issues such as de-worming and vaccination. Furthermore, it was found out that remittances had significant effects on medicine expenditures when people are sick. The study confirmed that remittances were used for both preventive and emergency situations.

Moreover, Acheampong and Baah-Boateng (2012) revealed that in Ghana remittances have significant effects on health. The study revealed that 5.84 percent of remittances send to households are used for healthcare services.

Uses of remittances for clothing

In Senegal, Mercado and Usmani (2011) report that 2.49 percent of the total remittances sent to households are used to buy clothes. The study further revealed that clothing is the fifth most pressing need that attracts household expenditure. The study however, concluded that remittances from internal remitters are not enough to aid livelihood of families in rural areas.

A similar study conducted by Adaawen and Owusu (2013) observed that, in Ghana, only small proportion of remittances are spent on clothing and other personal belongings. The findings of the study showed that four percent of remittances are used to buy personal belongings which included clothes; and clothes are the sixth most important need that attracts remittance expenditures of households.

Uses of remittances for social functions

Remittance influences social functions expenditures (Adaawen&Owusu, 2013; Mazzucato, Kabki& Smith, 2006). Social spending or expenditures are culturally unavoidable, since remittances are usually employed to meet marriage expenses and religious obligations and even more unavoidable, funeral and its related cost (Mazzucato et al., 2006). A study by Mazzucato et al. (2006) cogently disclosed that remittances funds funeral payments. These authors explain that households receive huge sums of money for financing, planning and carrying out a funeral in Ghana. Aside this, migrants become responsible for dependents of the deceased and in so doing incur larger debts as it commonly

and culturally practiced in Ashanti region of Ghana (Mazzucato et al., 2006). The findings conclude that households spend large sums of money on funerals, followed by investment in business, housing and education which can be one of the main sources of non-subsistent remittances.

Another study from Acheampong and Baah-Boateng (2012) explained that remittances have influence on funeral and other ceremonies of poor and non-poor migrant households in Ghana. The findings of the study revealed that the end use of remittances for funeral and other ceremonies are far more than the proportion invested in savings by households. However, a study by Adaawen and Owusu (2006) showed that in Ghana, only a small proportion of the money sent as remittances was used to buy things for social ceremonies such as marriage.

Uses of remittances for investment in farming

Lucas (2004) reveals that in South Africa, remittances are used to increase crop productivity and cattle ranch in origin households. More so, Adams (1998) in an empirical study found out that the use of remittances raised the propensity to acquire irrigated land in rural Pakistan. The author explains that the propensity to acquire land was greater through remittances. Further qualitative studies from Morocco by De Haas (2006) indicate that remittances increase to migrant households have a large potential impacts on commercial agriculture.

Empirical studies in Ghana show that majority of the internal migrants remit purposively to invest in agriculture (Bosiakoh et al., 2014). Precisely, the authors opined that the support migrant respondents mostly provide for their

communities include, farm inputs and equipment for farmers. That is, 37.1 percent of total remittances to households were invested in agriculture and this improved the socioeconomic life of the rural dwellers (Bosiakoh et al., 2014) For instance, Vargas-Lundius and Lanly (2007) observed that the increasing remittances gradually change the nature of peasant agriculture from largely subsistence to more commercial farming which in turn create employment opportunities for other villagers.

On the contrary, research by Maharjan, Bauer and Knerr (2012) in Western Mid Hills of Nepal, revealed that migration led to negligence of cereals (paddy, wheat, maize and millet) production and remittances had no association with material inputs such as fertilizer. The study concluded that migration and remittances did not help make a shift from subsistence farming towards more profitable commercial farming. A similar study conducted by Adaawen and Owusu (2013) proves that farming as an area of investment remittances attracts little attention from household remittances. The study revealed that household spend 1.1 percent of the total remittances on investment in farming.

Uses of remittances for investment in businesses

Remittances help households to make increase investments in the productive activities like small enterprises (Nepal, 2012). Amnuedo-Dorantes and Pozo (2006) revealed that in the Dominican Republic, households that receive remittances are likely to reduce the ownership of a business by four percent. The possible explanation for this was remittances may loosen the budget

constraint faced by some households when it comes to business ownership. These monetary inflows also induce an income effects that raises the reservation wages of those households members. As such, remittances may induce purchase, leisure and other goods and services. The study concluded that remittances do not loosen capital constraints faced by the households with regards to business ownership.

A similar study conducted in Ghana by Adaawen and Owusu (2013) observed that 11 percent migrants remit to households for trading or investment purposes. Further findings from the study revealed that remittances increased household investment in trade activities. For instance, 10.5 percent of the total remittances sent to households are invested in trading activities.

Uses of remittances for investment in housing

In Nigeria, Osili (2004) studied migrants' decision to invest in housing in the community of origin. The study revealed that a large proportion of remittances in Nigeria were spent on housing. Also, the study showed that the older migrants and migrants with higher incomes were more likely to invest in housing. At the mean, a 10 percent increase in migrant's income increase the probability of investing in housing by three percent. Thence, remittance expenditures on housing created employment opportunities for local people and increased the demand for local construction materials.

Again, Adams (1991) studied the relationship between remittances and housing investment in rural Egypt. The study revealed that 54 percent of

remittance income was spent on house construction or renovation. Migrant households tend to view remittance income as an opportunity to tackle one of their immediate concerns, replacing their crowded and traditional mud-bricks with modern red brick building. At the same time, the process of building houses provides substantial employment opportunities to the local people in the village.

However, in Ghana, Adaawen and Owusu (2013) report that few migrant remit purposely for investing in housing. Specifically, these authors stated that less than 15 percent of respondents reported that the remittances sent were for buying building materials, but invariably, 4.3 percent of the total remittances sent home are used to buy building materials. This confirms assertion by Baah-Boateng and Acheampong (2012) that in Ghana, remittances are mostly used for daily consumption regardless of the poverty status of the household rather than investing in business and housing respectively. Baah-Boateng and Acheampong (2012) further claimed that only two percent of migrant households' remittances are used for the construction or renovation of houses.

It is however prudent to note that, many literature have touched on the uses and the remittance effects on migrants households expenditure within Ghana (Adaawen&Owusu, 2013; Baah-Boateng&Acheampong, 2012) and outside Ghana (Nepal, 2012) but what are remarkably absent from the literature on remittance behaviour are the direct and indirect effects of remittances on migrant households' expenditure. Again, existing literature is silent on the social expenditure patterns of migrant households before and after the receipt of remittances. Thus, this study intends to fill such gaps.

Theoretical overview of remittances

Many researchers have discussed migration theories (Massey, Arango, Hugo, Kouaouci, Pellegrino & Taylor, 1993; De Haan, Brock, Carswell, Coulibaly, Seba & Toufique, 2000). According to De Haas (2007) theories on remittances, migration and social development can be grouped into three; the migration optimists, the migration pessimists and the pluralist perspectives.

The migration optimists (which include the developmentalist and neo-classical theory) emerged in the 1950s and 1960s, based on the assumption that through a migration policy, the transfer of large-scale capital, the general flow of remittances and the transfer of migrant's experience, skills and knowledge to migrant sending areas would accelerates the exposure of traditional communities to liberal, rational and democratic ideas, education, and jump on the bandwagon of rapid economic development and modernisation (De Haas, 2007). This perspective perceives migrants as important agents of change, innovators and investors (De Haas, 2007). Interestingly however, one major criticism of the migration optimist is that, it views migration as solely beneficial or positive to the development needs of migrant sending towns or countries, thereby ignoring the negative consequences of migration. Also, migrants are not the only agent of change in society since households in migrants origin areas could provide some support to societal changes.

Contrary to the views of the migration optimists, the migration pessimists (which includes; the historical-structuretheory) emerged in 1973. The historical-structureargues that migration causes the withdrawal of human capital from

traditionaleconomies and lead to the breakdown of strong traditional economies, stable village communities, which in turn creates the development of passive, non-productive and remittance-dependent communities (De Haas, 2007). They further argued that remittances are mainly spent on conspicuous consumption and consumptive investments and are rarely invested in productive enterprises (De Haas, 2007). However, one major weakness of the migration pessimists is that they always see migration and remittance outcomes as increasingly detrimental and cynical to the development need of migrant-sending communities (De Haas, 2007).

Ultimately, the pluralistic perspective emerged in the 1980s and 1990s in response to the contrary views of the migration optimists and migration pessimists. This study therefore focuses on the pluralist perspective (i.e. New Economics of Labour Migration) [NELM]. Unlike the migration optimists and pessimists, the NELM offers more suitable view of migration, remittances and development, and links the causes and consequences of migration more clearly. The NELM further creates room for assessing both positive and negative development responses of migration (De Haan et al., 2000). Also, the study further uses the social exchange theory to explain migration outcomes. Unlike the rational choice theory which emphasizes on evaluating individual actions that maximise rewards, the social exchange theory explains that social behaviour through interactions attracts cost and benefit of (Luke, 2010). Thus these theories are appropriate for discussing the relationship between remittances and social expenditures of migrant households at the origin.

New Economics of Labour Migration (NELM)

The NELM was primarily propounded by Oded Stark (1978 & 1991). It emerged in the late 1980s and early 1990s. The NELM theory is considered to be a pluralistic perspective because it is influenced by both post-modernist thinking and Giddens' (1984) structuration theory which sought to harmonize agency and structure-oriented approaches (De Haas, 2010). According to Stark (1982) this approach sees households or families as the principal agents in migration decision-making. It views migration as a strategy by household or family to minimize, avert and share risks behaviours and also maximize income. Simply put, it sees migration as a livelihood survival strategy than an end in itself. Precisely, this theory places the behaviour of individual migrants within a wider societal context and considered the household rather than the individual as the most appropriate decision-making unit (Stark, 1982).

Alike, emerging facts from researchers like Skeldon (1997) and Meagher (2001) pronounce that the NELM theory shares similar views with the household strategy or the livelihood approaches. With the household strategy approach, people act collectively not only to maximize expected income, but also to adopt a strategy for sustenance and minimize risks for the members of the kinship unit (Skeldon, 1997; Meagher, 2001). This is done by diversifying household sources of livelihood such as the receipt of remittances from migrants (Stark, 1991; Tacoli, 2002). Another salient feature of the NELM approach is that, it emphasizes particularly on the important factor of remittances to households (Stark, 1982). Remittances aid family strategies to minimize the dangers of

income inconsistencies and also guarantee a constant supply of income (remittances) particularly in times of risk (Stark & Levhari, 1982). Building on these ideas, De Haan (1999) explains that, remittances serves as a manifestation and viability of migrant households to share both the rewards and costs of migration.

Empirically, most recent reviews of literature from Agunias (2006) and De Haas (2007) have pointed out to the potential positive role of migrants and remittances in social, economic and political transformation processes in societies and communities of origin. Largely in line with NELM and livelihood approaches, the evidence reviewed in the publications supports the view that migration is rather a deliberate attempt by social groups (typically, but not exclusively, households) to spread income risks, to improve their social and economic status and, hence, to overcome local development constraints. The reviews concur that mostly, remittances are expressions of strong transnational social bonds aimed at improving the lives of those left behind (Agunias, 2006; De Haas, 2007).

Relating the NELM to the context of this study, this perspective explains the characteristics of migrant households. It is argued that these characteristics (such as age of migrants, age of migrant households, primary sources of occupation, the size of migrant household etc.) influence migration decisions of migrant households (the principal agents in migration decisions) in Ekumfi District as a strategy for sustenance and minimize risks for the members of the household. Again, the NELM perspective explains the potential role of

remittances (either increase or worsen) on the social expenditures of migrant households in Ekumfi District. Thus, this perspective explains the income diversification and livelihood strategies of migrant households in Ekumfi District.

Therefore, the strength of the NELM theory is that it sees the family as the principal agent in making migration decisions. Also, the NELM perspective recognizes the relevance of both structure and agency, as this enables better deal with the heterogeneity of migration-development interactions. Again, this theory allows for diversification of migrants livelihoods. By definition, a livelihood strategy is a deliberate choice of a combination of activities by households and their individual members to maintain, secure and improve their wellbeing. Therefore, migration becomes broadened to improving livelihoods rather than distortions in market conditions. That is, it recognises the importance of remittances in improving household livelihoods (Ellis, 2000; De Haas, 2008). Finally, the NELM perspective theoretically explains why people migrate even in the absence of substantial income differentials since migrant remittances serve as income insurance for households of origin.

On the other hand, the NELM and livelihood approach has been criticized for other reasons as well. De Haas (2008) argued that the household approach of NELM has the danger of potential reification of the household, when it is seen as a unit with clear and unanimous will, plans, strategies and aims. Additionally, Carling (2005) and Rodenburg (1997) have criticized NELM view of family as something homogeneous, monolithic and something of an altruistic unit. The

NELM approach overlooks the intra-household differentiation of age, gender, and class as well. It also fails to see other bonds of the migrant such as friends and community as well as denies any agency to individual household members because there is no possibility of revolt against the will of powerful and influential household members. Therefore, there is no possibility of migrating without the consent of migrant households.

Moreover, Lindley (2006) argued that there is no direct link between the strategies and plans behind migration and consequences of migration. For example, NELM approach attempts to establish a direct relationship between the motives behind migration and the act of remitting. Lindley pointed out that this relationship is not that simple. Empirical evidence demonstrates that often the person migrating does not remit due to political or economic crisis in the receiving area or even due to the weakening of family ties. Migrants often get assimilated into the cultural and political environment of the receiving areas.

Taylor (1999) criticised the NELM and livelihood approaches that they are plagued by a certain disciplinary chauvinism. For example, these approaches have a rejectionist approach towards qualitative analysis and content that quantitative analysis is the only credible form of analysis. This over-emphasis on quantitative techniques leaves little room for theoretical development and due to this NELM-livelihood approach falls prey to a certain kind of objectivism. Taylor (1990) further argued that, the NELM and livelihood approaches have been criticized for being over-optimistic about the role of migration in

development in the sending areas. These approaches are characterized by their particular focus on the role of remittance (Taylor, 1999).

Social exchange theory

The social exchange theory was propounded by a sociologist called George Casper Homans in 1958. Social exchange theory is a social psychological and sociological perspective that explains social change and stability as a process of negotiated exchanges between parties. Social exchange theory posits that human relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives. Social exchange theory shares similar assumptions with the rational choice theory and structuralism (Luke, 2010). To understand this model better, it is imperative to know that this theory does not reduce the importance of individual activity in decision-making for migration. This theory has established a unique relation with analytical approach of migration from an economic perspective and more sociological view in which human behaviour has been examined (Luke, 2010).

A key feature of social exchange theory is that remittance behaviour is rooted in an exchange perspective. This explains why migration is often conceptualized as a process of social exchange (Luke, 2010). Such exchange relationships are as a result of the ties migrants maintain with their families of origin (Luke, 2010). Both parties act to sustain these relationships not only for purely altruistic motivations but because each can obtain valued resources from these established connections (Stark & Lucas, 1998).

In the context of reciprocal exchange, Luke (2010) explains that remittances are the major return obligation for migrants. The outcome of reciprocal relationships is normally referred to as “contractual” arrangements. This is grouped into two main forms: coinsurance and investment strategies. The coinsurance strategy is aimed at diversifying risk for migrants and their rural households in the shorter term especially when migrants and rural households rely on each other for material support in times of unexpected “shocks” or hardships, such as periodic drought or crop failures in the origin and bouts of unemployment or temporary illness for migrants in their destination (Lucas, 2010).

In contrast, the investment strategy represents attempts to smooth longer-term consumption patterns through inter-temporal, inter-generational arrangements. Here, the direction of resource flow depends on migrants’ stage in the life cycle. Migrants send remittances during their productive years in the city to repay families for investing in their education and to secure a portion of their inheritance, which will support the migrants in old age (Hoddinott, 1994). This explains why many research commonly concludes that stronger social ties between migrants and families or home communities increase migrants’ propensity to remit larger remittances as well as the level of pecuniary assistance they provide (Azam&Gubert, 2006; Sana, 2005). For example, several formative studies of remittance behaviour revealed the vast amounts of remittances that flow to rural families is between six percent and 30 percent of urban migrants’

earnings. Evidences show that they were remitted based on the types of contractual arrangements with kin (Findley, 1997; Hoddinott, 1994).

Linking the social exchange theory particularly to this study, the theory explains migration as a household strategy that generates streams of benefits and costs for both migrants and migrants' household at the origin. It also explains the multiple forms of social and economic ties that exist between migrants and migrants' household at the origin and how such ties trigger remittance obligations from migrants. More so, given the emphasis of this theory on origin networks as sources of support for migrants, it explains the types, the patterns and factors that influence remittance flows to migrants' household at the origin. Thus, the social exchange theory explains the potential role of remittances (such as the increase or decrease) on social expenditures of migrant households. This however, solely depends on the exchange relationships (such as the streams of benefits and costs) associated with migration outcomes.

One of the key strengths of the social exchange theory is that it has been proven to be a scientific theory. It has predictive power that explains individual's decisions to minimize costs and maximize rewards within their relationships. This helps predict the cost and rewards of social ties relationships between migrants and their households and how to keep and sustain relationships. Again, the viability of social exchange rests on the assumption that human beings recognize each other's life situations and needs, and the engagement of reciprocity. For instance, migrants who receive support in a form of employment information, emotional encouragement, and the promise of

family inheritance from ties in origin towns will reciprocate such kind gestures with the sending of remittances (Luke, 2010).

However, one weakness of the social exchange theory is that it neglects culture context and variations of cultures. This means the social exchange theory is based on rewards concept, but all cultures are different and some cultures may not seek a reward for a relationship. Therefore, this theory makes people seem individualistic and a reward seeking people. For instance, Luke (2010) explain that remarkably, migrant might form new ties in the cities, and this new ties in the city may compete for migrants' scarce resources and could have significant repercussions for resource commitments to families in the origin.

Conceptual framework on remittances and social expenditures

The conceptual link between remittances and social expenditures of migrant households cannot be underrated. The conceptual framework establishes the relationship between concepts in a pictorial form (Blaikie, 2009). Researchers use the conceptual framework to demonstrate and explain the relationships between the variables used in a study. The main conceptual issues in this study are; characteristics of migrant households, factors that influence remittances flow to migrant households, types and channels of remittances, and social expenditures. The next section looks at the conceptual framework of this study and how it relates to the theories discussed.

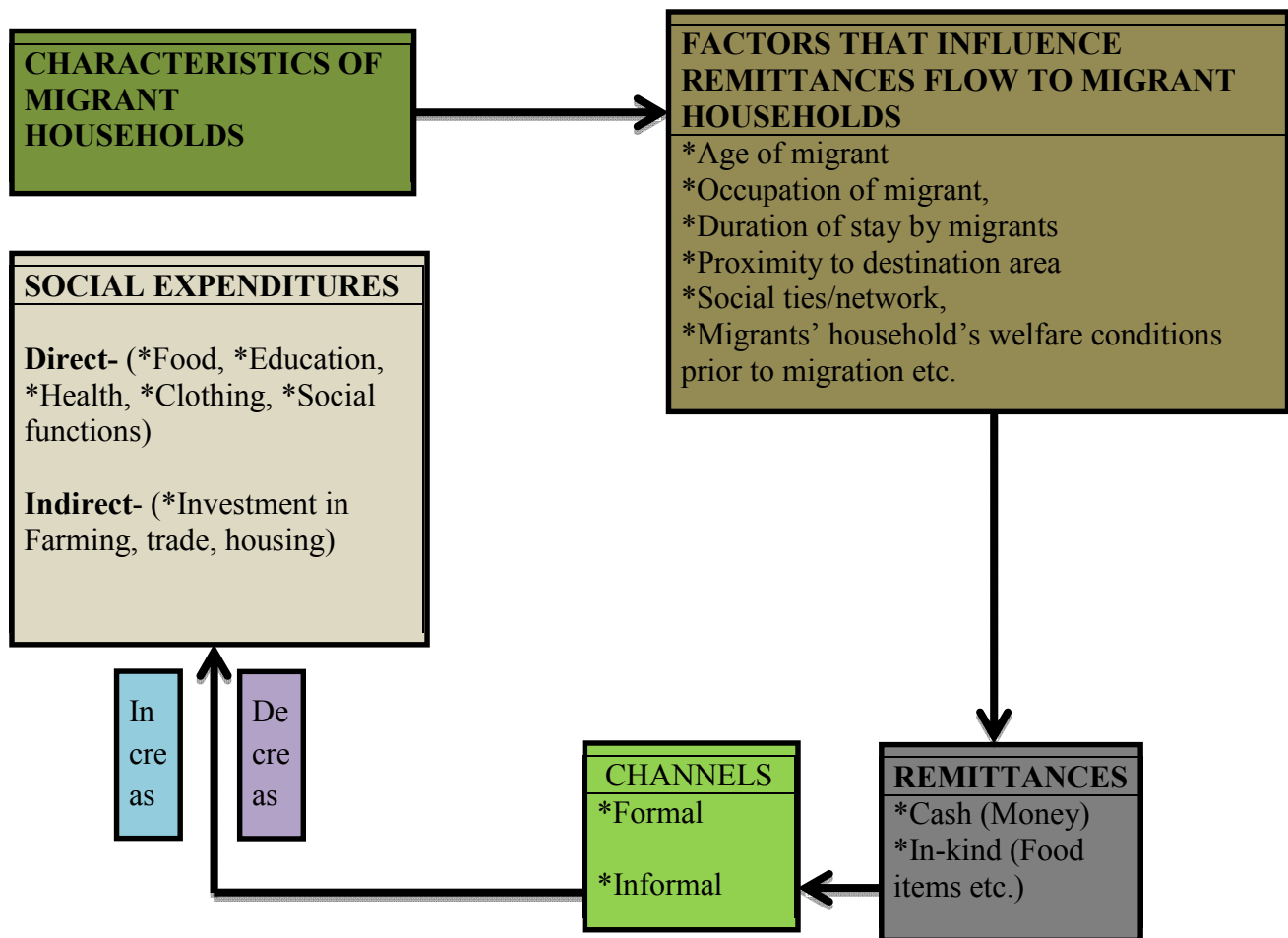


Figure 1: Conceptual framework showing remittances and social expenditures of migrant households.

Source: Adapted from Mannan&Farhana, (2014)

From the conceptual framework, it can be first deduced that characteristics of migrant households (such as age, sex, occupational status, educational background etc.) directly affect the factors that influence remittances flow to migrant households. There are several factors that influence the remittance flow to migrant households and these include; the age of migrants, the duration of stay by migrants, the distance or proximity to

destination area, the occupation of migrants, the kind of social ties or network that exist between migrants and their households as well as the present conditions of household welfare. When the factors of remittance flow are determined, then, migrant households are in a position to receive migration outcomes (remittances). The remittances come in a form of two distinctive domains; (cash and non-cash remittances such as food items) through formal or informal channels to migrant households. Then after, these influxes of remittances will in turn have an impact (increase or decrease) on the social expenditures of migrant households and the impact is measured by the variations in social expenditures of migrant households before and after receiving remittances.

Linking the NELM model with the conceptual framework, it can be argued that labour migration often occurs as a result of migrant households' characteristics that trigger household decisions to strategize and diversify income risk. The NELM explains why migrant households' characteristics affect factors that influence remittances flow. Furthermore, the NELM explains labour migration through the flow of remittances serve as a livelihood strategy pursued by social groups like migrant households, hence, the quest for migrant households in the origin areas to maximize income and minimize income inconsistencies. Therefore, remittances among migrant households are integral to migration under the mechanisms of (NELM) as shown in Figure 1.

For instance, migration from rural areas to urban areas causes change in resources and socioeconomic livelihood in rural areas. These changes in rural resources will either increase or decrease the social expenditures of migrant households at the origin. According to the NELM model, through remittance flow from migrants, migrant household's social expenditures and livelihoods are likely to increase access to education, health, food consumption, farming (hire labour) and supplement family's expenditure on social functions like funerals. On the other hand, remittance flow from migrants to households are likely not to have any significant influence on migrants' household's access to education, health, food consumption, farming (hire labour) as well as providing no financial support to supplement social functions such as funeral ceremonies as shown in Figure 1. Thus, it can be considered here that the NELM theory views the multiple roles of remittances as functional and or dysfunctional to social expenditures of migrant households.

Additionally, the social exchange theory is linked to the conceptual framework. From the conceptual framework, the social exchange theory explains the kind of social ties that exist between migrant and their families in origin areas. These social ties yield remittance behaviour that in turn, informs the types, patterns and factors that influence remittance flow to migrant households as well as the impacts of remittances on migrant households in the origin areas. As shown in Figure 1, an increase in social expenditures means migration outcomes (remittances) has been more beneficial to migrant households and a decrease in social expenditures means migration outcomes

(remittances) has been more costly to migrant households. These outcomes are associated with the exchange relationships that exist between migrants and their households in the origin areas as espoused by the social exchange theory.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter deals with how the research was conducted. It covers the description of study area, research design, sources of data, target population, sampling procedure, sample size, data collection method, procedure and analysis of the data. The chapter further covers ethical considerations and the challenges that were encountered in the data collection process and how they were resolved.

Study area

Researchers have demonstrated the need to describe study areas in a research. For instance, Kumar (2005) asserts that the location in which a research study is conducted plays an important role in the overall process of a research. As a result, it is worth describing the study area in terms of its characteristics.

The Ekumfi District is one of the 20 administrative districts in the Central Region. It was established by a Legislative Instrument (L.I. 2170, 2012). It was carved out of the erstwhile Mfantseman Municipality as a result of its rapidly growing population that hampered its administration. As a means of ensuring effective administration and holistic development, Ekumfi became a district in June, 2012 with Essarkyir as its capital. The Ekumfi District is located along the Atlantic Coastline of the Central Region of Ghana. The District is bounded to the west by the Mfantseman Municipality, to the north by the Ajumako-Enyan-Essiam District, to the east by the Gomoa West District and to the south by the

Gulf of Guinea. It occupies a total land area of 276.65 square kilometres or 0.12 percent of Ghana's land area and is the fifth smallest among the 20 districts in the Central Region. The District has 8 area councils namely, Essarkyir, Ebiram, Ekrawfo, Otum, Narkwa, Eyisam, Srafa and Asaafa, which allow for grassroots administration. The District has one constituency which is the Ekumfi Constituency and 26 electoral areas.

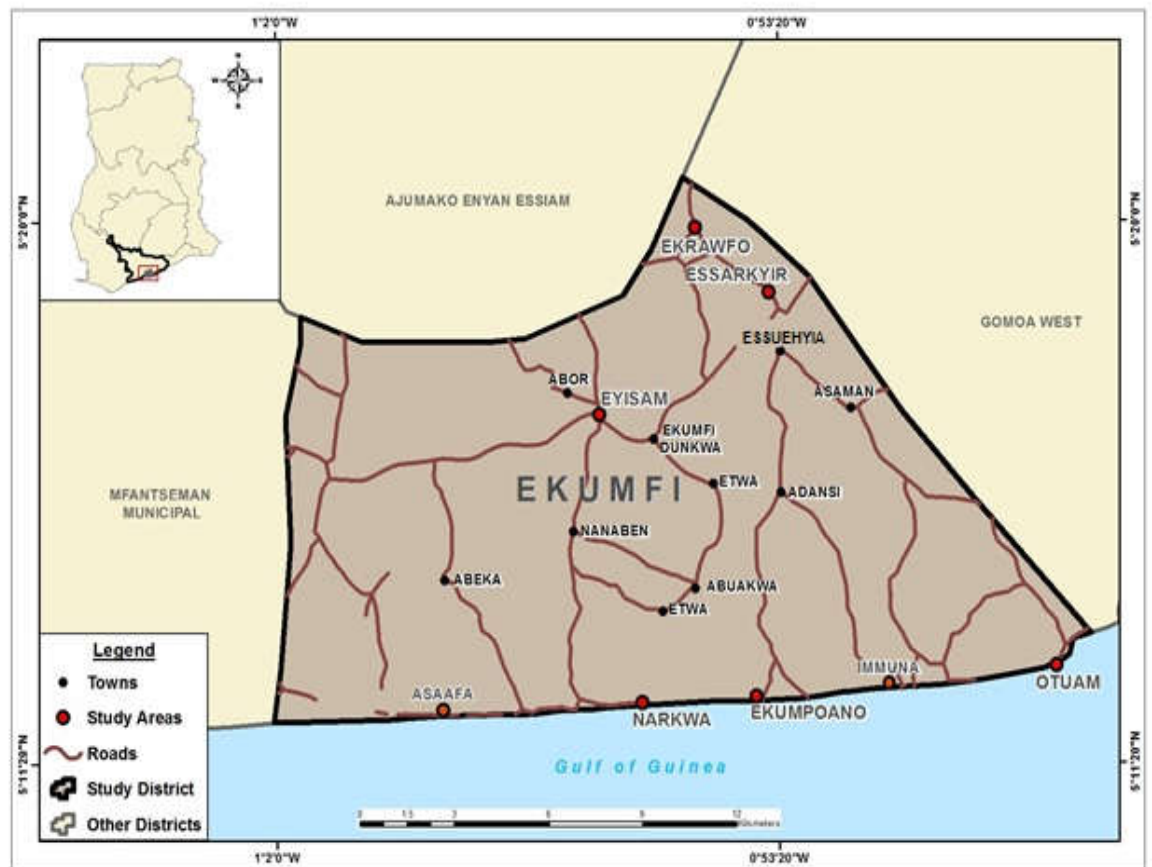


Figure 2: Geographical map of Ekumfi District

Source: Department of Geography and Regional Planning, UCC, (2016)

The population of Ekumfi District, according to the 2010 Population and Housing Census, is 52,231, representing 2.4 percent of the region's total population. Males constitute 24,102 (46 percent) and females represent 28,129 (54 percent) of the total population of the district. About ninety percent (89.4%) of the population dwell in rural areas. The population of the District is youthful (42.3%) depicting a broad base population pyramid which tapers off with a small number of elderly persons (8.5%). The total age dependency ratio for the District is 103.0, the age dependency ratio for males is higher (111.3) than that of females (96.3).

The District has a total number of 12,631 households. The average household size in the District is 4.1 persons per household. Children constitute the largest proportion of the household structure accounting for 41.5 percent. Spouses form about 8.8 percent. Nuclear households (head, spouse(s) and children) constitute 28.0 percent of the total number of households in the District. Also, the marital status characteristics for the District show that about four in ten (42.5%) of the population aged 12 years and older are married, 36.9 percent have never married, 2.6 percent are in consensual unions, 9.5 percent are widowed, 6.0 percent are divorced and 2.5 percent are separated. By age 25-29 years, more than half of females (64.7%) are married compared to a little less than half of males (46.0%). Similarly, the educational characteristics for the District show that the proportion of literate males is higher (78.7 %) than that of females (56.0%). Seven out of ten people (66.7%) indicated they could speak and write both English and Ghanaian languages.

Information on the economic activity status for Ekumfi District shows that about 68.2 percent of the populations aged 15 years and older are economically active while 31.8 per cent are economically not active. Of the economically active population, 96.3 percent are employed while 3.7 percent are unemployed. For those who are economically not active, larger proportions are students (44.5%), 21.6 percent perform household duties and 8.0 percent are disabled or too sick to work. Six out of ten unemployed (59.4%) are seeking work for the first time.

Owing to the occupational characteristics for Ekumfi District, about 52.3 percent of the employed populations are engaged as skilled agricultural, forestry and fishery workers, 17.5 percent in service and sales, 16.6 percent in craft and related trade, and 6.1 percent are engaged as managers, professionals, and technicians. With this, farming, fishing and salt mining are the commonest economic activities in the district. Pineapple production is the main farming activity in the District. Fishing and salt mining are activities carried out along the coastal areas.

In spite of the District being endowed with natural resources, the District is faced with high level of developmental challenges. For instance, available statistics from the 2014 District League Table named Ekumfi District as the worst developed and least performing District in Central Region, Ghana, because of the District's poor performance on national development indicators such as education, health, water, sanitation, security and governance (Centre for Democratic Development [CDD] & United Nations Children's Fund [UNICEF]),

2014). From this evidence, it is clear that Ekumfi District is poor and economically deprived with infrastructure and employment opportunities which could create a vulnerable socio-economic positions for most households, hence, cause high out-migration in the District. These situations however, informed the researcher to select Ekumfi District as the study area. This basically supports research by Min-Harris (2009) that lack of social amenities, development needs and high levels of poverty are the causal factors that motivates the youth to migrate to escape poverty and seek better economic gains and livelihoods elsewhere.

Research Design

The study used mixed method design. This is because the mixed method design enabled the researcher to combine quantitative and qualitative research techniques, methods, approaches, concepts and language to explain and explore identifiable problems as well as make predictions at different levels of the study (Cresswell, 2003). Specifically, the study employed the embedded type of mixed method where the qualitative method supplements the quantitative methods in the data analysis (Blaikie, 2009). The researcher analysed the quantitative data first, followed by the qualitative. This is because the quantitative analysis allows the researcher to aggregate, summarise the data more easily and also opens up the possibility of statistical analyses ranging from simple averages to complex formulae and mathematical models (Babbie, 2005). The qualitative approach on the other hand permits the researcher to have access to the informant

perspectives, experiences and psychological world through detailed, in-depth and intensive interviewing, discussions and observation.

A cross-sectional survey enabled the researcher to capture aspects of social life including population characteristics, individual behaviour, social interaction and aspects of social groups, institutions and structures (Blaikie, 2009) at a particular point in time. Moreover, descriptive research was the method used to obtain information that demonstrates relationships and describes the world as it exists (Fraenkel&Wallen, 2006; Sarantakos, 2005).The descriptive research design was chosen for this study because it allowed the researcher to describe the two variables, remittances and social expenditures, and established the relationship between them.

Sources of data

The data for the study were derived from both primary and secondary sources. The primary data were gathered from the field, using questionnaire and interview guide. These were collected from migrant households and opinion leaders who receive remittances in Ekumfi District. The data collected from the field covered socio-demographic characteristics of migrant households, income sources and social expenditures of migrant households prior to the receipt of remittances, factors that influence remittances flow to migrant households, types and channels of remittances and how migrant households spend remittances on social expenditures. The secondary data sources were collated from relevant published text such as: academic periodicals or manuals, research journals,

government publications, libraries, dissertations and other scholarly sites on the internet.

The Study population

According to Babbie (2005; p. 196) a study population is defined as “that aggregation of elements from which a sample is actually selected”. The study populations for the study were heads of migrant households who have received remittances during the five years preceding the study. This time period was chosen because it is long enough for migrant households to receive remittances since such period is long enough for migrants to have settled in the destination areas, have a good appreciation of the conditions in the urban areas, their destination, and therefore be able to remit their households at the origin.

Sample size and sampling procedure

Actual realities do not usually make it possible to study a whole population. According to Twumasi (2001), the first step in the selection of a sample is to consider a sampling design. Twumasi (2001) argues further that the sampling design denotes all the stages and the processes involved in reaching the respondents. Prior to the field work, preliminary observation and undocumented study were done by the researcher. The results showed that, collectively, some communities were noted to have long established migration patterns. Such observations enabled the researcher to get first-hand information on the objects of study, particularly in the natural setting. Again, it was found out that the

following were the destination of most migrants from the communities: Accra, Kumasi, Takoradi, Half Assini and Yeji. There was also a large Ekumfi migrant association in these cities and towns. Additionally, there are seasonal migrants who travel to farm in Sefwi and Akyim, prominent cocoa growing areas in the Western and Eastern regions respectively.

This was done because there is no available data on migrant households that receive remittances in the records of the Ekumfi District Assembly or captured in the population census or any other source for the district. Again, no sampling frame for the total number of migrant households that receive remittances. Therefore, getting the exact number of migrant households that receive remittances was impossible. This implied that a total population for migrant households that receive remittances does not exist.

The sample size for migrant households that receive remittances was arrived at using both probability and non-probability sampling techniques. The selection of respondents in Ekumfi District was done by using the multi-stage sampling procedure. This is because Blaikie (2009) explained that the multi-stage sampling is commonly used in surveys of households. The multi-stage sampling procedure applied in the study involved; reconnaissance survey, stratified sampling and purposive sampling procedures. The multi-stage sampling procedure is therefore shown in Figure 3.

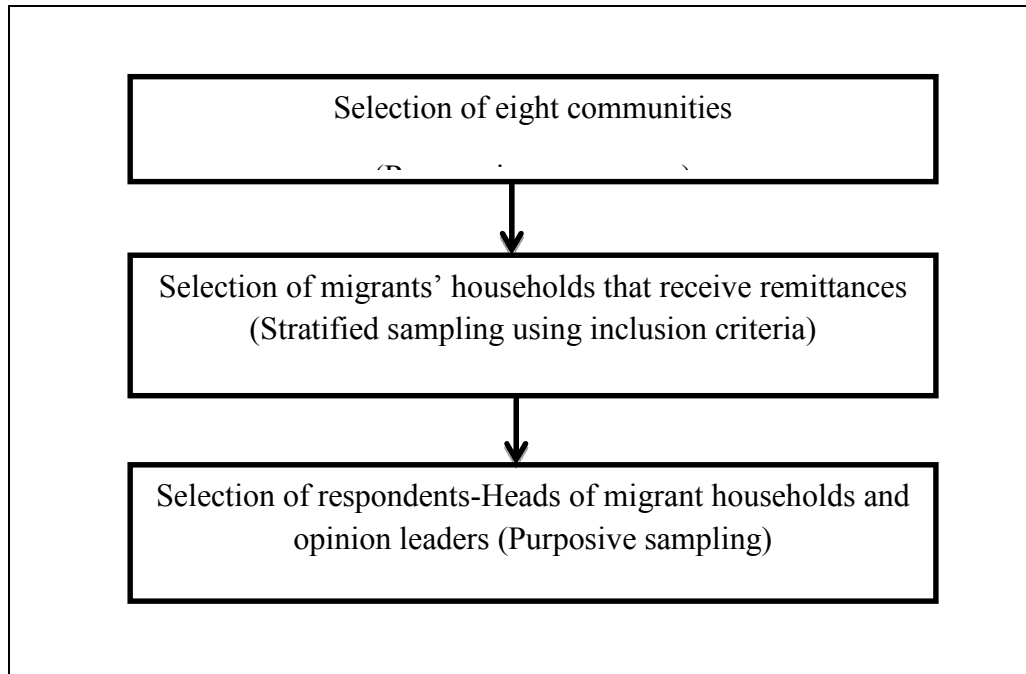


Figure 3: Multi-stage sampling procedure

Source: Field survey, (2016)

First of all, the researcher used the reconnaissance survey to select eight communities as the sampling frame from the 20 largest communities, as provided by the list of enumeration areas (EAs) from the 2010 Population and Housing Census for Ekumfi District (GSS, 2012). According to Pido (2014), a reconnaissance survey is defined as an examination of all or part of an area accomplished in sufficient detail to make generalizations about the types and distributions of historic properties that may be present within a given project area. It represents a type of field survey that is often used to gather initial information regarding the presence or absence of historic properties within a project area.

The main purpose of the reconnaissance survey was to aid the researcher get a brief survey on the history of migration as well as ascertain migration information from the 20 largest communities that have the highest rate of out-migration in Ekumfi District. The reconnaissance survey involved that the researcher set certain eligibility criteria on migration for the 20 largest communities. Such eligibility criteria included; physical characteristics, socio-economic features, issues, problems, threats and opportunities of out-migration in the district. The outcome of the reconnaissance survey revealed that eight communities namely; Otuam, Narkwa, Essarkyir, Eyisam, Asaafa, Ekrawfo, Ekumpoano and Immuna have the highest rates of out-migration in Ekumfi District.

In the second place, a two-staged stratified sample design as well as the screening/inclusion criteria survey was used. It was carried out in the district to ascertain the distribution, spread and concentration of migrant households that receive remittances in the district. This is because migrant households that receive remittances were spread all over the district; the screening survey helped the researcher to identify which communities had migrant households that receive remittances. So, at the first stage, migrants were considered as the major criteria for stratifying households into migrant households and non-migrant households. This was done by seeking information about the presence and concentration of these migrant and non-migrant households from key informants who were mostly chiefs, opinion leaders and assemblymen of various communities. In every community, a key informant was located and interviewed.

These key informants answered some questions pertaining to migration and could indicate whether migrants were present in a particular household or not. At the second stage, remittances served as the major criteria for stratifying migrant households into households that receive remittances and households that do not receive remittances. This was done to select households that receive remittances from migrants because it is not all households that receive remittances from migrants.

After the stratified sampling was done, the researcher identified migrants' household that receive remittances in Ekumfi District, The researcher used the purposive sampling to identify the respondents. The purposive sampling was used by the researcher to select respondents (head of migrant households) that have received remittances during the five years preceding the data collection. This reason supports Walter's (2010) definition of purposive sampling as selecting a sample in a systematic or purposive way based on what the researcher knows about the target population and the purpose of the study.

Using the purposive sampling technique throughout the selected communities, a total sample size of 377 respondents were reached and selected for the quantitative analysis and this is shown in Table 1. That is, with the help of Krejcie and Morgan's formula for sample size determination, the researcher used the assumed target population of each community to derive the respective sample size for each community.

For example, according to Krejcie and Morgan (1970), the efficient method or formula for determining the sample size needed to be representative of a given population is as follows:

$$S = \frac{X^2 NP(1-P)}{d^2(N-1) + X^2 P(1-P)} \text{ where,}$$

S = required sample size;

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level ($X=1.96$). So, ($X^2 = 1.96 \times 1.96 = 3.841$);

N = the population size (100);

P = the population proportion (assumed to be 0.50 since this would provide the maximum sample size);

d = the degree of accuracy expressed as a proportion ($d=0.05$, so, $d^2 = 0.05 \times 0.05 = 0.0025$)

Statistically, using Otuaam (one of the eight selected communities) as an example:

$$S = \frac{X^2 NP(1-P)}{d^2(N-1) + X^2 P(1-P)}$$

$$S = \frac{3.8416 \times 100 \times 0.50(1-0.50)}{0.0025(100-1) + 3.8416 \times 0.50(1-0.50)}$$

$$S = \frac{3.8416 \times 100 \times 0.50(0.50)}{0.0025(99) + 3.8416 \times 0.50(0.50)}$$

$$S = \frac{96.04}{0.2475 + 0.9604}$$

$$S = \frac{96.04}{1.2079}$$

$$S = 79.5$$

$$S = 80$$

Table 1

Assumed Target Population and Sample Size

Selected Communities	Assumed target population (Based on Screener/inclusion criteria survey)	Sample size
Otuam	100	80
Narkwa	100	80
Essarkyir	65	56
Eyisam	65	56
Asaafa	45	40
Ekrawfo	40	36
Ekumpoano	20	19
Immuna	10	10
Total	445	377

Source: Field survey, (2016).

Data collection instruments

The study adopted mixed method design. Since the mixed method design was used, two instruments were designed for the data collection. The researcher chose this survey design due to the large population of the study area, in which everyone is potentially a source of data and each person is entitled to similar standard questions.

Questionnaires

A questionnaire was used for the quantitative data collection from the respondents. It was designed to incorporate both open-ended and pre-coded questions. These were done taking into consideration the advantages and

disadvantages of both types of questions and how they complement each other. For instance, open-ended unlike pre-coded questions provide information on certain issues that have not been anticipated while the pre-coded questions are relatively easier to complete than open-ended questions (Sarantakos, 2005). In spite of these advantages of questionnaires as an important tool for Social Science research, it does not allow probing, prompting and clarification of questions (Sarantakos, 2005).

In consonance with quantitative method design, the questionnaire was developed to collect the primary data from the field. The questionnaire was structured into four modules (A, B, C and D). Module A elicited responses on issues regarding socio-demographic characteristics of the migrant households (age, sex, marital status, education, among others). Module B dealt with the types and channels of remittance flows to migrant households. Module C examined the factors that influence remittances flow to migrant households. Finally, Module D examined how migrant households at the origin spend remittances on social expenditures (such as food, education, health, clothing, social functions, farming, trading and housing).

Interview guide

The qualitative aspect of the study required in-depth interview guide. The interview guide allowed the interviewer to exercise some openness, freedom or flexibility in the process of data collection unlike the questionnaire. By using the interview guide, it offered the interviewer the opportunity to be closer to the

respondents while gathering meanings and interpretations (Sarantakos, 2005). It was targeted at opinion leaders that receive remittances in the eight selected communities of the study area. This helped the researcher to gain in-depth contextual information about the control and use of remittances within the household. However, interview process is very demanding and time consuming; and requires high competencies on the part of the interviewer (Sarantakos 2005).

Like the questionnaire, the structure of the interview guide was grouped into four modules (A, B, C and D). Module A elicited and probed responses on issues regarding socio-demographic characteristics of the studyheads of migrant households (age, sex, marital status, education, among others). Module B dealt with the types and channels of remittance flows to migrant households. Module C examined the factors that influence remittances flow to migrant households. Finally, Module D examined how migrant households at the origin spend remittances on social expenditures (such as food, education, health, clothing, social functions, farming, trading and housing).

Pre-test of instruments

Before the actual data collection was carried out, the instruments for recipients of remittances was pre-tested at Apam, to ensure the reliability and validity of the research instruments. Apam is the district capital as well as the focal point for trade and other economic activities in the in the Gomoa West District Assembly, which meant that there is frequent movement of people to and from this area. The Gomoa West District was chosen because it shares similar

socio-economic characteristics with Ekumfi District. For instance, in 2015, the Gomoa West District Assembly was ranked by CDD-Ghana and UNICEF as the worst and least performing District in Central Region, Ghana; a similar position held by Ekumfi District in 2014.

The pre-test was conducted using a total of 22 respondents. The questionnaires were administered to 20 respondents to elicit their response while two in-depth interviews were conducted on one assembly man and one local sub-chief. The data was analysed to get a preliminary idea about the rate of response to the questions. This process allowed the researcher to reframe the questions which were found to be ambiguous.

Data collection procedures

Data collection is an essential component of research and it can be described as a very complicated and a hard task(O'Leary, 2004). Collecting a credible data is a very difficult task because one method of data collection is not inherently better than the other. Therefore, the research goals as well as the strengths and weakness of the methods used are great determinants of the data collection method to be employed (O'Leary, 2004).

The field work took place over a period of five weeks. It commenced on 21st December, 2015 and ended on 11th January, 2016. The research was carried out by a team of three, consisting of myself as the principal researcher, and two research assistants who are postgraduate students in Sociology at the University of Cape Coast. These students have the same ethnic background, and speak the

same language as the respondents, and also have research experience in data collection. The researcher took an introductory letter from the Department of Sociology and Anthropology and sought permission from the various traditional authorities (such as local chiefs) and assembly members before distributing the questionnaires to the respondents. The respondents were the heads of migrant households that receive remittances in Ekumfi District.

The survey questionnaire had 46 questions, which included both open and close-ended questions. In gathering the primary data, the researcher administered the questionnaires to respondents at the various selected communities for the study. The researcher administered the questionnaires to respondents in the morning before respondents could go to work and or engage in other daily activities. The researcher collected the data from respondents on all the week days (that is, from Monday to Sunday). Nearly all respondents had relatively low levels of education. Since some of the respondents were unable to read and write, the researcher assisted them by translating the questions into the local dialect “fantse” to give clearer meaning to respondents. Then, the researcher read the questions and answers to respondents, and ticked the appropriate responses from the respondents.

However, respondents who were able to read and write had up to a week to complete the questionnaires. In this regard, a period from two days to one week was allowed for respondents to answer and submit the questionnaires. The researcher followed up from time to time to deal with any difficulties respondents had in filling the questionnaires. In all, the researcher administered

377 questionnaires to respondents in all the eight selected communities. This comprised; Otuam-80, Narkwa-80, Essarkyir-56, Eyisam-56,Asaafa-40, Ekrawfo-36;Ekumpoano-19 and Immuna-10 respectively.

Similarly, the researcher conducted in-depth interview on key informants (such as assembly members and opinion leaders) that receive remittances in each of the eight selected communities. This was done to provide detailed information on remittances and social expenditures to supplement the quantitative analysis. The interview guide had 12 interview questions and the duration for interviewing a key informant usually lasted for 20-30 minutes. In each of the eight communities, one key informant was interviewed and all the interviews were conducted in the local dialect “fantse”. This brought the total number of interviewees conducted by the researcher to eight. Thus, the researcher used total respondents of 385 for the study. This comprised 377 respondents for quantitative analysis and eight respondents for qualitative analysis.

Data analysis procedures

The data obtained from the questionnaires were edited, coded and processed using the Statistical Product and Service Solutions (SPSS) software version 21. This aimed to clean and remove errors that occurred in the entry of the data in order to ensure the robustness of the data. This yielded descriptive results (Sarantakos, 2005). The data were summarised and further described or explained using a combination of univariate (frequency tables) and bivariate (cross- tabulation and t-test statistics) statistics. Cross-tabulations and t-test

statistics were used to depict the association between remittances and social expenditures of migrant households at the origin. However, the data generated from the interviews were recorded, organized and processed manually by the researcher to bring out the key themes and trends for easy interpretation.

Ethical considerations

The researcher carefully identified himself with a school identity card and an introduction letter from the Head of Department (Department of Sociology and Anthropology, University of Cape Coast) to disclose his identity to the respondents.

The researcher applied the code of ethics in research when undertaking this study. Participants were first informed about the research objectives, the type of questions and the sensitivity of the questions. Questions on issues that might embarrass the participants were avoided. In situations where in-depth interviews were recorded, the respondents' approval was first sought before the process began. Similarly, respondents were encouraged to skip interview questions when they felt uncomfortable with the questions being asked. The participants were not forced to participate in the study; however, the study ensured the free consent of the participants while their anonymity was ensured.

Information gathered from the participants was kept in privacy and for the purpose of the work alone. Authorities cited in the work were properly acknowledged to avoid plagiarism.

Problems and solutions to the problems encountered during fieldwork

The researcher was confronted with a number of problems. But a conscious effort was made by the researcher to address such setbacks during the fieldwork. These included the following;

First, there was difficulty in convincing respondents to participate freely and provide information for the study. Respondents claimed they did not benefit from previous studies by other researchers, while others deemed the researcher's presence as a political strategy to win electoral votes rather than an academic exercise, since the study was carried out in an election year. Despite these difficulties, the researcher first, showed the introductory letter from the Department of Sociology and Anthropology to respondents. Second, the researcher, patiently, gave vivid explanations to respondents about the main purposes of the study and its possible long term benefits to the entire communities based on the findings, conclusions and recommendations.

Second, some respondents such as traditional authorities also demanded monetary and other material support before they could provide information for the study. This problem was resolved when the paramount chief invited the researcher into one of the traditional council meetings and formally introduced him to the council. As a result of the formal introduction the researcher only had to provide a bottle of schnapps in each community visited, as a way of fulfilling the tradition of not visiting a traditional ruler empty handed.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This section presents the findings from data collected in the field. Data were analysed and discussed based on the research objectives. The chapter is divided into four subsections. The first subsection is on the socio-demographic characteristics of the study population. The second subsection focuses on the income sources and social expenditures of migrant households prior to the receipt of remittances. The other subsection addresses the types, channels and factors that influence remittance flow to migrant households while the last subsection shows the social expenditures of remittances in migrant households.

Section A: Socio-demographic characteristics of the study population.

This section presents the description of the socio-demographic characteristics of the study population. These include the socio-demographic characteristics of migrant households (main respondents) and migrants (proxy respondents). During the study, each household head was asked to answer for the migration of household members since the migrants were at their destinations. It is generally known that the quality of data obtained from a proxy respondent, that is migrants in the case of this study, is usually lower than data collected directly from the heads of migrants' household (Agesa & Agesa, 1999).

However, Tanle (2010) explains that the background characteristics of a respondent could influence the type of livelihood activity that one engages in,

and consequently one's livelihood status. Therefore, this study discusses the socio-demographic characteristics of migrant households and migrants in terms of age, sex, marital status, level of education, employment status, migrants' relationship with household heads, main occupation, reasons for migration as well as destination areas.

Socio-demographic characteristics of migrant households

Age and sex characteristics of migrant households

The age characteristics of the migrant households heads gathered from the field were categorized into four groups at an interval of 10. This helped the researcher to identify the majority of the migrant households who fall within specific age intervals. Also, classifying them into age ranges allowed the researcher to determine whether the younger or older categories of the migrant households receive remittances from migrants.

Table 2

<i>Age and Sex Characteristics of Migrant Household Heads</i>		
Variables	Frequency N=377	Percent (%)
Age		
30-39	60	15.9
40-49	84	22.3
50-59	123	32.6
60-69	110	29.2
Sex		
Male	111	29.4
Female	266	70.6

Source: Field survey, (2016).

Table 2 indicates that the age of migrant households who participated in the study ranged between 30 and 69 years. Among this, 15.9 percent and 22.3 percent of the migrant households were within the age ranges of 30-39 years and 40-49 years respectively while 32.6 percent of the migrant households were between the ages of 50-59 years. Similarly, 29.2 percent of the migrant households fell within 60-69 years. It can be deduced that the largest percentage of the heads of migrant households in the study population were between ages of 50 and 59 years. This confirms a study done by Dugbazah (2007) in Abutia, Ho District that the majority of ages of migrant households are above 50 years.

Information on the sex of respondents helped the researcher to determine which sex group constitutes the highest composition of headship in migrant households. The majority (70.6 percent) of the 377 migrant households were females. Therefore, migrant households in Ekumfi District were female dominated. This is contrary to the GSS (2014) that heads of households in Ghana are mostly males. However, the findings of this study corroborate Dugbazah's (2007) that female migrant households are more than the male counterparts in Abutia, Ho. In this case, this situation is attributed partly to early migration patterns that resulted in higher proportion of heads of households being women as men moved to cocoa growing areas (Dugbazah, 2007). This shows that increasingly, female-headed households have become an important component of migrant households in the study area.

Table 3

Marital Status of Migrant Household Heads

Marital status	Frequency	Percent (%)
Never married	11	2.9
Cohabiting/Informal consensual union	30	8.0
Married	214	56.8
Separated	23	6.1
Divorced	50	13.2
Widowed	49	13.0
Total	377	100

Source: Field survey, (2016).

It can be deduced from Table 3 that the majority (64.8 percent) of the migrant households who participated in the study were married or cohabiting. About a third (32.3 percent) of the migrant households were ever married (separated, divorced or widowed). This supports the findings that majority of migrant households were married (Dugbazah, 2007).

Table 4

Level of Education of Migrant Household Heads

Level of education	Frequency	Percent (%)
No formal education	161	42.8
Primary	95	25.1
JHS/JSS	88	23.3
SHS/SSS/Voc/Tech	24	6.4
Post Sec. certificate	9	2.4
Total	377	100

Source: Field survey, (2016).

Table 4 shows the level of education of migrant households. The largest percentage (42.8 percent) of the migrant households had no formal education. Out of the total sample, 25.1 percent and 23.3 percent respectively had attained education up to the primary and the JHS/JSS level. Less than a tenth (8.8 percent) have secondary education or beyond. It can be deduced that a large percentage of the migrant households in the study population in Ekumfi District have no formal education. This findings support a research conducted by Dugbazah (2007) that the general level of education amongst the heads of households surveyed in Abutia was found to be very low. This situation was attributed to the high level of poverty in the village (Dugbazah, 2007).

Table 5

Employment Status of Migrants Household Heads

Employment status	Frequency	Percent (%)
Employee	60	15.9
Self-employed without employee	225	59.7
Self-employed with employee	30	8.0
Causal worker	18	4.8
Others	44	11.6
Total	377	100

Source: Field survey, (2016).

The distribution of the household heads by employment status is presented in Table 5. Migrant households who were employees form approximately 16 percent. The majority (67.7 percent) of the respondents were self-employed without employees or self-employed with employee. The rest

were casual workers or belong to several categories that are classified as ‘other’ that includes migrant households that are unemployed and those on retirements. This agrees with Dugbazah (2007) that the majority of migrant households in the Ho District are self-employed without employees. The findings further revealed that the main occupation (46.2 percent) of household heads was predominantly agricultural, with farming being the major source of livelihood in the study areas (Dugbazah, 2007).

Table 6

Household Size of Migrant Households

HH Size	Frequency	Percent (%)
Below 5	57	15.1
5-9	274	72.5
10-15	46	12.2
Total	377	100

Source; Field survey, (2016)

Table 6 shows that approximately 73 percent of migrant households live with 5-9 members. Also, 15.1 percent of migrant households live with less than 5 members in a household. The remaining 12.2 percent live with 10- 15 members in a household. Thus, the household size (5-9 members) for migrant households in Ekumfi District is more than the national average of household size of 4.4 (GSS, 2012).

Socio-demographic characteristics of migrants

The results of the data analysis on the characteristics of migrants are presented in this section. This data was collected from the heads of the migrant households.

Table 7

Age and Sex Characteristics of Migrants

Variables	Frequency	Percent (%)
Age		
20-29	106	28.1
30-39	141	37.4
40-49	84	22.3
50-59	46	12.2
Sex		
Male	235	62.3
Female	142	37.7

Source: Field survey, (2016).

The age distribution of the migrants is depicted in Table 7. Table 7 indicates that the majority (65.5 percent) of the migrants are 39 years or younger. Out of the total migrants, 37.4 percent of the migrants fell within the ages of 30-39 and this constitutes the largest age groups. The rest were within the age range of 40-49 years (22.3 percent) and 50-59 years (12.2 percent) respectively. Therefore, it can be deduced from the study that the majority of migrants from Ekumfi District were between the ages 30-39 years. This confirms a study from Appiah-Yeboah and Yeboah, (2009) that the age distribution of internal migrants in Ghana ranges from 11 to 55 years, with the majority of them being young adults between the ages of 16 and 35 years.

In addition, Table 7 exhibits information on the distribution of sex of migrants. From Table 7, the distribution of sex of respondents shows that 62.5 percent were males while 37.7 percent were females. This shows that more than half of migrants in Ekumfi District were males. This was expected since studies conducted in Ghana show that, internally; there are more male migrants than female migrants (Tanle, 2010; Yendaw, 2013).

Table 8

Marital Status of Migrants

Marital status	Frequency	Percent (%)
Never married	96	25.5
Cohabiting/Informal consensual Union	13	3.4
Married	248	65.8
Divorced	20	5.3
Total	377	100

Source: Field work, (2016)

Again, on marital status of migrants, Table 8 depicts that 25.5 percent of migrants have never married while 65.8 percent were married. The study also reveals that 3.4 percent of the migrants are cohabitating or they are in an informal consensual union whereas 5.3 percent were divorced. Thus, the findings of this study show that migrants from Ekumfi District were married. This confirms the experiential studies conducted in Ghana that the majority of the internal migrants were married (Anafi et al., 2013; Tanle 2012).

Table 9

Relationships between Migrants and Household Heads

Migrant's relationship with HH heads	Frequency	Percent (%)
Son	110	29.2
Daughter	82	21.8
Husband/Father	45	11.9
Brother	80	21.2
Sister	60	15.9
Total	377	100

Source: Field survey, (2016).

Table 9 shows the relationships that exist between migrants and household heads. The majority (51 percent) of migrants relate to household heads as sons or daughters. The remaining 49 percent were categorised as brothers, sisters, husbands or fathers respectively. Thus, it can be concluded from this study that the majority of migrant in Ekumfi District are sons of household heads. The findings of this study support the argument that two-thirds of migrants are either sons or brothers of the head of households (Arif, 2009).

Table 10

Level of Education of Migrants

Level of education	Frequency	Percent (%)
No formal	84	22.3
Primary	98	26.0
JHS/JSS	105	27.9
SHS/SSS/Voc/Tech	65	17.2
Post Sec. Certificate	25	6.6
Total	377	100

Source: Field survey, (2016).

The level of education of migrants, according to Table 10, demonstrates that the majority (71.1 percent) had obtained primary, JHS/JSS or SHS/SSS education. Only 6.6 percent of migrants had obtained post-secondary certificates. The rest (22.3 percent) of migrant have no formal education. It can therefore be deduced from this study that majority of migrants in Ekumfi District had obtained JHS/SSS educational qualifications. The findings of this study partly confirm a study done by Appiah-Yeboah and Yeboah (2009) that, the level of education among the migrants is very low, with the majority lacking basic education. Thus, the low educational attainment of the migrants was attributed to poverty in migrant households at the origin (Appiah-Yeboah&Yeboah, 2009; Filmer& Pritchett, 1999).

Table 11

<i>Main Occupation of Migrants</i>		
Economic activity/Occupation	Frequency	Percent (%)
Trader/Seller	134	35.5
Fisherman	90	23.9
Farmer	30	8.0
Technician/Mechanic	32	8.5
No work/Unemployed	28	7.4
Others	63	16.7
Total	377	100

Source: Field survey, (2016)

The distribution of main occupations of migrants is presented in Table 11. The study revealed that the largest (35.5 percent) of migrants were employed as traders/sellers. About 23.9 percent of migrants were fishermen while less than 10

percent (8.0 percent) were farmers. The study also revealed that 8.5 percent were employed as technician/mechanics and 7.4% were unemployed. The rest (16.7 percent) engaged in several categories of occupation that were classified as ‘other’ and that included; drivers, teachers, nurses, mobile bankers and security personnel. Therefore, the finding of this study concludes that the main occupation of migrants from Ekumfi District was trading/ selling. This is contrary to existing evidence from Appiah-Yeboah and Yeboah (2009) that majority of the migrants in Ghana are employed as head porters, while the rest are employed as petty traders, driver’s assistants, shoe shine boys or cobbler and house-helps or servants.

Migrants’ reasons for migration and destination areas

This section provides factors that trigger out-migration from Ekumfi District to destination areas. This information was provided by migrant households (main respondents) at the origin on behalf of migrants (proxy respondents).

Table 12

<i>Reasons for Migration</i>		
Reasons for migration	Frequency	Percent (%)
Job	327	86.7
Marriage	32	8.5
Others	18	4.8
Total	377	100

Source: Field survey, (2016).

The reasons for migrating as indicated by the migrant households can be seen in Table 12. As it can be seen from Table 16, a vast majority (86.7 percent) of them stated job-related reasons while less than 10 percent (8.5 percent) migrated as a result of marriage-related reasons. The remaining 4.8 percent indicated other reasons for migrating.

The in-depth interviews provided detailed explanation on the reasons for migration. Some of the pertinent responses gathered are as follows:

“Fishing is the main and the only occupation in this area. But, the unregulated and illegal fishing practices among some fishermen, have led to the reduction in the harvest of fish stocks. Also, because there is no landing beach site at the seashore, working in the fish industry is very difficult for us. This makes the fishing business very unattractive and less lucrative venture for the youth. Thus, the increasingly bleak natures of fish productions in this area have driven the youth to migrate to other urban areas with the aim of seeking better job opportunities”. (Male, 67 years old, Opinion leader)

“I think farming is no longer a profitable economic activity, considering the toil involved in the actual day-to-day farm work, the difficulties associated with the sale of the farm produce and the extensive post-harvest losses that follows. Today, as I speak, many people (especially the youth) will declare a preference for engaging in different forms of economic activity other than farming. Therefore, the justification for out-migration is solely in search of alternative employment and income activities”. (Female, 62 years old, Opinion leader)

“There are no soft loans that serve as a resource base, form of security as well as a safety-net for petty traders. These make trade activities become a risky ventures for traders in this area. As a result, some women prefer to join their husbands in their destination areas for trade and other marital responsibilities”. (Male, 70 years old, Opinion leader)

Thus, the majority of migrants from Ekumfi District migrated to seek for job. This is consistent with a study by Ackah and Medvedev (2010) that the primary motivation for Ghanaian migrants is to find work, primarily in the manufacturing sector or in sales, followed by education and marriage or joining a partner.

Table 13

Destination Areas of Migrants

Destination areas	Frequency	Percent (%)
Accra	126	33.4
Half-Assini	105	27.9
Sekondi-Takoradi	60	15.9
Yeji	31	8.2
Kumasi	23	6.1
Tarkwa	20	5.3
Cape Coast	12	3.2
Total	377	100

Source: Field survey, (2016).

The results in Table 13 revealed that a vast majority (77.2 percent) of migrants migrated to three destinations; Accra, Half-Assini and Sekondi-Takoradi. Of this percentage, a third (33.4 percent) migrated to Accra while 27.9 percent migrated to Half-Assini and 15.9 percent to Sekondi/Takoradi. The findings of the study further revealed that 8.2 percent, 6.1 percent, 5.3 percent and 3.2 percent migrate to Yeji, Kumasi, Tarkwa and Cape Coast respectively.

Views from some of the in-depth interviews on the destination areas of the migrants show that cities are not necessarily the best places to go to since life may be difficult there:

“Now, all the development infrastructures are located in cities such as Accra, Kumasi, Tema, and Takoradi. So people prefer to stay in a place whereby there are employment opportunities, access to good roads, health and educational infrastructures. But I tell you, life in the city is sometimes frustrating and difficult to even make ends meet”. (Male, 50 years old, Assembly man)

“There is an adage that; life is how you make it. You cannot make any meaning life in this village, which is stagnant with basic social amenities and job securities. Living in a city such as Accra is worthwhile than living in this village. City life is far better because, economically, there is the ready market for whatever you sell. Though, city life sometimes involves struggle, hassle and very tiring, is the surest place to make money”. (Female, 62 years, Opinion leader)

Therefore, the findings of the study reveal that the main destination area of migrants from Ekumfi District is Accra. This is confirmed by a study from Ackah and Medvedev (2010) that more than 80 percent of Ghanaian migrants stay in Ghana and among them, 70 percent mostly go to urban areas like Accra and Kumasi. This findings partly confirms study done by Awumbila et al. (2015) that the largest group of internal migrants moved to the Greater Accra Region, followed by the Ashanti Region and BrongAhafo Region

**Section B: Income sources and social expenditures of migrant households
prior to the receipt of remittances.**

Introduction

This section presents analysis on the first research objective; the income sources and social expenditures of migrant households prior to the receipt of remittances. This information is crucial for examining social expenditures and consumption patterns of migrant households before the receipt of remittances. It will help ascertain the sources and levels of income of migrant households prior to the receipt of remittances and how this will forecast (predicts) the uses of remittances. That is, if migrant households have lower income level prior to the receipt of remittances, then the receipt of remittances is likely to be used for consumable goods such as food, healthcare services, among others and if migrant households have higher income level prior to the receipt of remittances, then the receipt of remittances is likely to be used for non-consumable goods such as investment in businesses housing, among others. Thus, this section provides information on the primary and secondary sources of income for migrant households and the end use of these income sources by migrant households as well as the other socio-economic data pertinent to the study.

The relationship between primary occupation and derived monthly income

As part of the effort to describe income sources and social expenditures of migrant households, the researcher sought to know the primary occupations of the migrant households at their origin and the derived monthly income from

these primary occupations. This is presented in Table 14. Table 14 shows that 185 out of the 377 migrant households engaged in trading activities as the primary occupation. This implies that the main occupation of migrant households in Ekumfi District is trading. Other occupations include farming, fishing, civil servant, among others.

Table 14

Primary Occupation and Monthly Income

Primary occupation	Monthly income from primary occupation						Total
	< GH 100	GH 100-199	GH 200-299	GH 300-399	GH 400-499	>GH 500	
Fishing % within income	33 55.0%	15 25.0%	7 11.7%	2 3.3%	1 1.7%	2 3.3%	60 100.0%
Farming % within income	63 63.6%	26 26.3%	7 7.1%	2 2.0%	1 1.0%	0 .0%	99 100.0%
Trading % within income	106 57.3%	47 25.4%	16 8.6%	5 2.7%	8 4.3%	3 1.6%	185 100.0%
Civil Servant % within income	10 66.7%	1 6.7%	2 13.3%	0 .0%	0 .0%	2 13.3%	15 100.0%
Labourer % within income	4 50.0%	3 37.5%	1 12.5%	0 .0%	0 .0%	0 .0%	8 100.0%
Others % within income	0 .0%	10 100.0%	0 .0%	0 .0%	0 .0%	0 .0%	10 100.0%
Total Count % within income	216 57.3%	102 27.1%	33 8.8%	9 2.4%	10 2.7%	7 1.9%	377 100.0%

Source: Field survey, (2016).

Table 14 further reveals that 57.3 percent of income derived from primary occupations was less than GH 100 per month. Also, more than a third (35.9 percent) of income derived from primary occupations ranged between GH 100-199 and GH 200-299 respectively. Again, the results show that only a very small percentages (2.4 percent and 2.7 percent respectively) of income from primary occupations ranged between GH 300-399 and GH 400-499. It was also observed that a lower percentage (1.9 percent) of monthly income from primary occupations was more than GH 500.

An interviewee explained why income from the primary occupations is low:

“The most common types of occupations are fishing, farming and trading. The stagnant nature of rural economies coupled with high level of poverty; make most socio-economic activities in this area less flourishing. As a result, most income generating sources yield less than GH 100 per month”. (Male, 55 years old, Assembly man)

Thus, the study deduced that the commonest primary occupation of migrant households is trading. The majority of migrant households earn less than GH 100 per month from their primary occupations. Migration can therefore be a livelihood strategy for the residents in Ekumfi District. The remittances from the migrants to their households can contribute to their household expenditure. The findings of this study contradict Pickbourn’s (2011) that the core livelihood strategy of rural migrant households in Northern Ghana is based on the collective farming of staple crops.

The end use of income from primary occupation

In order to describe better, the social expenditures of migrant households prior to the receipt of remittances, this study examined how migrant households spend their incomes on liken items such as food, education, health, clothing, social functions, farming, trading and housing. In this regard, the researcher used 'Yes' and 'No' to solicit responses on the kinds of expenditures that attract most, the incomes from primary occupations.

Table 15

End Use of Income from Primary Occupation

Expenditures	Frequency N=377	Percent (%)
Food		
Yes	368	97.6
No	9	2.4
Education		
Yes	247	65.5
No	130	34.5
Health		
Yes	124	32.9
No	253	67.1
Clothing		
Yes	115	30.5
No	262	69.5
Social functions		
Yes	41	10.9
No	336	89.1
Inv. in farming/fishing		
Yes	10	2.7
No	367	97.3
Inv. in trade		
Yes	21	5.6
No	356	94.4
Inv. in housing		
Yes	4	1.1
No	371	98.9

Source: Field survey, (2016).

Table 15 shows that almost all (97.6 percent) of the migrant households spent their income on food. Approximately two-thirds (65.5 percent) of migrant households spent their income on education while 32.9 percent and 30.5 percent of the migrant household spend their income on health and clothing respectively. A little more than a tenth (10.9 percent) of them spent their income on social functions or ceremonies while very small percentages (2.7 percent, 5.6 percent and 1.1 percent respectively) of the migrant households invest their income on farming, trading and housing respectively. Very high percentages (97.3 percent, 94.4 percent and 98.9 percent respectively) of the migrant households do not invest in farming, trading and housing.

The in-depth interviews conducted to obtain detailed explanation on the end use of income from primary occupations of migrant households provided some explanation on the expenditure patterns:

“Oh yes! I use my primary income for sustenance. This is because my health, life and being depend on solely what I eat and drink. So for me, I normally spend on food/daily consumption rather than any other expenditure”. (Female, 35 years old, Assembly woman)

“Since the introduction of the National Health Insurance in Ghana, I have never used or spent my cash on any health related issues. I rather prefer to use my primary income to finance my wards’ education such as paying school fees and buying stationeries”. (Male, 68 years old, Assembly man)

“I get all my income from what I sell. So I always see it a prerogative to reinvest all my incomes in trade activities. This is because; it through trade that I make all ends meet such food, education health and clothing”. (Female, 62 years old, Opinion leader)

“Because the amount I get from my primary occupation is too small, I can’t exactly recollect how I even spend the money. But, I normally use such income to defray a loan I took from a friend”. (Male, 60 years old, Opinion leader)

It is realised that while majority of migrant households spent their income derived from primary occupations on food or daily consumption, only a handful of migrant’s households invest in farming, fishing and housing. This result is consistent with the work of Nepal (2012) in Nepal that food occupies the highest share of total expenditures of household (that is, the amount of expenditure on food is almost half of all the total expenditures of households).

Ranking the end use (expenditures) of income from primary occupation

After describing how migrant households spent their incomes, it is equally prudent to examine which of these expenditures comes first on the priority list of migrant households. The researcher ranked these expenditures into: ‘highest’, ‘lowest’ and ‘neutral or no distribution’. However, the explanation of Table 16 is based only on the ‘highest’ rank.

From Table 16, the majority (94.4 percent) of the migrant households ranked food as the item receiving the highest expenditure among the household expenditures. Also, about two-third (61.8 percent) of the migrant households ranked education as the item receiving the highest expenditure among the household expenditures while 13.8 percent of them ranked health as the item receiving the highest expenditure among households expenditures.

Table 16

Ranking the End Use of Income from Primary Occupation

Expenditures	Highest	Lowest	Neutral/No distribution	Ranks
Food	356 (94.4%)	12(3.2%)	9(2.4%)	1 st
Education	233(61.8%)	14(3.7%)	130(34.5%)	2 nd
Health	52(13.8%)	72(19.1%)	253(67.1%)	3 rd
Clothing	31(8.2%)	84(22.4%)	262(69.2%)	4 th
Social functions	11(2.9%)	30(8.0%)	336(89.1%)	5 th
Inv. in farming	4(1.1%)	6(1.6%)	367(356%)	7 th
Inv. in trading	7(1.9%)	14(3.7%)	356(94.4%)	6 th
Inv. in housing	2(0.5%)	4(1.1%)	371(98.9%)	8 th

Source: Field survey, (2016).

Table 16 further shows that approximately 15 percent of migrant households ranked clothing, social ceremonies, farming, trading and housing as the items that receive the highest expenditures among migrants' household expenditures. Of this percentage, clothing accounted for 8.2 percent, social functions accounted for 2.9 percent, investment in farming accounted for 1.1 percent, investment in trade accounted for 1.9 percent while a very small (0.5 percent) accounted for investment in housing.

Thus, per these findings, the study concludes that, hierarchically, food comes first on the priority lists or expenditures of migrant households, followed by education (2nd), health (3rd), clothing (4th) social functions (5th), investment in trade (6th), investment in farming (7th) and investment in housing (8th) respectively.

Secondary occupations of migrant households

This section is on secondary occupations of migrant households. It ascertains the incomes derived from the secondary occupations as well as how migrant households use the incomes from secondary occupations.

Table 17

Secondary Occupations of Migrant Households

Variables	Frequency N=377	Percent (%)
<u>Secondary occupations</u>		
Trader/Seller	20	5.3
Farmer	16	4.2
Head porter	12	3.2
Technician/Mechanic	10	2.7
Others	8	2.1
No response	311	82.5
<u>Monthly income from Secondary occupation</u>		
Less than GH 100	52	13.8
GH 100-199	14	3.7
No response	311	82.5
<u>End use of secondary occupations</u>		
Food/Daily consumption	66	17.5
No response	311	82.5

Source; Field survey, (2016).

Table 17 shows that the secondary occupations of migrant households as traders, farmers, porters, technicians/mechanics and ‘others’. Almost 18 percent of household heads engage in secondary occupations. Of this percentage, 5.3 percent for trader, 4.2 percent for farmer 4.2 percent, 3.2 percent for head porter, 2.7 percent for technicians/mechanics and 2.1 percent for other secondary occupations. More than 8 out of every 10 (82.5 percent) of migrant households however do not have any secondary occupation.

Table 17 further shows the derived monthly income from the secondary occupations. Approximately, 14 percent of migrant households earn less than GH 100 per month from the secondary occupation while less than a tenth (3.7 percent) earn between GH 100-199 per month from secondary occupations. The remaining 82.5 percent of migrant households do not earn any income from secondary occupations because they don’t engage in any form of secondary occupations.

Finally, Table 17 exhibits the end use of income from secondary occupations. Almost 18 percent of income derived from secondary occupations is spent on food/ daily consumptions.

The in-depth interviews conducted to obtain detailed explanation on secondary occupations of the migrant households provided some pertinent justifications on why migrant households do not engage in any secondary occupations:

“Because the derived income from primary occupation (trade) isn’t enough to aid me meet my monthly expenditures, I prefer to engage in peasant farming to supplement food/daily consumption”. (Male, 70 years old, Opinion leader)

“My brother, even the existence of primary occupation makes no better improvement in my life, how much more do I have to waste my time on another secondary venture. No way, that can’t happen. It is a complete waste of time and resources. I prefer to concentrate on one occupation (that is, fishing) rather than combining other forms of occupations”. (Male, 67 years old, Opinion leader)

“I used to support trading activities with peasant farming, but I have stop. This is because I don’t have much time to combine two sources of income generations and occupations. I now concentrate much more on trading yet; the income generated from the trading is very discouraging” (Female, 62 years old, Opinion leader)

Thus, the findings of the study show that the majority of the migrant households in Ekumfi District do not engage in secondary occupations but, only a few engage in secondary occupations to supplement daily consumption. This is consistent with the findings from Mahama (2013) that majority of migrant households in Ghana do not engage in secondary employment or occupations. It can further be deduced that migrant households in Ekumfi District earned earn less than GH 100 per month from the secondary occupations and spend such income on food or daily consumptions.

Section C: Types, channels and factors that influence remittances flow to migrant households

Introduction

This section presents analysis on the second specific objective (types and channels of remittances flow to migrant households) and the third specific objective (factors that influence remittances flow to migrant households). The purpose of the second specific objective is to know the forms or nature of remittances that are sent to migrant households; the frequency of the flow of remittances to migrant households; the channels through which migrant households receive such remittances as well as the reasons for the choice of such channels while the third objective identifies the factors that influence remittances flow to migrant households. Thus, in this chapter, the researcher used cross tabulations to examine the relationship between the nature of the remittances and channels of remittance flow; channels of remittances and reasons for the choice of remittance channels; and the amount of remittances and frequency of flow.

Types and channels of remittances flow to migrant households

Relationship between nature of remittances and channels of remittance flow

Table 18 shows the relationships between the nature of remittances and the channels through which migrant households receive remittances. As can be seen from Table 18, some migrant households receive remittances in a form of cash only; others receive both cash and in-kind items. The goods or in-kind remittances received by migrant households are diverse and include food, clothing, medicine and school items as well as, electronic appliances, items for

business and agricultural inputs. With channels of remittances, the study found out that the migrants remit through both formal channels (for example, banks and mobile money transfer services or institutions) and informal channels (bus, friends or family members own delivery by migrants).

Table 18

Relationships between Nature of Remittances and Channels of Remittances

Nature of remittances	Types of channel of remittance flow			Total F (%)
	Formal channels of remittance flow			
	Bank F (%)	Mobile money F (%)		
Cash (% in formal)	5(3.0)	208(97.7)		213(100)
Cash and in-kind (% in formal)	-	-		-
Total	5(3.0)	208(97.7)		213(100)
	Informal channels of remittance flow			Total F (%)
	STC/Bus F (%)	Friends/ Family members F (%)	Own delivery by migrants F (%)	
Cash (%in informal)	8(11)	47(64.4)	18(24.7)	73(100)
Cash and in-kind (% in informal)	29(25)	67(57.8)	20(17.2)	116(100)
Total	37(19.6)	114(60.3)	38(20.1)	189(100)

Source: Field survey, (2016).

In examining the relationships between nature of remittances and formal channels of remittances, Table 18 depicted that a total of 213 migrant households receive remittances through formal channels. With this figure, 97.7 percent of

them receive cash through mobile money and less than a tenth (3.0 percent) of the migrant households receive cash through banks. However, the findings of the study reveal that no migrant households receive both cash and in-kind remittances through formal channels such as bank or mobile money. This could be attributed to the facts that the natures of services provided by institutions that operate formal channels of remittance flow in Ghana are positioned towards the provision of services for cash remittances and restricted towards the provision of services for in-kind remittances. Overall, more than nine out of every 10 (97.7 percent) of the migrant households receive cash remittances through mobile money services.

On the other hand, the findings of the study revealed that a total of 189 migrant households receive remittances through informal channels. Specifically, 11.0 percent receive cash through bus, 64.4 percent through friends and 24.7 percent receive cash through own delivery by the migrants respectively. Aside this, 25.0 percent, 57.8 percent and 17.2 percent of households received both cash and in-kind items through bus, friends, family relatives and sole delivery by migrants respectively. A high percentage (60.3 percent) of migrant households receives both cash and in-kind remittances through channels such as friends and family relatives.

Also, 286 (213 + 73) of migrant households receive cash remittances while 116 of them receive both cash and non-cash remittances. Thus, more migrant households receive more of cash remittances than in-kind remittances.

The in-depth interview provides further explanation on the relationships between nature of remittance and the channels of remittance flows. Some of the pertinent responses gathered include:

“Oh yes, I do receive cash through mobile money. Apart from cash, I don’t receive any other forms of remittances. This is so, because I can use the cash to buy anything I want”. (Female, 35 years old, Assembly woman)

“I receive remittances from two of my sons. The elder son has migrated to Half-Assini and mostly I receive both fish and money from him, through friends who visit our village on a regular basis. I also receive money, yam, plantain and rice from my younger son who is in Kumasi through bus. Even though, the cash component of my remittances receipt is small, the food items (fish, yam, plantain and cassava) are more than enough for my upkeep. I sometimes give some to my neighbours”. (Male, 50 years old, Assembly man)

“My daughter is particularly concern about what I eat. In most cases, I receive money, clothes, stationery, bread and other food beverages from her. Look, at my age I don’t need much of those food beverages; I wish I receive more money from her”. (Male, 70 years old, Opinion leader)

“The kind of remittances I receive determines the channels of receipt. Yes, I receive both cash and non-cash items from my children. But, not all remittances can pass through bank or mobile money. I receive items like fish and gari mostly through bus and friends who visit relatives in this village”. (Female, 62 years old, Opinion leader)

Thus, it is realized from the study that, migrant households receive remittances through both formal and informal channels. However, it must be noted that, the majority of the migrant households receive more cash remittances

through formal channels; a situation attributed to the current proliferation of mobile money transfer systems in Ghana. This is in line with the report that, in Ghana, 53% of cash remittances received by migrant households come through Money Transfer Agencies (Baah-Boateng&Acheampong, 2012). On the contrary, an earlier household survey conducted in Ghana by Adams (2007) and GSS (2008) respectively found that only one percent and or less than five percent of remittances are received through formal channels like banking systems, Western Union and post offices. This implies that the formal sources of remittance transfer are becoming more patronized in recent times.

On the other hand, findings from the study reveal that migrant households receive large percentages of in-kind items through informal channels such as friends or family members. The findings of this study confirm Maphosa (2009) that in-kind remittances contribute to the high use informal channel operators. Again, other studies report that informal means of remittance flow remains high in Ghana in spite of the proliferation of Money Transfer Agencies such that at least 43 percent of households that receive remittances get either through someone or by the sender himself or herself (Adams, 2007; Baah-Boateng&Acheampong, 2012).

Relationships between channels of remittances and reasons for the choice of channels

This subsection seeks to explain further the reasons that aided migrant households' channels of remittances. Precisely, the study used factors such as

low charges, security, easy access, among other reasons to explain migrant households' choice channels of remittances.

Table 19
Relationships between Channels of Remittances and Reasons for the Choice of Channels

Channels	Reasons for the choice of remittance channels				Total F (%)
	Low charges F (%)	Security F (%)	Easy access F (%)	Others F (%)	
<u>Formal</u>					
Bank	1(20)	3(60)	1(20)	0(0)	5(100)
Mobile money	50(24)	100(48.1)	54(26.0)	4(1.9)	208(100)
Total	51(23.9)	103(48.4)	55(25.8)	4(1.9)	213(100)
<u>Informal</u>					
STC/Bus	13(35.1)	6(16.2)	11(29.7)	7(18.9)	37(100)
Friends/Family members	9(7.9)	40(35.1)	64(56.1)	1(0.9)	114(100)
Own delivery by migrant	3(7.9)	25(65.8)	6(15.8)	4(10.5)	38(100)
Total	25(13.2)	71(37.6)	81(42.9)	12(6.3)	189(100)

Source: Field survey, (2016).

It can be observed from Table 19 that close to a quarter (23.9 percent) of the migrant households receive remittances through formal channels due to lower charges. Also, almost fifty percent (48.4 percent) of the migrant households explained that it is secured to receive remittances from formal channels while less than a third (27.7 percent) of them receive remittances through formal channels due to easy access or among other reasons. On the other hand, more than a tenth (13.2 percent) of migrant households receives remittances from

informal channels due to associated lower charges. About half 42.9 percent and 37.6 percent of migrant households said it is easier and secured to receive remittances from informal channels while the remaining 6.3 percent of them receive remittances from informal channels due to other associated reasons.

Some interviewees at the in-depth interviews provided further explanations on this issue, as the following example indicate:

“The distance between my hometown and the nearest bank is too far. Do I always have to travel to Essuehyia or Mankessim before I can receive money from a bank? No way! I receive money through mobile money services because it is absolutely safe”. (Male, 55 years old, Assembly man)

“Even though, receiving cash through informal means such as bus, friends/relatives comes with challenges like theft, pilferage and mistrust, I see informal channels as the easiest way to receive remittances. It is stress free and it normally comes along with no or little charges”. (Male, 68 years old, Assembly man)

It can be deduced from these findings of the study that the majority of migrant households receive remittances through formal channels, primarily because of security reasons. The findings of this study confirm the report that the use of formal channels like mobile money has made it relatively fast, secured, easier and convenient to receive money on regular basis (Adaawen&Owusu, 2013). On the other hand, the study further showed that an appreciable number (42.9 percent) of migrant households receive non-cash or in-kind remittances from informal channels because it is easily accessible. This conclusion is consistent with Maphosa (2007) assertion that informal channels receipt of

remittances provides easy relief to households, particularly those in areas where formal remittance channels may not be easily accessible.

Relationships between amount of cash and frequency of flow of remittances

Table 20 provides a cross tabulation of the amount of cash sent and the frequency of flow of remittances to migrant households. This aimed at examining the relationships between amounts of cash receive by migrant households and the frequency of cash flows to migrant households. The amount of cash flow according to this study was categorised into six ranges as it can be seen at Table 20. Here, the various types of the frequency of remittance flow considered for this study included; monthly, quarterly, yearly and occasionally.

Table 20 shows that in absolute numbers, more (218) migrant households receive less than GH 100 cash remittances and 135 migrant households receive between GH 100-199 or GH 200-299 cash remittances. Additionally, 24 migrant households receive between GH 300-399, GH 400-499 or more than GH 500 cash remittances. Furthermore, in examining the relationships between the amount of remittances and frequency of flow of remittances, the study illustrate that approximate one fifth (19.6 percent) of migrant households receive cash remittances on monthly basis while 41.6 percent of migrant households receive cash remittances on quarterly basis. Almost a fourth (38.8 percent) of migrant households receives cash remittances occasionally or on yearly basis

Table 20

Relationships between Cash and Frequency of Flow

Amount of remittance flow to HH	Frequency of remittance flow to HH				Total F (%)
	Monthly F (%)	Quarterly F (%)	Yearly F (%)	Occasionally F (%)	
Less than GH 100	41(18.8)	90(41.3)	48(22.0)	39(17.9)	218(100)
GH 100-199	19(17.8)	48(44.9)	16(15)	24(22.4)	107(100)
GH 200-299	9(32.1)	11(39.3)	3(10.7)	5(17.9)	28(100)
GH 300-399	2(18.2)	5(45.5)	2(18.2)	2(18.2)	11(100)
GH 400-499	3(37.5)	3(37.5)	0(.0)	2(25.0)	8(100)
Above GH 500	0(.0)	0(.0)	1(20.0)	4(80)	5(100)
Total	74(19.6)	157(41.6)	70(18.6)	76(20.2)	377(100)

Source: Field survey, (2016).

The in-depth interview provided some of the pertinent responses on the relationships between cash and the frequency of flow of cash;

“Yes, I receive cash from my children but to me the periods in which I receive such money matters a lot to me. I have grown old and weak because of ill-health and I am no longer productive. So, if I receive GH 100 on quarterly basis, is it enough? I don’t think so. The money must flow even on a daily basis”. (Male, 60 years old, Opinion leader)

“Oh! My daughter does better. I receive not less than GH 200 from her any time she pays us visit. The frequency of such visit is solely on occasional and yearly basis. But, must it be so? I prefer to receive a meagre amount of money on a monthly basis rather than on occasional or yearly basis”. (Male, 67 years old, Opinion leader)

Therefore, the study deduced that more (41.6 percent) of migrant households receive less than GH 100 cash remittances on quarterly basis. This

finding is supported by Awumbila et al.'s (2015) that the majority of migrant households received less than GH 100 cash remittances within the last 12 months prior to their research.

Factors that influence remittances flow to migrant households

The third objective of this study was to outline the factors that influence remittances flow to migrant households. The researcher deemed it necessary to estimate the extent to which factors such as age of migrants; duration of stay; distance to destination area; occupation of migrants; social tie/networks and household welfare/conditions influence the flow of remittances to migrant households. The responses are represented in percentages and are grouped into agree (A), neutral (N) and disagree (D). The results are presented in Table 21.

Table 21

Factors that influence remittances flow to migrant households			
Factors	A (%)	N (%)	D (%)
Age of migrant	10.9	22.5	66.6
Duration of stay	13.0	28.1	58.9
Distance to destination area (proximity)	11.1	24.7	64.2
Occupation of migrant	89.1	9.0	1.8
Social ties/networks	70.8	22.3	6.8
Household welfare conditions	66.6	24.9	8.4

Source: Field survey, (2016).

It can be observed from Table 21 that almost seventy percent (66.6 percent) of migrant households disagree that the age of migrants determines remittance flow to migrant households while an approximate sixty percent (58.9 percent) of migrant households disagree that the duration of stay of migrants determines remittance flow to migrant households. About 64.2 percent of migrant households disagree that distance to destination area (proximity) determines remittance flow to migrant households. On the other hand, the study illustrates that, approximately 90 percent of migrant households agree that the occupation of migrants influences remittance flow to migrant households while 70.8 percent of them agree that social ties between migrants and their families at the origin determines remittance flow to migrant households. Additionally, more than a sixty percent (66.6 percent) of migrant households agrees that household welfare conditions determine remittance flow to migrant households.

The in-depth interviews provide further explanation to the factors that influence remittances flow to migrant households. Some of the pertinent responses gathered include:

“I don’t think age of migrant matters in the amount of remittances I receive from my children. Both the younger and older people remit cash and other items. What matters most is the kind of work the migrant does. I receive remittances from my children because they are gainfully employed”. (Female, 62 years old, Opinion leader)

“To me, household welfare conditions could be a factor to receive remittances; I think the key factor to receiving remittances depends on the distance or proximity of the destination area”. (Female, 35 years old, Assembly woman)

“I receive remittances because of the social ties that exist between my daughter and me. I speak to her on phone almost every day and she often pays me visit. During such visit, I don't stay without money and other food items. In fact, her regular visit has immense contribution to the receipt of remittances”. (Male, 68 years old, Assembly man)

Thus, this study deduced that occupation of migrants, social ties and households' welfare conditions rather than, age of migrant, duration of stay and distance to destination area are significant factors that influence remittances flow to migrant households. These findings are consistent with a study in Ghana by Adaawen and Owusu (2013) that there is a significant statistical relationship between income earnings by migrants and the likelihood to remit. These authors report that the higher a migrant's income, the more likely they will remit, thereby making income earning a key indicator for migrants' decision to remit back home. Also in support of the findings of this study, social ties such as the number of trips migrant make to the household members influence remittance behaviour (Garip, 2012). Yang (2004) also supported the findings of this study by declaring that unfavourable socio-economic situations in origin area attract receipt of remittances from remitters.

Additionally, this findings do not corroborate Adaawen and Owusu's (2013) that, migrants who stayed more than a year and more were more likely to remit two times than with those who stayed less than a year, thereby, contradicting the findings of this study.

Section D: Social expenditures of remittances

Introduction

The final objective of this study examined how migrant households use remittances on food, education, health, clothing, social functions, investment in farming, trade and housing. To understand this better, the researcher grouped the uses of remittances into direct (food, education, health, clothing and social functions or ceremonies) and indirect (investment in farming, trade and housing). Furthermore, under this objective, the researcher categorised the data analyses into three sections namely; uses of remittances in migrant households; relationship between remittances and social expenditures of migrant households; and the variations in social expenditures before and after the receipt of remittances by migrant households.

Uses of remittances

This section of the study presents the direct uses of remittances (food, education, health, clothing and social functions or ceremonies) as well as the indirect uses of remittances (investment in farming, trade and housing) in migrant households. The researcher used “Yes” and “No” categories to solicit responses on direct and indirect social expenditures of migrant households.

Table 22

Uses of Remittances on Migrant households' Social Expenditures

Expenditure	Frequency N=377	Percent (%)
Food		
Yes	370	98.1
No	7	1.9
Education		
Yes	250	66.3
No	127	33.7
Health		
Yes	120	31.8
No	257	68.2
Clothing		
Yes	144	38.2
No	233	61.8
Social functions		
Yes	40	10.6
No	337	89.4
Inv. in farming		
Yes	8	2.1
No	369	97.9
Inv. in trade		
Yes	15	4.0
No	362	96.0
Inv. in housing		
Yes	2	0.5
No	375	99.5

Source: Field survey, (2016).

From Table 22, it can be observed that almost all (98.1 percent) the migrant households spend their remittances on food. The results further show that about 66.3 percent of migrant households spend their remittances on education while 31.8 percent of migrant households spend their remittances on health. Also, 38.2 percent of the migrant households spend their remittances on clothing and a tenth (10.6 percent) of them spend their remittances on social functions or ceremonies. The study further illustrate that less than 10 percent (6.6

percent) of the migrant households invest their remittances on farming, trading or housing.

The in-depth interview on the uses of remittances by migrant households shows how migrant households spend their remittances. Some of the pertinent responses included:

“I used remittances to buy food. I buy yam, cassava, fish, vegetables, bread etc.” (Female, 62 years old, Opinion leader)

“I believe your health is your wealth. So, I spent remittances on food and health. This gives me energy to work hard for a living” (Male, 55 years old, Assembly man)

Therefore, it can be deduced from the findings of the study that majority of migrant households spend remittances on food and a negligible percentage spend remittances on housing. This supports the findings of from IDS (2006) that, in Latin America, food consumption expenditures were higher in remittance receiving households than non-receiving households.

Relationship between remittances and social expenditures of migrant households

This subsection presents the relationship between remittances and social expenditures of migrant households at the origin. The researcher juxtaposed cash receipt with social expenditures migrant households' expenditures to enable him to explain how proportions of remittances (expressed in percentage) are spent on the direct and indirect expenditures.

Table 23

Relationships between Remittances and Migrant Households' Social Expenditures

Remittances		Direct					Indirect			Total
GH		Food	Education	Health	Clothing	Social F.	Farming	Trading	Housing	
		F (%)	F (%)	F (%)	F (%)	F (%)	F (%)	F (%)	F (%)	F (%)
< GH	100	128(58.7)	34(15.6)	20(9.2)	15(6.9)	7(3.2)	4(1.8)	10(4.6)	0(.0)	218(100)
GH	100-199	50(46.7)	22(20.6)	10(9.3)	5(4.7)	2(1.9)	12(11.2)	6(5.6)	0(.0)	107(100)
GH	200-299	8(28.6)	3(10.7)	5(17.9)	4(14.3)	3(10.7)	2(7.1)	3(10.7)	0(.0)	28(100)
GH	300-399	4(36.3)	3(27.3)	2(18.2)	1(9.1)	0(.0)	0(.0)	1(9.1)	0(.0)	11(100)
GH	400-499	4(50.0)	2(25.0)	0(.0)	1(12.5)	0(.0)	0(.0)	0(.0)	1(12.5)	8(100)
> GH	500	2(40.0)	2(40.0)	0(.0)	0(.0)	0(.0)	0(.0)	0(.0)	1(20)	5(100)
Total		196(52)	66(17.5)	37(9.8)	26(6.9)	12(3.2)	18(4.8)	20(5.3)	2(0.5)	377(100)

Source: Field survey, (2016).

Table 23 reveals that out of the 377 total respondents, the majority (218 migrant households) receive less than GH 100 cash remittances while 5 migrant households receive above GH 500 cash remittances. Similarly, Table 23 reveals more than half (52 percent) of migrants' household's total cash remittances is spent on food and about 17.5 percent of migrant household's total cash remittances is spent on education. An approximate one-fifth (19.9 percent) of migrant household's total cash remittances is spent on health, clothing or social functions while about a tenth (10.6 percent) of migrant households total cash remittances is invested on farming, trading or housing. Therefore, it can be realised from the study that a high percentage (more than half of cash remittances) of the migrant households' cash remittances is spent on food while a small percentage (less cash) amount is spent on housing. This means that more cash remittances is spent on direct social expenditures (such as food, education, health and clothing but not on social functions) rather than indirect social expenditures such as investment in farming, trading and housing. This finding of the study is consistent with Adaawen and Owusu's (2013) that about 60 percent of migrant households in Northern Ghana used remittances from migrants to purchase food.

Paired sample t-test statistics showing social expenditures of migrant households prior and after the receipt of remittances.

The study also investigated the extent to which remittances account for variations in social expenditures of migrant households. Specifically, the

researcher examined the variations in social expenditures of migrant households' use of primary income and remittances. In this regard, the researcher used the paired sample t-test to examine the magnitude of change in social expenditures of migrant households. This enabled the researcher to determine statistically, the significant increase or decrease in social expenditures of migrant households after receiving remittances.

There are two steps involved in interpreting the results of this analysis. Firstly, the sig. (2-tailed) is used to assess the overall significant difference between remittances and social expenditures. If the probability value in the sig. (2-tailed) column is equal or less than specified alpha value of 0.05 (e.g. .03, .01, .001), then there is a significant difference in the mean scores on remittances and social expenditures. On the other hand, if the sig. (2-tailed) probability value is above specified alpha value of 0.05 (e.g. .06, .10), there is no significant difference between receipt of remittances and changes social expenditures.

Secondly, the mean score is used to assess the differences in mean score of social expenditures. If the difference in mean scores is positive, then it means remittance increases social expenditures and if the difference in mean scores is negative, then it means remittance decreases social expenditures. However, the eta squared, enabled the researcher to explain the effect size of remittances on social expenditures of migrant households. Cohen (1988) proposed guidelines for interpreting the effects size. That is when the eta squared value is: 0.01, then the effect size is small; when eta squared is 0.06, then the effect size is moderate; and finally when the eta squared is 0.14, then the effect size is large.

Table 24

Paired Sample Test showing Migrant Households' Social Expenditures before and after the Receipt of Remittances

Pairs	Mean Diff.	Sig. (2-tailed)	t	Eta squared
<u>Direct</u>				
Food				
Before receipt of remittances versus after receipt of remittances.	0.093	0.007	3.286	0.028
Education				
Before receipt of remittances versus receipt of remittances	0.085	0.004	2.616	0.018
Health				
Before receipt of remittances versus receipt of remittances	-0.064	0.025	-1.941	0.010
Clothing				
Before receipt of remittances versus receipt of remittances	0.052	0.003	2.967	0.023
Social functions				
Before receipt of remittances versus receipt of remittances	-0.088	0.031	-3.551	0.032
<u>Indirect</u>				
Farming				
Before receipt of remittances versus receipt of remittances	-0.008	0.042	-0.688	0.001
Trading				
Before receipt of remittances versus receipt of remittances	-0.024	0.017	-1.374	0.005
Housing				
Before receipt of remittances versus receipt of remittances	-0.005	0.029	-0.816	0.002

Source: Field survey, (2016).

Hypothesis related to food expenditure

H_0 : There is no significant difference between remittances and migrants' household expenditures for food.

H_1 : There is a significant difference between remittances and migrants' household expenditures for food.

Table 24 shows a significant difference between remittances and food expenditures of migrant households because the probability value of 0.007 is less than the specified alpha value of 0.05. There is also a positive mean difference of 0.093 for food expenditures. This represents a statistical significant increase in migrant households' expenditure for food, after the receipt of remittances. That is, migrant households spend remittances to acquire more consumable goods thereby improving the food/daily consumption of migrant households. However, the eta squared statistic of 0.028 depicts that the effect size for the increase in food expenditures after the receipt of remittances is very small on migrant households' expenditure. Therefore, this supports the alternate hypothesis of this study that there is a significant difference between remittance and migrants' household expenditures for food.

This finding of the study is consistent with the IDS's (2006) that in rural Mexico, food consumption expenditures were higher in remittance receiving households than non-receiving households. Similarly, Quartey and Blankson's (2004) provided the evidence of increased food consumption among remittance receiving households in Ghana. These ensure food security (that is, secure daily food requirements, dietary quality, micronutrient consumption, and nutritional

outcomes), alleviate poverty, improve livelihoods of family members and eventually promote development, especially for the rural areas (Tinajero, 2009; Yang, 2011).

Hypothesis related to educational expenditure

H_0 : There is no significant difference between remittances and migrants' household expenditures for education.

H_1 : There is a significant difference between remittances and migrants' household expenditures for education.

Also, Table 24 reveals a significant difference between remittances and educational expenditures of migrant households because the probability value of 0.004 is less than the specified alpha value of 0.05. Similarly, there is a positive mean difference of 0.085 for educational expenditures. This represents a statistical significant increase in educational expenditures, after the receipt of remittances. This means that, through remittance receipt, migrants' household members spend more on education. But the eta squared statistic of 0.018 indicates that the effect size for such increase in educational expenditures is very small on migrant households' expenditure. Therefore, this supports the alternate hypothesis of this study that there is a significant difference between remittances and migrant households' expenditures for education.

This result is similar to Edwards' and Ureta's (2003) report that remittances can augment household's income and household receiving remittances spend more at the margin on education, thus increasing the ability of

household to cover the cost of education. The study concluded that remittance income has much stronger positive impact on education expenditure.

Hypothesis related to healthcare expenditure

H_0 : There is no significant difference between remittances and migrants' household expenditures for healthcare.

H_1 : There is a significant difference between remittances and migrants' household expenditures for healthcare.

Furthermore, Table 24 depicts a significant difference between remittances and healthcare expenditures of migrant households because the probability value of 0.025 is less than the specified alpha value of 0.05. There is also a negative mean difference of -0.064 for health expenditures. This signifies a statistical significant decrease in migrants' household's expenditure on healthcare, after the receipt of remittances. This situation may be attributed to the use of National Health Insurance Scheme (NHIS) cards to access healthcare services. Therefore, the eta squared statistic of 0.010 indicates that the effect size for such a reduction in healthcare expenditures has very small effects on migrant households' expenditures. Therefore, this supports the alternate hypothesis of this study that there is a significant difference between remittances and migrant households' expenditures for healthcare. It can therefore be deduced that migrant households probably depend on the NHIS cards for healthcare services.

This result contradicts the findings that remittances can increase access to healthcare services of individual, as such remittances are used to help cover

health cost and buy medicines (Lopez-Cordoba, 2006). For instance, as Lopez-Cordoba, (2006) revealed that one percent increase in the share of remittance recipient household reduced the infant mortality by 12 per 1000. Similarly, the findings of this study, is inconsistent with Ponce, Olive and Onofa's (2011) report that remittances had significant impacts on healthcare or medicine expenditures. Precisely, these researchers revealed that remittances have some significant effects on preventive issues such as de-worming and vaccination especially when people are sick.

Hypothesis related to clothing expenditure

H_0 : There is no significant difference between remittances and migrants' household expenditures for clothing.

H_1 : There is a significant difference between remittances and migrants' household expenditures for clothing.

Again, Table 24 indicates a significant difference between remittances and clothing expenditures of migrant households because the probability value of 0.003 is less than the specified alpha value of 0.05. There is also a positive mean difference of 0.052 for clothing expenditures. This signifies a statistical significant increase in migrant households' expenditure on clothing, after the receipt of remittances. This means that, through remittances, households are able to buy new clothes. But, the eta squared statistic of 0.023 indicates that the effects size for such increment in expenditures on clothing is very small on migrant households' expenditures. Therefore, this supports the alternate

hypothesis of this study that there is a significant difference between remittances and migrants' household expenditures for clothing.

This result supports Adaawen and Owusu's (2013) that remittances have some positive influences on clothing expenditures but only a small proportion of remittances are spent on clothing. This is because according to Adaawen and Owusu (2013) clothing is the sixth most important needs that attract remittance expenditure of migrant households.

Hypothesis related to social function expenditure

H_0 : There is no significant difference between remittances and migrants' household expenditures for social functions.

H_1 : There is a significant difference between remittances and migrants' household expenditures for social functions.

Similarly, Table 24 depicts a significant difference between remittances and social functions expenditures of migrant households because the probability value of 0.031 is less than the specified alpha value of 0.05. There is also a negative mean difference of -0.088 for social functions expenditures. This means a statistical significant decrease in expenditure on social functions/ceremonies after the receipt of remittances. This means that migrant households do not spend much remittance on funerals, weddings and naming ceremonies. But, the eta squared statistic of 0.032 indicates that the effects size for such decline in expenditures on social functions is very small on migrant households' expenditures. Therefore, this supports the alternate hypothesis that there is a

significant difference between remittances and migrants' household expenditures for social functions. It can therefore be deduced that depending on the situations of migrant households, expenditure on social ceremonies can either increase or decrease when they receive remittances.

Hence, this finding contradicts a study by Mazzucato et al. (2006) that remittances funds funeral payments and households spend huge sums of money for financing, planning and carrying out a funeral in Ghana. However, Adaawen and Owusu (2006) reveal that in Ghana, only a small proportion of the money sent as remittances is used to buy things for social ceremonies like marriage and personal belongings.

Hypothesis related to expenditure for farming

H_0 : There is no significant difference between remittances and migrants' household expenditures for farming.

H_1 : There is a significant difference between remittances and migrants' household expenditures for farming.

Additionally, Table 24 shows a significant difference between remittances and farming expenditures of migrant households because the probability value of 0.042 is less than the specified alpha value of 0.05. There is also a negative mean difference of -0.008 for investment in farming. This defines a statistical significant decrease in expenditure on farming activities, after the receipt of remittances. That is, migrant households limit remittances spending on farming activities. However, the eta squared statistic of 0.001 depicts that the

effects size for such significant decrease in farming expenditures is very small on migrant households' expenditure. Therefore, this supports the alternate hypothesis of this study that there is a significant difference between remittances and migrants' household expenditures for farming. This may be due to the fact that poor migrant households do not use modern farming techniques and inputs which attract financial investment.

Thus, this result is similar to a study conducted by Adaawen and Owusu (2013) that farming as an area of investment remittances attracts little attention from household remittances. The study revealed that migrant households spend 1.1 percent of the total remittances on investment in farming. Also, Maharjan et al. (2012) concluded that migration and remittances did not help make a shift from subsistence farming towards more profitable commercial farming.

Hypothesis related to expenditure for trading

H_0 : There is no significant difference between remittances and migrants' household expenditures for trading.

H_1 : There is a significant difference between remittances and migrants' household expenditures for trading.

More so, Table 24 displays a significant difference between remittances and trading expenditures of migrant households because the probability value of 0.017 is less than the specified alpha value of 0.05. There is also a negative mean difference of -0.024 for investment in trading. This signifies a statistical significant decrease in migrant households' expenditure on trade activities, after

the receipt of remittances. That is, migrant households don't spend much remittance on trade activities. However, the eta squared statistic of 0.005 means that the effects size for the significant decrease in trade expenditures is very small on migrant households' expenditure. Therefore, this supports the alternate hypothesis of this study that remittances have positive influence on migrant households' expenditure on trade. It is possible that trading in Ekumfi District do not require much financial input.

Therefore, this finding opposes Knerr's (2012) result that remittances help households to make increase investments in the productive activities like small enterprises. This finding further contradicts Adaawen and Owusu (2013) that remittances increased household investment in trade activities. For instance 10.5 percent of the total remittances sent to households are invested in trading activities.

Hypothesis related to expenditure for housing

H_0 : There is no significant difference between remittances and migrants' household expenditures for housing.

H_1 : There is a significant difference between remittances and migrants' household expenditures for housing.

The result in Table 24 displays a significant difference between remittances and trading expenditures of migrant households because the probability value of 0.029 is less than the specified alpha value of 0.05. There is also a negative mean difference of -0.005 for investment in housing. This means

that there is a statistical significant decrease in migrant households' expenditure on housing, after the receipt of remittances. That is, remittances do not cover housing expenses. However, the eta statistic of 0.002 indicates that the effects size for such significant decrease in expenditures on housing is very small on migrant households' expenditures. Therefore, this supports the alternate hypothesis of this study that remittances have no positive influence on migrant households' expenditure on expenditure on housing. This may be due to the fact that poor migrant households do not use modern building materials for housings.

The finding of this study contradicts Osili (2004) that a large proportion of remittances in Nigeria were spent on housing. Again, this finding of the study is divergent to a study by Adams (1991) that 54 percent of remittance income was spent on house construction or renovation.

Some interviewee at the in-depth interviews provided further explanations on the increase in social expenditure after migrant households receive remittances, as the following example indicate:

“I spent more than half of my remittances on food. Prior to receiving remittances, I spent less money on food. But now, with the help of the little money and other food supplements I receive from my children, I have increased my spending on food, I now eat well-nourished foods. Look, as a result of this, I grown well and healthy; I can even recollect the last time I visited the hospital for health check-up. But see! More money should flow on time since what I receive now is very small”. (Female, 62 years old, Opinion leader)

“I have increased my spending on food and education. This because I stay with my two grandchildren, any money I receive must be channelled into their welfare and future. With the little remittance I receive, I make sure there is always ‘good’ food at home for my grandchildren and at the same time; use some of the money to pay for their feeding fees and extra classes fees. Aside money, I sometimes receive food items like rice, yam, plantain etc. I can see some positive changes on my expenditures and my entire well-being”. (Male, 60 years, Opinion leader)

Prior to receiving remittances, my primary source of income was insufficient and very challenging to meet household needs like access to wearing better clothing. But now, with the coming-in of remittances in the form of money and clothes, I wear what I feel good to wear. Look! My son bought me this shirt from Accra and I wear it on special occasions”. I have seen a little improvement in my income expenditure for clothes (Male, 67 years old, Opinion leader)

“If it hadn’t been the money I received from my in-laws, I don’t how would I have buried and organize a befitting barrier for my late husband. Remittances, be it cash or in kind help increase household expenditures on social functions”. (Female, 62 years old, Opinion leader)

Similarly, the following interviewees at the in-depth interviews provided further explanations on the decrease in social expenditures after migrant households receive remittances

I don’t spend remittances on health because of NHIS. I find it very challenging to meet three squared meal in day because my financial position doesn’t augment such important needs. So whenever, I receive, from my siblings or children, I spent it on food. This is because the intake of good food, gives me good health and energy to work”. (Male, 68 years old, Assemblyman)

“Why should I spend remittances on social functions/ ceremonies while I can use such money to buy food to eat or cloth to wear? The truth is; I spend remittances more on food and clothing rather than spend remittances on social functions. Unless the remitter instructs me to use the money for that particular purpose, I will never use remittances on any social gatherings. I prefer to spend my primary sources of income on social gatherings if the need be. With this, I can say there is a decrease in my remittance expenditure on social functions”. (Male, 55 years old, Assembly man)

“To me, it makes enormous sense to invest remittances in trade or business but unfortunately, I don't do that. Simply, because the amount of money I receive is too small to start any meaningful business. With remittances, I have increased my expenditure for daily consumptions rather than to invest in any form of trade activities”. (Male, 70 years old, Opinion leader)

“Hmm! it's very hard to invest remittances on any farming activities. The reason being that the farm lands in this area are not fertile for commercial farming, inasmuch, the huge amount of money is need for farm inputs. The reality is that, the kind of financial support I receive from my son who is in Accra cannot even finance a back yard gardening. I prefer to spend remittances on food and sometimes medicines.” (Male, 50 years, Assembly man)

Therefore, the findings from this study reveal statistical significant increases in direct social expenditures of migrant households on food, education and clothing. Nonetheless, there are statistical significant decreases in health and social functions, after the receipt of remittances. Unlike the direct social expenditure, the findings for indirect social expenditure show statistical significant decreases in investment in investment in farming, trade and housing. This means that remittances have statistical significant increases in direct social expenditures than on indirect social expenditures. Therefore, the findings

concludes that remittances serve as an alternate source of income for rural household in Ekumfi District, even though its impact on social expenditure diversifications is very small and limited because remittances increased the expenditures of food, education and clothing by providing additional income to finance additional spending.

Linking the theoretical framework to the findings of this study

Linking the theoretical framework to the findings of this study, the study confirms the NELM approach that remittances have the potential of influencing positively or negatively the expenditures of migrant households. Again, NELM approach explains that because the findings reveal that the primary sources of income are not enough for sustenance of migrant households (since the generated income for majority of the households were less than GH 100) migrant households serve as the principal agent for migration decisions with the aim of improving livelihood strategies, securing income insurance and diversifying family sources of income.

With regard to the social exchange theory, migrants and families at the origin places maintained a relationship not only out of purely altruistic motivations but because each could obtain valued resources from these established connections. As a result, such established connections or relationships explain the channels and determinants of remittance flow to migrant households. For instance, the findings of this study show that migrant households normally received cash through formal channel like mobile money

while food items are received from informal channels like buses and friends. Also, the findings of the study show that occupation of migrant, social ties and household welfare conditions/situations are the key determinants for the receipt of remittances in migrant households. Thus, the types and channels of remittances to migrant households are shaped by the kind of social ties that exist between migrants and the households at the origin.

Summary

The findings of the study show that majority of migrant households spend remittances on food and a negligible percentage spends remittances on housing. Also, a high percentage (more than half of cash remittances) of the migrant households' cash remittances is spend on food while a small percentage (less cash amount) is spend on housing. Additionally, the findings on the relationship between migrant households' social expenditures prior and after the receipt of remittances reveal that there is a statistical significant increase in direct social expenditures of migrant households on food, education and clothing. Nonetheless, there are statistical significant decreases in health and social functions, after the receipt of remittances. Unlike the direct social expenditure, the findings for indirect social expenditure show statistical significant decreases in investment in investment in farming, trade and housing. This means that remittances have statistical significant increases in direct social expenditures than on indirect social expenditures.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the findings that emerged from the study. It draws conclusions and makes recommendations to stakeholders and policymakers on how best remittances can contribute to the social expenditures of migrant households at the origin.

Summary

The study was structured to examine how migrant households spent remittances on social expenditure. The study specifically focused on eight selected communities in Ekumfi District. The study addressed four specific objectives, namely to describe the income sources and social expenditures of migrant households prior to receiving remittances; identify the types and channels of remittance flow to migrant households; outline the factors that influence remittances flow to migrant households; and examine how heads of origin migrant household spent remittances on social expenditures such as food, education, health, clothing, social functions, investment in farming, investment in trade and investment in housing. The research design was a descriptive survey and the study used mixed methods that combined both probability and non-probability sampling to collect data from 377 respondents using questionnaire and eight respondents using interview guide respectively.

In relation to describing the key socio-demographic characteristics of migrant households at Ekumfi District, the key findings reveal that:

- Results on the socio-demographic characteristics of migrant households show that majority of the migrant households are within the ages of 50-59 years. The findings also indicate that the migrant households are female dominated and they are married. Furthermore, large number migrant households (42.8 percent) have no formal education and most of them are self-employed with or without employees. Similarly, the findings of the study indicate that more than half (72.5 percent) of migrant households live with 5-9 members within household.
- The socio-demographic characteristics of migrants (that is, proxy respondents) show that the ages of migrants are 39 years or younger and are male dominated. Again, more than half (65.8 percent) of migrants are married and (51 percent) of migrants relate as sons or daughters to migrant households. The results further show that the majority (71 percent) of migrants have either obtained a primary, JHS or SHS education and the main occupation or economic activity of migrant is trading.
- The findings of the study also reveal that the major economic activity of migrants is trading and the migrants migrate due to job related purposes. The two dominated destination areas for out-migrants in Ekumfi District were Accra and Half-Assini.

In assessing the income sources and social expenditures of migrant households prior to receiving remittances, the results indicate that;

- The commonest primary occupation of migrant households is trading and the majority (57.3 percent) of migrant households earns less than GH 100 per month from their primary occupations. Another finding of the study reveals that the majority of migrant households spend the income derived from primary occupations on food and only a handful of migrant's households invest in farming, fishing and housing. As a result, food is ranked first on the priority lists or expenditures of migrant households while investment in housing is ranked last on the priority lists or expenditures of migrant households.
- Further analyses of the study reveal that more than eight out of every 10 migrant households in Ekumfi District do not engage in secondary occupations but only the few which engage in secondary occupations earn less than GH 100 per month and such amount is used to supplement food expenditures.

The key findings on the types and the channels of remittance flow of remittances to migrant households are as follows;

- Migrant households receive remittances through both formal and informal channels. The result shows that the majority (52.3 percent) of the migrant households receive more cash remittances through formal channels while large percentages (47 percent) of in-kind items pass through informal channels such as friends or family members.

- Almost half(48.8 percent) of migrant households receive remittances through formal channels, primarily because it is highly secured while an appreciable number (42.9 percent) of migrant households receive non-cash or in-kind remittances from informal channels because it is easily accessible.
- Again, the majority (74 percent) of migrant households receive less thanGH 100 cash remittances on quarterly basis.

With regard to the factors that influence remittances flow to migrant households, the results of the study show that;

- Occupation of migrant, social ties and household welfare conditions rather than, age of migrant, duration of stay and distance to destination area are significant determinants of migrant households' receipt of remittances.

The key findings on the uses of remittances on social expenditures of migrant households are as follows:

- Almost all (98.1 percent) of migrant households spend remittances on food and a negligible percentage spends remittances on housing.
- More than half (52 percent) of migrant households' cash remittances is spend on food while a small percentage and less cash amount (0.5 percent) is spend on housing.
- Migrant households spent more on direct expenditures (such as food, education and clothing, but not on health and social functions) rather than indirect (investment in farming, trade and housing) expenditures

- There are statistical significant increases in direct social expenditures for food, education and clothing. Nonetheless, there are statistical significant decreases in health and social functions, after the receipt of remittances.
- Unlike the direct social expenditures, there are statistical significant decreases in indirect social expenditures for investment in farming, trading and housing.

Conclusions

The following conclusions are drawn in respect of the study objectives:

- First, the monthly income generated from primary occupations by migrants' household prior to the receipt of remittances is less than GH 100 and this amount is not enough to sustain the social expenditures and the survival needs of migrant households in Ekumfi District. This means that there is high poverty rate and low standard of living for migrant households in Ekumfi District. As a result, the need to engage in multiple income activities in a stagnant rural economy like Ekumfi District coupled with rural unemployment, has aggravated the situation in which migrants and their households consider the engagement in migration as a better option than to engage in secondary occupations as an alternate medium to meeting household expenditures and needs. The study therefore concludes that migration outcomes (through

remittances) from the migrants to their households can contribute to household expenditures.

- Secondly, remittances to migrant households come more in the form of cash and this is supplemented with in-kind items like cassava, bread, yam, rice and fish. The amount of cash remittances received by migrant households is pittance (that is, most migrant households receive less than GH 100 on quarterly basis and this normally passed through formal channels like mobile money). This situation is attributed to the low skilled or low educational qualification of migrants as well as the category of economic activities engaged by migrants in their destination areas.
- The factors that influence remittances flows to migrant households are; the occupation of migrants; social ties and households' welfare or socio-economic conditions.
- Migrant households spend remittances mostly on food. The qualitative evidence from this study indicates a rising usage of remittances with respect to food. This means that a large share of remittances are spent on food expenditures as compared to the direct expenditures such as education, health, clothing, trading, farming, social functions and housing respectively. Therefore, remittances increase food, education and clothing expenditures by providing additional income to finance these social spending. But, the availability of remittances has no association and decisive roles with health, social functions, trading,

farming and housing expenditures. It is prudent to note that remittances impact more positively on direct social expenditures than indirect social expenditures.

- There is a significant variation on how remittances affect (increase or decrease) social expenditures of migrant household expenditures. Nevertheless, the impact of remittances on migrant households' expenditures is not immense. More importantly for this study, although remittances served as an alternate source of income for rural household in Ekumfi District, its impact on social expenditure diversifications was very small and limited because remittances increased the expenditures of food, education and clothing by providing additional income to finance additional spending. A factor attributed to lack of sustainability regarding migrant's income, remittance flow and skill acquisitions. This is slightly in contrast with conventional belief by the NELM approach which suggests that remittances will serve as a survival strategy and enhance income diversification and catalyse the expansion and sustainability of diversified enterprises.
- The study concludes that all the two theoretical frameworks provide some explanations to remittance outcomes on social expenditures of migrant households in Ekumfi District. Precisely, the findings of the study fully support the theoretical underpinnings of social exchange theory that there exist some social and economic ties that exist between migrants and their origin households in Ekumfi district and such ties

triggered remittance obligations from migrants to migrant households in places of origin. Also, the findings of the study partly support the theoretical underpinnings of NELM framework that migration could be a livelihood strategy for migrant households in Ekumfi District. This is because remittances served as income insurance for migrant households' access to food, education and clothing expenditures but the effects size of these remittances on these social expenditures of migrant households in Ekumfi District was small.

Recommendations

Based on the conclusions from this study, the following recommendations are made in order to provide measures to improve the outcomes of migration and remittances in Ekumfi District.

- The Ekumfi District Assembly should provide credit facilities through the District Assembly Common Fund to implements enterprise developing programmes which will focus on the provision of resources to migrant households and equip them with the knowledge, skills and values. This will help the revamp the non-thriving primary occupations (such as farming, fishing and trading) to serve as a mechanism for boosting income generation and small-scale local employment.
- The Ekumfi District Assembly should implements specific technical and vocational programmes and policies to upgrade the semi- skilled and unskilled migrants and youths in Ekumfi District. The value additions of

these migrants and youths will streamline better job opportunities for them and reflect in increased remittances to migrant households in Ekumfi District when they migrate to urban centres.

- Migrant households should promote consistent communication and social bond to increase the frequent flow of remittances.
- Policies should be made by the Ekumfi District Assembly to direct remittances into investment in the industrial sectors that will create employment and increase revenue for the district. This could be done when the district assembly educates and informs migrant households about the future returns of investing remittances in the industrial sectors. For instance, for this to be possible, the assembly must provide subsidies and farm tools such as combined-harvesters, tractors, irrigation systems to migrants and migrant households who invest remittances in manufacturing enterprises as well as large scale farming and fishing activities. Likewise, the assembly must provide good infrastructures such as road networks and stable power supply in order to motivate remitters and migrant households to make investment in enterprises.

Limitations and suggestions for further research

The study is only limited to the eight largest communities in Ekumfi District. The study is analysed using both qualitative and quantitative analysis tools, due to the mixed method designs employed in the study. The methodological approach of this study is more quantitative analysis than

qualitative analysis. Again, this study relies more on primary sources of data than secondary sources of data because there is dearth of literature on internal remittances usage in Ghana. Besides, the use of Likert-type scale to collect data on factors that influence remittances flow to migrant households did not give much detail on how the factors influence the flow of remittances to migrant households.

In view of the limited scope of this study, however, it is recommended that the scope of future research should concentrate on the potential support migrants in the destination areas receive from left-behind families in the origin areas. The present study could not explain this as the relationship between migrant and their left-behind families is more complex than one-sided transfer of resources. Thus, the issue of reverse remittances needs elaborations especially with internal migrants and their left- behind families.

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APPENDICES

APPENDIX A

QUESTIONNAIRE FOR HOUSEHOLD HEADS

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

I am a student of the University of Cape Coast and undertaking a research as part of the requirement for my M.Phil. studies in Sociology. This instrument is aimed at soliciting your view on **REMITTANCES AND SOCIAL EXPENDITURES OF MIGRANT HOUSEHOLDS IN THE EKUMFI DISTRICT**. I humbly crave your indulgence, if you could spend a few minutes to answer the questions as candidly as possible. This research is purely for academic purposes and your views and opinions will be treated confidentially. Again, your identity will be safe guarded and none of the information you give will be passed on to a third party, and the information will be used solely for the purposes of this research. Participation in this survey is completely voluntary. However, I hope you will participate in this survey since your views are important.

Please tick in the boxes and write to fill out the spaces where necessary.

Please don't hesitate to ask the researcher any question for guidance and clarification (0249715007).

IDENTIFICATION

Town/village: District:	
Questionnaire Number

Date of Interview..... **Time Started**..... **Time ended:**

Interviewers name **Signature**.....

Socio-demographic characteristics of the Household Heads (HH)			
No	Question	Responses	Tick (√) as appropriate
Q1	Age in completed years	
Q2	Sex	Male Female	1 2
Q3	Marital Status	Never married Cohabiting/informal consensual union Married Separated Divorced Widowed	1 2 3 4 5 6
Q4	Level of education	No formal education Primary JSS/JHS/Middle SSS/SHS/Secondary/Voc/Comm./Technical Post-middle/secondary certificate Post Sec. diploma (Nursing/Teachers Training) Bachelor degree Postgraduate (cert/diploma/masters/PhD)	1 2 3 4 5 6 7 8
Q5	Religion	No religion Catholic Protestants Pentecostal/Charismatic Other Christian Islam Traditional African religion (Traditionalist) Other (indicate).....	1 2 3 4 5 6 7 8
Q6	Ethnic group	Akan Ga-Dangme Ewe Mole-Dagbon Gurma Guan	1 2 3 4 5 6

		Grusi	7
		Mande-Busanga	8
		Other (indicate).....	9
Q7	Region of origin	Western	1
		Central	2
		Greater Accra	3
		Volta	4
		Eastern	5
		Ashanti	6
		BrongAhafo	7
		Northern	8
		Upper East	9
		Upper West	10
Q8	Employment status	Employee	1
		Self-employed without employees	2
		Self-employed with employees	3
		Casual worker	4
		Contributing family worker	5
		Apprentice	6
		Domestic employee (House help)	7
		Other (indicate).....	8

Socio-demographic characteristics of the migrants (proxy respondents)							
(9) Age in comple ted years	(10) Sex	(11) Marital Status	(12) Relation- ship with HH head	(13) Level of education	(14) Economic activity/ Occupation	(15) Reasons for migrating	(16) City/Tow n/Village

**SECTION A: INCOME SOURCES AND SOCIAL EXPENDITURES OF MIGRANT HOUSEHOLDS
PRIOR TO THE RECEIPT OF REMITTANCES**

Q17	Household size
Q18	What is/was the primary occupation of the HH?	*Farming
		*Trading
		*Civil servant
		*Labourer
		*Others (indicate).....
		1
		2
		3
		4
		5

Q19	What is/was the monthly income from the primary occupation?	*≤ GH 100 *GH 100- 199 *GH 200-299 *GH 300-399 *GH 400-499 *≥ GH 500	1 2 3 4 5 6
Q20	Which of the following do you spend the primary occupation income on?	*To buy food *To buy cloth *To pay for health bills *To pay for educational bills *To supplement funeral other social ceremonies *To invest in (farming, trade, housing)	1 2 3 4 5 6
Q21	In order of ranking, how has the primary occupation been distributed on the following;	<i>Use 6 for (highest), 5 for (2nd highest), 4 for (3rd highest), 3 for (4th highest), 2 for (5th highest) 1 for (lowest)</i> *Food..... *Clothing..... *Health..... *Education..... *Funeral and other social ceremonies *Investments (Farming, trade and housing)	 1 2 3 4 5 6
Q22	What is/was the secondary occupation of the household (if any)		
Q23	What is/was the monthly income of the secondary occupation (If any)		
Q24	In order of ranking, how is the secondary occupation distributed?(If any)		

SECTION B: TYPES AND CHANNELS OF REMITTANCE FLOW TOMIGRANT HOUSEHOLDS

Q25	What is/are the nature of remittances sent by migrant to the household?	<i>Tick all that apply</i>					
		Cash					1
		In-kind (indicate).....					2
						3
		Both					
Q26	How much (cash) does the migrant(s) remit/send to the household?	Receipt	Monthly	Quarterly	Yearly	Occasionally	
		≤ GH 100					1
		GH 100- 199					2
		GH 200-299					3

		GH 300-399					4
		GH 400-499					5
		≥ GH 500					6
Q27	Which channel do you normally receive the remittances?	Formal *Bank *Mobile money *Western Union Informal *STC/Bus *Friends/Family relatives *Sole delivery (by migrant) *Other (indicate).....					1 2 3 1 2 3 4
Q28	Why does the migrant send remittances through this channel?	*Lower charges *Security *Easy access *Other (indicate).....					1 2 3 4
Q29	Who normally receives the remittances?	*Male head of the household *Female head of the household *Male parent *Female parent *Spouse *Children of the migrant *Other (indicate).....					1 2 3 4 5 6 7

SECTION C: FACTORS THAT INFLUENCE REMITTANCES FLOW TO MIGRANT HOUSEHOLDS

Age of migrants			
Q30	Households receive remittances from migrants who are less than 18 years old.	Strongly disagree Disagree Neutral Agree Strongly agree	1 2 3 4 5
Q31	Households receive remittances from migrants who are more than 18 years old.	Strongly disagree Disagree Neutral Agree Strongly agree	1 2 3 4 5
Length/Duration of stay at destination by migrants			
Q32	Households receive remittances from migrants who have migrated/travelled for less than 3 years.	Strongly disagree Disagree Neutral Agree Strongly agree	1 2 3 4 5
Q33	Households receive remittances from migrants who have migrated/travelled between the periods of 4-7 years.	Strongly disagree Disagree Neutral	1 2 3

		Agree	4
		Strongly agree	5
Q34	Households receive remittances from migrants who have migrated/travelled between the periods of 8 years.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Distance/Proximity of migrants			
Q35	Households receive remittances from migrants whose destination area is far away from migrant households.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Occupation of migrants			
Q36	The type of occupation of a migrant attracts sending remittances to migrant households	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Social ties/networks			
Q37	Households receive remittances from migrants due to the social ties/networks that exist between two.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Perception of migrants on household			
Q38	The perception of migrant about the welfare of migrant households attracts sending remittances.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5

SECTION E: USES OF REMITTANCES ON SOCIAL EXPENDITURES

Q39	Which of the following do the household spend the remittances on?	<i>Tick all that apply</i>	
		<p>Direct effects</p> <p>*<u>Food</u>: Purchase of food stuffs</p> <p>*<u>Education</u>: Payment of school fees</p> <p>*<u>Health</u>: Payment of medical bills or medicines</p> <p>*<u>Clothing</u>: Buy shirt, cloth</p> <p>*<u>Funeral and other social ceremonies</u></p> <p>Indirect effects</p> <p>*<u>Investment</u> in</p> <p>* Farming</p> <p>*Trade</p> <p>*Housing</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p>

Q40	In order of ranking, how has remittances been distributed over last 12 month?	<i>Use 6 for (highest), 5 for (2nd highest), 4 for (3rd highest), 3 for (4th highest), 2 for (5th highest) 1 for (lowest)</i>	
		*Food.....	1
		*Education.....	2
		*Health.....	3
		*Clothing.....	4
		*Social ceremonies.....	5
	Investment (*Farming, *Trade, *Housing)	6	
Q41	Remittances improve the provision of food for household.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Q42	Remittances improve the educational status of migrant households.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Q43	Remittances improve the provision of health or medical needs of households.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Q44	Remittances improve the provision of clothing for households	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Q45	Remittances contribute positively to reducing social expenditure.	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
Q46	Remittances improve investment in: *Farming, *Trading and *Housing	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5

Thank you

APPENDIX B
INTERVIEW GUIDE FOR OPINION LEADERS
UNIVERSITY OF CAPE COAST
COLLEGE OF HUMANITIES AND LEGAL STUDIES
FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

I am a student of the University of Cape Coast and undertaking a research as part of the requirement for my M.Phil studies in Sociology. This instrument is aimed at soliciting your view on **REMITTANCES AND SOCIAL EXPENDITURES OF MIGRANT HOUSEHOLDS IN THE EKUMFI DISTRICT**. I humbly crave your indulgence, if you could spend a few minutes to answer the interview questions as candidly as possible. This research is purely for academic purposes and your views and opinions will be treated confidentially. Again, your identity will be safe guarded and none of the information you give will be passed on to a third party, and the information will be used solely for the purposes of this research. Participation in this survey is completely voluntary. However, I hope you will participate in this survey since your views are important.

A. Socio-demographic characteristics of the study population

1. Sex, age and occupation of respondents
2. What is the sex and age of migrant?
3. What is your relationship with the migrant?
4. What is the reason(s) for migrating?

5. What is the destination area of the migrant?

B. Types and channels of remittance flow to migrant households

6. What is the nature of remittances sent to migrant households?

7. What is/are the pattern of remittance flow and channels to migrant households?
Why?

C. Factors that influence remittances flow to migrant's households

8. What factors influence the sending of these remittances to the migrant households? Why?

D. Uses of remittances on social expenditures

9. In what ways has remittances affected migrant household's access to;

(a) Food (b) Health (C) Education (d) Clothing (e) Funerals and other social ceremonies (f) Investment. Why?

10. Have remittances improve or worsen the social expenditures of migrant households?

11. What is your opinion on the relationships between remittance and migrants' household social expenditures?

12. What else would you like to add to this interview

Thank you.