

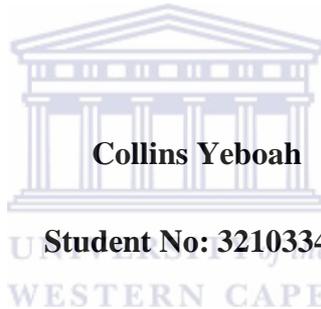


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**Internal Migration, Remittances and Welfare Impacts: A case study in Dormaa
Municipality, Ghana**



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Submitted to

**The Faculty of EMS, Institute for Social Development, University of the Western Cape,
in partial fulfilment of the requirement for MA Degree in Development Studies**

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Key Words

- *Internal*
- *Migration*
- *Remittances*
- *Welfare*
- *Dormaa*
- *Municipality*



Abstract

This study examines internal migration, remittances and welfare impacts among migrant households in the Dormaa Municipality in the Brong Ahafo Region of Ghana. Data were gathered through a questionnaire survey among 202 migrant households and in-depth interviews with 8 of them and some key informants. The findings were analysed largely based on the Push-Pull theory and New Economics of Labour Migration Theory. The findings of the study indicate that an overwhelming majority of migrant households reported an improved welfare as a result of having a migrant in their household who have moved away to other communities during the last 10 years and have been away for the last six months or are expected to be away for six months or more. Majority of these migrants sent remittances back to their families left behind, either in the form of cash or goods. More males migrate than females, which is consistent with the general tendency for males to migrate more than females. The age category with the highest proportion of migrants was 30-39 years. Many of the migrants moved to another town or village in Ghana for work-related reasons, notably job transfer, work, or seek work/better work. The migrants themselves were the main people who made the decisions to migrate followed by spouses, parents and siblings, lending support to the collective decision making within households. Also, most of the migrants had some connections or contacts at their most recent migration destinations. A lot of the migrants relied on their personal savings to finance their migration whilst others received funds from family members and banks to finance their migration. The study recommends that government should make efforts to monitor remittance flow in Ghana and also increase awareness about the importance of remittance for the national and household economy. Further, there is the need to scale up education on social attitudes and discourses about internal migration and policy initiatives on remittance management in Ghana.

Declaration

I hereby declare that this mini thesis entitled *Internal Migration, Remittances and Welfare Impacts: A case study in Dormaa Municipality, Ghana* is my own work and that I have not previously submitted it at any university for a degree or examination. All sources that I have quoted have been indicated and duly acknowledged by means of referencing.

Collins, Yeboah

Signature: -----

October, 2015



Dedication

This study is dedicated to my dear son, **Caleb Nana Yeboah**, who makes each day better than the one before it. And to all my nieces and nephews; Father, Alice, Junior, Maame Yaa, Joshua, Nana Kwame, Nana Yaw, Paa Kwasi and Nhyira and then my Parents Mr G A Yeboah and Madam Veronica Akua Akyaa, you've shown me exactly what I want in a person. God bless you all



Acknowledgement

Glory to the Almighty God for His protection and guidance throughout my studies. Without His mercies, I wouldn't have come this far. Thank You Lord.

I will also like to express my profound gratitude to my supervisor, Dr Mulugeta Dinbabo, who, without his support and tenacious help this dissertation would not have been possible. I say “Ayekoo”....May God replenish all your efforts. I also thank DAAD for their financial generosity which has allowed me to acquire Masters in Development Studies that I can help others by giving back to my community.

I also express my thanks to the helpful people at Dormaa Municipality for their support during the field work. Outside academia and more importantly, I wish to acknowledge my father; Mr. GA Yeboah, my siblings; Twumasiwaa Anna Ntow (Mama), Frimpomaa Salomay and Josephine Oforiwaa, who have provided endless support and encouragement throughout the study. My friends, Coretta Jonah, Francis Adane, Clement Kwaku Mensah, Theophilus Kwabena Abutima (Cardinal) and Nyarba Colmn for your encouragement and help. And finally to you my brother Yaw Kyeremeh Boahene (Yaw Burger) for your love and affection.

Every possible effort has been made to ensure that the information contained in this study is correct. However all errors and misinterpretation that may still remain in the study remains my responsibilities.

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List of Abbreviations

DMA	Dormaa Municipal Assembly
EC	European Commission
GLSS	Ghana Living Standard Survey
GSS	Ghana Statistical Service
NELM	New Economics of Labour of Migration
ODA	Official Development Assistance
IMF	International Monetary Fund
IOM	International Organisation for Migration
UNDP	United Nations Development Plan
WB	World Bank

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CHAPTER ONE

1. Introduction

Migration and remittance flows have attracted considerable attention of scholars in recent years. Several studies (de Haas, 2007; UNDP, 2009; European Commission, 2012, World Bank, 2014a; Randazzo and Pirancha, 2014; Dinbabo & Nyasulu, 2015) indicate that developing countries generate a huge amount of remittances and have shown optimism in the contemporary development discourse about poverty reduction at the household level. Furthermore, the increased inflow of migrant remittances has amplified the interest in the role of remittances in the economic development of migrants' home countries (de Haas 2007). Migrant remittances are consistently becoming a source of income to most developing countries (International Monetary Fund, IMF, 2001, European Commission, 2012). According to the World Bank (2014a), remittances to developing countries are projected to grow by 5.0 percent to reach US\$435 billion in 2014 (accelerating from the 3.4 percent expansion of 2013), and rise further by 4.4 percent to US\$454 billion in 2015. This represents a major vehicle crucial for poverty reduction in developing countries (World Bank, 2013). According to de Haas (2007:1), remittances to developing countries are "a potential source of development finance". Analysts indicate that remittances are twice the amount of the Official Development Assistance (ODA) and ten times higher than the net private capital transfers to developing countries (Kapur and McHale, 2003, cited in de Haas, 2007:1). It is an important source of disposable funds for families of migrants, a valuable inflows of funds for governments of developing countries and also provides foreign currencies and as an access to new potential customers for banks in the developing countries (European Commission, 2012:8). In Ghana, migrant worker remittances both in kind and cash have been a useful source of income for many households, particularly in times of economic shocks (Quartey, 2006:3). According to Akyeampong (2000), remittances in Ghana serve as an important and the third highest source of foreign revenue. The remittances sent to migrant's relatives are important means to maintain ties with family members.

Though international migration and its related remittance flows have attracted considerable attention in recent years, internal migration has been the focus of academic and policy discourse for a much longer period (e.g. see Lewis 1954 and Todaro 1969). According to United Nations Development Program (UNDP) (2009), both internal and intra-regional migration are far more significant in terms of the numbers of people involved and the quantum of remittances

involved. It is estimated that internal migrants outnumber international migrants by a ratio of roughly four to one (UNDP 2009). Despite the increasing internal migration with its associated remittances, their linkages with welfare impacts are complex and mixed (Adepoju, 2005; Awumbila *et al.*, 2014). As such the actual welfare impacts of this phenomenon have been a source of debate in the literature.

In line with the migration theories and conceptual arguments, this research examines the relationships between internal migration, remittances and welfare impacts, using a case study in Dormaa Municipality, Ghana. Such findings and recommendations are useful in designing interventions to maximize the benefits of migrants' remittances to the household, the community and Ghana as a whole.

1.1 Background and Contextualization of the study

1.1.1 Overview

The population of Ghana is characterized by high mobility with at least one migrant in more than 43 percent of all households in 2005/06 (Ackah and Medvedev, 2010). Evidence from the Ghana Living standards Survey 5 (GLSS 5), indicated that internal migration is the major form of migration in Ghana. By 2010, the proportion of the population living in urban areas was 50.9% up from 43.8% in 2000 (GSS, 2012) and is projected to increase to 63% by 2025. Also, the population census indicates that about 35% of the population in Ghana are migrants, thus people living outside their places of birth. In a recent GLSS 6 data, 48.6 percent of Ghana's population aged seven years and above were migrants (see GSS, 2014). While 46.5 percent of males were migrants, the corresponding percentage of females was 50.1. It is worth noting that in 2005/06, 51.6 percent of the corresponding population were migrants, with the shares of males and females who were migrants being 49.8 percent and 53.2 percent respectively (GSS, 2008). Thus, in comparison with the data for 2005/06, there is a slight drop in the population's share of migrants over the seven-year period 2005/06 – 2012/13. Cadwell (1969), explained that internal migration, especially to areas where opportunities exist has become a livelihood strategy for most Ghanaians. According to Awumbila *et al.* (2014), rural-urban migration is a livelihoods strategy adopted by many to move out of poverty in Ghana. However, the little is known about its poverty outcome.

1.1.2 Migration patterns in Ghana

In Ghana, internal migration has received significant scholarship (Songsore, 2003; Opare, 2003; Awumbila, 2007; Baokye-Yiadom, 2008; Ackah and Medvedev, 2010; Awumbila *et al*, 2014). Most studies in Ghana have identified four typologies of migratory patterns in Ghana as rural-rural, rural-urban, urban-rural and urban-urban in migration research in Ghana (Twumasi-Ankrah, 1995; Simon, McGregor & Nsiah-Gyabaah, 2004). Of these, the most dominant migratory stream, particularly in the Northern Ghana is the rural-urban migration. The north-south migratory stream has been practiced greatly within Ghana for centuries (Awumbila, 2005). The north-south migratory stream in Ghana, mostly involves movements from rural areas, especially of the north to the most urbanised districts of Greater Accra, Ashanti, Central and Western Regions in the south. Research indicates that almost one in every five people born in northern Ghana is living in southern Ghana. The north-south migration is to a large extent, environmentally induced. Many people migrate because of poor agro-ecological conditions at home combined with easy access to fertile lands in the more humid destination area (Van der Geest, 2010). Other streams of migration involve the flow of people from the north and the peripheries towards the cocoa frontier and mining zones in the Western and Ashanti Regions in search of employment. Migration, especially to cocoa growing areas has been occurring in the country since the beginning of the twentieth century when the period of inactivity in northern Ghana coincided with the time of peak agricultural demand in the cocoa regions of the forest zone (Twum-Baah, 1995). Due to return migration, urban-rural migration is becoming a significant migration trend in Ghana. In the last round of the Ghana living Standards Survey in 2005/2006 for instance, the predominant form of internal migration reported in Ghana is urban-rural, partly due to return migration (GSS, 2008).

Traditionally, migration in Ghana was male-dominated, long-term and long-distance (Wouterse, 2010). Nabila (1975) and Songsore, (2003) notes that migration was a predominantly male activity. Female migrants join their husbands and relatives as associational migrants, especially in northern Ghana (Nabila, 1975; Songsore, 2003). In recent times, a dominant north-south migration stream has emerged: that of female adolescents moving independent of their families, largely towards the cities of Accra and Kumasi (Awumbila and Ardayfio-Schandorf 2008). The female adolescents mostly work as '*kayayei*' (porters) in market centres and lorry stations in Accra (Anarfi *et al*, 2003; Awumbila & Ardayfio-Schandorf, 2008). To this end, female migrants now move independently and autonomously for socio-

economic reasons as opposed to the earlier assertion that defined women as associational migrants. A more recent study by Awumbila *et al.* (2014) also found most male migrants in the e-waste business and construction sector whereas their female counterparts mostly engage in domestic care work. This new trend of migration are affected by the booming migration intermediaries/industries in Ghana which matches migrants with jobs (Awumbila *et al.*, 2014)

Though internal migration to mining areas is not new, the discovery of oil and gas in the Western Region in commercial quantities has produced a significant trend in internal migration in Ghana. The districts of the Western region which hitherto were migrants origin areas have emerged as destination areas such as the capital city of Sekondi-Takoradi and its surrounding.

1.2 Problem statement

Research indicates that migration can be a reaction to severe poverty, or a chosen livelihood strategy to improve upon household wealth (Dinbabo, & Carciotto, 2015; Srivastava 2005). Migration can also represent a livelihood and adaptation strategy in response to a wide variety of events and structural shifts (Awumbila *et al.*, 2014). Further, migrants' remittances are increasingly becoming an important source of income for many households. According to Quartey (2006:6), migrant remittances serve as a source of income smoothing and better welfare for migrant households in Ghana. These remittances are used for both consumption and investment purposes which in turn, has both direct and indirect effects on household welfare (Quartey, 2006:6).

Despite its significance, the relationship between internal migration and poverty outcomes has received little attention in both academic and policy circles (Dinbabo, & Nyasulu, 2015; Twumasi-Ankrah, 1995; Srivastava, 2005). While some argue that this could be as a result of the paucity of data in the field (Boakye-Yaidom, 2008), others argue that the actual welfare impacts of migration is still unknown which has been a source of debate in the literature (Awumbila *et al.*, 2014). Where it is done, the discussions have always been on rural-urban migration focusing on the problems arising from the phenomenon including urban unemployment, urban poverty, and the emergence of slums leading to little policy prescription of the phenomena (Boakye-Yiadom, 2008; Owusu, 2008). To Quartey (2006:7), the relationship between migrant remittances and household welfare in Ghana has not been empirically investigated. This study therefore focuses on analysing the impact of Ghana's rural-

urban migration on the wellbeing of migrant households using Dormaa Municipality as a case study by finding out whether rural-urban migration, on the whole, is beneficial to migrants' households, the kind and form remittances take and the regularity of remittances and whether gendered patterns can be observed in receiving remittances.

1.3 Research Aims and objectives of the study

The aim of the project was to empirically investigate internal migration, remittances and welfare impacts in the Dormaa Municipality in the Brong Ahafo Region. In line with the above review, the following objectives are outlined to guide the research:

1. To provide the research with a solid and comprehensive conceptual framework to justify the linkage between internal migration, remittances and welfare impacts.
2. To empirically investigate the various determining factors of out-migration in Dormaa Municipality.
3. To empirically explore the various forms of remittance flows among migrants households in Dormaa Municipality.
4. To investigate the patterns of remittance use among migrant households in Dormaa Municipality and explore impacts of remittance welfare among migrants households.
5. To come out with relevant conclusions and recommendations on remittance management and usage.

1.4 Research questions

In the context of the research problem identified above, the main purpose of the research is to provide answers to the following general research questions:

- (i) What are the various determinants of migration in Dormaa Municipality?
- (ii) What forms of remittance flow can be identified among migrant households in Dormaa Municipality?
- (iii) What patterns of remittance use among migrant households in Dormaa Municipality?
- (iv) What welfare impacts do migrants' remittances have on migrants' households?

1.5 Significance of the study

Internal migrants globally are estimated at 740 million. Alternatively, internal migrants are nearly four times the number of international migrants. In the foreseeable future, remittances from internal migration will continue to play a key role in the development and poverty reduction in the Dormaa Municipality and Ghana as a whole. As McKay and Deshingkar indicate, the receipt of internal remittances, even if smaller in amount than international remittances, has the potential to improve standards of living and overall wellbeing of migrant households (McKay and Deshingkar, 2014:3). Nevertheless, there is hardly any discussion on internal remittances and their potential to reduce poverty (Dinbabo, & Nyasulu, 2015; McKay and Deshingkar, 2014). This could emanate from lack of data for proper in-depth studies. Building on this, the study empirically examines internal migration and remittances impact on welfare looking at the Dormaa Municipality in the Brong Ahafo Region of Ghana as a case study in an attempt to fill this knowledge gap.

The study is beneficial to Dormaa municipality. First of all, the study has provided quantitative data on the flow and impacts of remittances in Dormaa municipality which was not previously available. The data provided is relevant for government departments in terms of statistics on internal migrants, remittance flow, its management and uses in Dormaa municipality and Brong Ahafo as a whole. Since migration policy in Ghana is still in its embryotic stage, the study has contributed in providing useful data on remittances and its impact on welfare among migrants' households.

1.6 Chapter Outline

The study is organized into five chapters, *Chapter One*, is an introductory chapter. It highlights the background and contextualisation of the study, the research problem, research questions, aims and objectives of the study and finally the significance of the study. *Chapter Two* focuses on both the theories and the review of empirical literature. Essentially, the theory focuses on providing theoretical underpinning of the study using various theories and models from the literature as well as the operationalization of variables. Appropriate literature on internal migration, remittances and welfare impacts are reviewed by describing and analysing the relevant views and models been put across as well as highlighting the gaps in literature. . *Chapter three* presents the methodological approaches employed in the study, the limitation of

the study as well as the socio-economic and demographic overview of the case study area is highlighted as well as the migration flow. *Chapter four* focused basically on the presentation of the research findings and a discussion of the findings. *Chapter five* presents the researcher's suggestions and recommendations on the study subject and a conclusion to the mini thesis.



CHAPTER TWO

2. Theoretical Framework and Conceptual Discussions

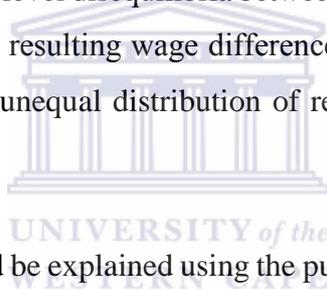
Different schools of thought have contributed to the development of diverse types of migration theories. On the basis of these schools of thought, different arguments have been provided and methodological perspectives discussed. In the context of this research, the Push-Pull theory and New Economics of Labour of Migration Theories are more relevant and will act as the basis of the theoretical framework. The following part analyses the main understandings of the Push-Pull theory and the New Economics of Labour of Migration Theories, traces their main essences and practical applications, and indicates the relationship with migration, remittance and welfare effect. The section ends with a conclusion and the theory to be used as the foundation for the main study is discussed.

2.1 The push-pull theory

The push-pull theory to migration was postulated by Ravenstein (1889) in his work, 'Laws of Migration'. The theory was developed in combination of individual rational choice theory, Newtonian physics, and other rural-urban and developmental perspectives to draw empirical generalisations on the flow of human beings between places (Dinbabo & Nyasulu, 2015: 33). de Haas (cited in Dinbabo & Nyasulu, 2015:33) provides a summary of these seven laws as follows: (1) most migration occurs within a short distance; (2) The majority of migration movements are from agricultural to industrial regions; (3) expansion of most bigger town centres is as a result of migration rather than natural growth; (4) migration develops in tandem with industrial, commercial and transportation expansion; (5) every migration flow produces a counter-flow; (6) Most women undertake short distance migration while the majority of men indulge in international migration; (7) economic causes are at the centre of most migration flows.

This theory has been applied to the study of migration based on what “pushes” the migrants from the place of origin and what attracts or “pulls” them to their place of destination. This theory postulates that decision to move is as result of this two opposing forces. According to King (cited in Dinbabo & Nyasulu, 2015:33), economic and socio-political factors present in both the source and destination migration countries explains the push-pull migration theory. Thus factors such as “poverty, unemployment, political repression, poverty etc. drive out (‘push’) people out of their home (source) countries”. , As pointed out by Awumbila *et al.*

(2008:20), “unfavourable conditions in one place ‘push’ people out and favourable conditions in an external location ‘pull’ them in”. In other words, the “push-pull model consists of a number of negative or push factors in the country of origin that cause people to move away, in combination with a number of positive or pull factors that attract migrants to a receiving country” European Commission, (EC, 2000:3). The push factors that throw masses of people into migration includes “economic, social, and political hardships in the poorer countries” (EC, 2000:3) or escaping social problems in the originating communities whilst factors such as economic prosperity, good working conditions, improved salaries among others serve as the pulling factors. Alternatively, the pull factors are the external factors in the destination countries that cause people to leave their originating communities. The pull factors are premised on the assumption that migrants already know their destination areas before taking decision to migrate. Portes and Böröcz, (cited in EC, 2000:3) explain that the combination of these factors (push-pull factors) determine the size and migration flow. However, the movement is as a result of “macro-level disequilibria between regions or countries in the supply of and demand for labour and the resulting wage differences” (Morawaska, 2007:2). In other words, people move as result of unequal distribution of resources and differences in wages across space.



In Ghana, internal migration could be explained using the push-pull factors such as lack of jobs in the originating communities, poor infrastructure among others are the motivating factors to move from rural areas to the urban areas, which are perceived to be areas with better opportunities. People are incentivized to move as a result of income differences and living standards between places, as well as the general perception that migrant households are better off than non-migrant households (see many studies in Awumbila *et al*, 2014). In Ghana, income, employment, and other opportunities for personal success and development in the southern urban centres, all of which are severely limited in the northern and rural areas are found to be the key pull factors of internal migration (ibid). Even when formal employment figures decline, the cities offer more opportunities in their huge informal labour markets (Songsore 2003). Thus, the cities offer opportunities to tap into “the welfare advantages enjoyed in the urban sectors where living standards generally are higher, a wider range of employment opportunities are available, and social restrictions are less prevalent than in the countryside” (Haar, 2009:31). The push-pull factors however, is “barely a theory, it is more a grouping of factors affecting migration, without considering the exact causal mechanisms” (Hagen-Zanker, 2008:9). Samers (2010:55-56) describes them as ‘economically deterministic’,

‘methodologically individualist’ and ‘dreadfully antiquated’. They however, more or less addresses internal migration than international migration.

2.2 New Economics of Labour of Migration Theory (NELM)

The NELM combines family decision-making with neoclassical orthodoxy regarding migration. According to King (2012:22) two main innovative aspects are involved in NELM. First is the recognition “that migration decisions (who goes, where to go, for how long, to do what etc.) are not individual decisions but joint decisions taken within the ambit of the household, and for different members of the household”. Thus “family or the *household* as the most appropriate decision-making unit” (de Haas, 2010:16). The basic assumption here is that the households or the family members together with the individuals collectively make decisions regarding migration. According to Massey et al. (1998: 21) the scale of the decision-making unit, sometimes, moves beyond the micro environment into the meso scale of extended families and wider communal groups (. The second part, according to King is “that rational-choice decision-making is not only about wage and income maximisation but is also about income diversification and risk aversion” (King, 2012:23). In poor sending countries, risk reduction is particularly appropriate “where ‘market failures’ (for instance, crop failure due to drought or hurricane, or sudden unemployment) cannot be compensated by savings, insurance or credit” (ibid).

The collective decision making is “perceived as a household response to income risk, as migrant remittances provide income insurance for households of origin” (de Haas, 2010:16). According to the theory, migration can also be seen as overcoming marketing risks as the households can have access to credit facilities as a result of the remittances that can be accrued from the migration of a household member.

Taking the two perspectives into consideration, the theory brings in a new idea about remittances that serve as a major motivating factor for migration. That is, there families and household members are in “an appropriate position to control risks to their economic well-being by diversifying their income-earning and livelihood resources into a ‘portfolio’ of different activities, spreading their labour resources over space and time” (King, 2012:23)

This is in contravention to the neoclassical economics theory on migration which sees migration as solely a decision born by the migrants themselves (de Haas, 2010:16). Further, it

offers a new level of analysis and different nature of migration determinants and shifts the focus of migration research from individual independence to mutual interdependence (Stark, 1991). The decision to move is not made by only individual actors but by families or households of potential migrants.

The NELM explicitly links migration decision to the impacts of migration, with remittances being this link (Taylor & Fletcher, 2001). NELM acknowledges that potentially earning higher incomes matter to potential migrants, while adding that relative income (or accordingly relative deprivation) of the household also matters (Hagen-Zanker, 2008:13). Migrant remittances are assumed to enable migrant families left behind to achieve an improved well-being. Lucas and Stark (1985) explain that the NELM shows that pursuit of remittances is a household strategy to spread or diversify risk, especially in a risky and unreliable local insurance markets and fluctuating economic factors. While some migration research underlines the notion that migrants are highly entrepreneurial, willing to take greater risks, NELM propose that migration is a strategy to manage risk, by providing an additional income source that is less likely to deteriorate in the event of unemployment, fluctuating exchange rates, political unrest among others in the migrant-sending community.

It can therefore be deduced from the NELM that, migrants send remittances to their households back home since migration is a household's decision. These remittances are put to different uses to improve the well-being of the households left behind. The NELM suggests that remittances derived from migration plays a crucial role to improve the well-being of migrant households. According to King (2012:2) income earned by migrants can be sent back in the form of remittances. Remittances sent by migrants "can be used to hedge against other activities failing, to cover the basic costs of everyday life (food, clothing, children's education etc.), or to invest in some new project such as a house, land or small business". This study adopts the NELM. NELM is adopted because the variables embedded in its analysis are found insightful for the study.

2.3 Operationalisation/measurement of key variables

To any research, a critical starting point is the understanding and the operationalization of the variables to be applied in the study. Operationalization constitutes a valid measure of key concepts in the research question (Mouton, 1996:110). Based on the theories presented above

and available literature, a number of key variables have been identified at various levels of measurement to allow for the analysis of the problem. As the study investigate the internal migration, remittances and welfare impacts, a main variable of interest remittances. As such, remittance is the independent variable whilst welfare impacts serves as the dependent variable.

2.3.1 Migration

The phenomenon of migration is one of the oldest livelihood strategies employed by households and individuals. It may be defined as a change in the usual place of residence that entails the crossing of an administrative boundary. Migration can therefore be described as a major form of human mobility. It is therefore understandable that migration is highly prevalent in many countries, including Ghana. Two main forms of this phenomenon are internal migration and international migration. Internal migration refers to migration within the geographical boundaries of a country, whereas international migration is migration from one country to another.

The Ghana Statistical Service (GSS) defines a migrant as a person who has moved and stayed at his/her current place of residence for at least a year (GSS 2008). This definition has been found to have several drawbacks, the most serious of which is that it does not capture seasonal migrants, who tend to stay at their places of residence for less than a year (Awumbila *et al*, 2014). To overcome this problem and allow for the capturing of both seasonal and permanent migrants, Awumbila *et al*. (2014:8) definition of migrant as “someone who has moved and settled in an area for at least six months” will be used in this study. The choice of the definition is premised on the assumption that it will “provide adequate timeframe to assess migrants’ well-being at their place of residence” (ibid: 8)

2.3.2 Remittances

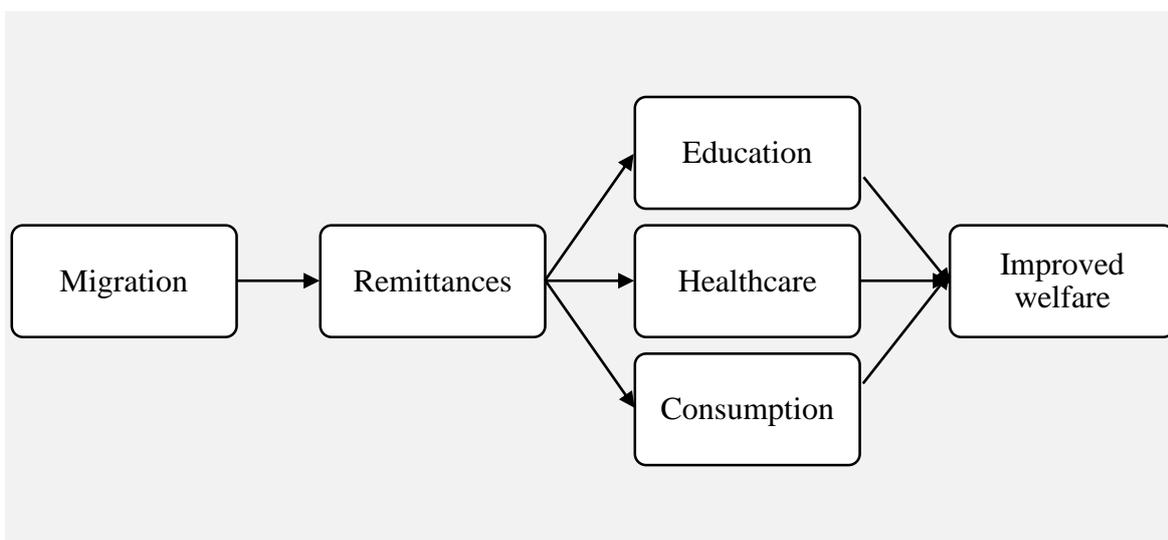
Remittances remain an important source of income for households especially in developing countries. Remittances remain the most stable source of income to the households as they are least influenced by economic downturn. In the literature, remittances are variously defined. Whilst analytical studies define remittances as the sum of selected balance of payments flows, other studies use sum of workers’ remittances and compensation of employees (Harrison 2003; DFID 2003) as a proxy for remittances. According to Addison (2005), remittances are financial flows into households that do not require a *quid pro quo* in economic value. According to Tewolde (2005 cited in Oluwafemi, and Ayandibu, 2014:312) “remittances are financial and

non-financial materials that migrants receive while working overseas and sent back to their households in their countries of origin”. Based on the definitions above, the study adopts Tewolde’s definition of remittances thereby operationalized remittances as transfers of financial and non-financial materials sent or brought by migrants to their households left behind.

2.3.4 Welfare

The NELM hypothesize that migrants’ remittances foster long-term household welfare in the community of origin by enabling constrained households to take advantage of previously inaccessible opportunities (Stark, 1991; Rozelle *et al.*, 1999; Taylor and Lopez-Feldman, 2010). Thus remittances improve migrant household’s welfare. In this study, welfare is defined based on individual’s subjective well-being, that is, the condition of faring or doing well (Sumner, 1996). By this, welfare impacts on remittances will be measured by the subjective well-being of migrant households on the impacts of remittances. Thus, household’s subjective well-being of remittance impacts will be analyzed by finding out whether they have improved access to education, health and consumption (food) after the migration of a household member. When a household responds that based on the remittances they receive, they have an improved access to either education, health or consumption (food), then remittances has positive impacts on households and vice versa. The following figure shows the proposed model for testing the aforementioned relationship.

Figure 1: Hypothetical model: the relationship between migration, remittances and welfare.

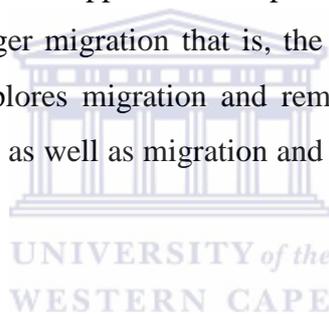


Source: Author’s own compilation

From the above, it is assumed that migrants' remittances sent to their households members left behind are used in the area of education, thus taking care of educational needs of their wards, seeking/paying for healthcare and also used for consumption purposes particularly to purchase food. It is assumed that when remittances are used for these purposes, it will result in an improved wellbeing.

2.4 Overview of Existing Literature on Internal Migration, Remittances and Welfare Impacts

There is a great deal of literature on migration and remittance in both developed and developing countries. However, literature on the field of internal migration on welfare impacts is limited and systematic and empirical analyses are rarely found in literature. As such, the literature provided here is not comprehensive, rather, prominent contributions made in this area of knowledge with empirical evidence to support. The chapter starts by empirically examining the various factors that leads or trigger migration that is, the determinants of the propensity to migrate. The chapter further explores migration and remittances from international, intra-regional and internal perspectives as well as migration and welfare impacts. The chapter ends with concluding remarks.



2.4.1 Determinants of the propensity to migrate (Push-Pull factors of migration)

Classical migration theories portray migrants as rational economic agents moving to areas which maximize their incomes and overall well-being (Harris and Todaro, 1970). The economic theories on migration stipulates that the most important drivers of migration flows especially from a less wealthy region to a more wealthy one are wage differentials, economic disparities, and unemployment differentials (see for example Hannan, 1970; Todaro, 1969 and Harris and Todaro, 1970). Others maintain that migration potential and migration decisions are dependent on pull and push factors. The push factors include the unbearable or threatening conditions in the originating place whereas the pull factors (incentives in the destination communities) play an important role (Ravenstein, 1876, 1885). These incentives may represent better employment opportunities, easier access to social services and favourable political or cultural environment. These factors represent a very complex set of inter-relationships that determines the propensity to migrate. As such, individual's motives or reasons for migrating require explanation.

Studies have revealed that migration is often encouraged as a poverty reduction strategy because of the remittances involved. Lack of employment opportunities and social amenities in the originating communities, dehumanizing socio-cultural practices in some communities (genital cutting, early marriage, widowhood rites), and ethnic conflicts contributed to the north-south migratory stream in Ghana (Nabila, 1975; Anarfi *et al*, 2003, Anarfi & Kwankye, 2005; Awumbila *et al.*, 2008). Similarly, Ewusi (1986 cited in Anarfi and Kwankye, 2003) explained that, depressed social conditions at the place of origin also “push” people to migrate other than economic factors. However, their choices of destination are always based on the economic opportunities available. Alternatively, the social conditions prevailing at their place of origin act as the main “push factor” while the economic opportunities available in a particular town act as the “pull factor” attracting migrants to that locality (Johnson 1974 cited in Anarfi and Kwankye, 2003:16). According to Anarfi and Kwankye (2003), internal migration and urbanisation in Ghana is as a result of economic reasons which makes people migrate from their previous locations (place of origin) to their destination.

The macro-economic environment in Ghana is also found to be a determining factor of incidence of migration in Ghana (Anarfi and Kwankye, 2003). The increasing population growth rate in Ghana within the last three decades which has increased the supply of labour puts a lot of pressure on the available lands which eventually leads to the high incidence of migration particularly in the rural areas. Also, bias policy that favours the urban areas at the expense of the rural areas, the terms of trade turned against agriculture and the rural areas, contributes to wide rural-urban income differentials. These policies suppressed farm prices and rural incomes, encouraging a shift of labour or a “push” out of agricultural production and a subsequent increase in rural-urban migration (Ibid). Social networks have been found to be key determinant in the probability of migration and consistently is the most important single factor influencing future migration (Yaro *et al*, 2011; Richter and Taylor, 2007). Networks convey information and provide assistance to prospective migrants excluded from housing or employment in indigenous neighbourhoods, in obtaining gainful employment at the destination. Awumbila *et al*, (2014) found that migrants from northern Ghana, clustered at Nima and Old Fadama, rely on contacts in their social network to provide initial accommodation and assistance in finding a job. The new migrants however, end up living and working in areas with old migrants of the same origin or ethnicity as these contacts are usually made through origin or kin relations (Awumbila *et al*, 2014).

2.4.2 Migration and remittances

Though difficult to estimate as large amount of remittances are channeled informally, migrant remittances represent the largest positive impacts of migration on migrant's sending communities (Taylor, 1997:67). Micro-level studies indicate that informal transfer of remittances are substantial. However, empirical evidence of the impact of remittance on poverty seems inconclusive. Although some studies have argued that remittances are used for consumption expenditure (Adams, 2005; Quartey, 2006), evidence from other studies suggest that remittances are used for human capital building (Adams, 2006; World Bank, 2013). Also, remittances flows are crucial for both migrants and the stayer as research has indicated, remittance flow are "part of familial inter temporal contracts between the migrant and the remittance receivers (see many references in Guzman *et al*, 2007:126). This assertion is in line with the NELM theory that postulates that migration is a decision taken by both the migrant and the household and that migrant remittances are sent to families left behind.

Studies have found that migrants have different preferences to which remittances are put to use. In Mexico, de La Cruz's (1995) study found that the remittances of male migrants, are geared towards personal investments in land, housing, agricultural production, and cattle. This is because the male migrants intend to return to Mexico to live permanently. On their female counterpart, investments are more targeted to support education and business opportunities in the origin households rather than personal educational and business investments to facilitate a future return. In a similar study, the International Organization for Migration (IOM, 2007), finds that a substantial number of women in Moldova remit funds to pay for education, health, furniture, and loans whereas male migrants prefer to direct their remittances to investment in housing, cars, and consumer durables (IOM 2007). In sum, "female remitters function as insurers for the receiving families and prefer their remittances to be spent on education and health, while male remitters tend to prefer investments in housing and other assets" (Guzman *et al*, 2007:127).

Studies in Mali have shown that remittances are used to cover basic food and cash needs and for paying irrigation in agriculture (Findley and Sow, 1993). Households receiving remittances in Ethiopia and Sri Lanka invest heavily in child education than non-remittance receiving households (Seife and Susan 2005). A cross-country comparison of six sub-Saharan African nations shows a strong and positive correlation between the average number of household

members with a secondary education and receipt of international remittances from outside the continent (World Bank, 2013).

Investigating the impact of remittances on household expenditure behaviour in Senegal, Randazzo and Pirancha (2014) found productive use of remittances among those receiving international remittances. The study found that those receiving international remittances spend on average less on food and more on durables goods, education and investments; signalling a productive use of remittances. The study however found that the impact of remittances disappears when the marginal spending behaviour is considered, i.e., households do not show a different consumption pattern with respect to their remittance status. Though their study did not support the view of remittances as a valve for the development, it however does not mean that migrants' transfers cannot be used in a productive way (ibid, 22). The study therefore admonished for "better quality of information and an environment (or institutions and local governments)" to stimulate investment which could result in a better use of transfers (ibid: 22).

Using developmentalist, structuralist and pluralist views on remittances to examine the impact of remittances on economic growth in four selected West African countries: Cameroon, Cape Verde, Nigeria and Senegal, Adarkwa, (2015) found that inflow of remittances to Senegal and Nigeria impact positively on these countries' gross domestic product, and negatively on Cape Verde and Cameroon. The studies further found that Cameroon benefitted the least from remittances and Nigeria benefitted the most within the period. Adarkwa therefore concludes that remittance inflows need to be invested in productive sectors in these countries in order to establish the full benefits accrued from remittances. Also, using data from 1980 to 2013 to analyze the determinants of remittances to Nigeria, Laniran and Adeniyi (2015) found that migrants portfolio options rather than altruism determines remittance receipts in Nigeria and they respond positively to differentials in exchange rate, deposit rate and interest rate. Thus, they found remittance flows to Nigeria as pro-cyclical in nature rather than countercyclical but recommended robust analysis of data in future to provide better insight determinants of remittances in Nigeria.

In Ghana, remittances are spent on household consumption, education, debt repayment, financing of projects and investment in small-businesses (Quartey and Blankson, 2004). Both Quartey (2006) and Owiafe (2008) respective studies on remittances and household welfare in Ghana found that remittances flow are counter-cyclical in nature; in that they increase in times

of economic distress and work as a consumption smoothing mechanism and an informal stabilization fund.

Analysing remittance use, Guzman *et al.* (2007) using GLSS 4 found different expenditure patterns for female-headed households receiving remittances (both internal and international) Ghana. The female-headed households receiving remittances from within Ghana have larger expenditure shares for health and education, while those receiving remittances from abroad have higher expenditure shares for health, spend significantly less on food and more on consumer and durable goods, housing, and other goods. The study further shows that households with female remitters in Ghana devote a relatively lower share of their budget to food expenditure and a relatively higher share to health and other goods compared to households with male remitters.

2.4.3 Migration and Welfare Impacts

The world over, migration is increasingly recognised to enhance the wellbeing of migrants and their households. As a result, migration has featured prominently as a livelihood strategy adopted by many people to tap into welfare advantages. Whether the decision to migrate is made at the individual or household level, usually the motivation to migrate is to improve one's well-being (de Haan 1999). As argued, migrants move from one place to the other if there is an expected net gain to lifetime utility from doing so (Andrews, Clark and Whittaker, 2008:2).

Balbo and Marconi (2005) explain that as result of increasing economic and social inequalities, migrating is becoming an integral component of family and community strategies to improve the living conditions of those who migrate as well as of those who remain. According to Awumbila *et al.* (2014) parents encouraged the migration of their sons and daughters to the cities in order to enhance the financial situation of the family at the origin through remittances. In this way, it can be said that the young migrants serve as insurers for their households (Siddiqui, 2012). Internal remittances received play a very crucial role in improving welfare and reducing poverty in Ghana (Castaldo *et al.*, 2012). Kwankye and Anarfi (2011) also explain that the remittances sent home by migrants can help minimise the effects of economic shocks on household welfare.

However, studies on internal migration are mixed in terms of welfare impacts in Ghana. For example, Beals *et al.* (1976) and Caldwell (1968), found a negative effect of origin locality's

income on rural urban migration but a positive effect of a household's own income on the probability to migrate (see many references in Ackah and Medvedev, 2010). Litchfield and Waddington (2003) also using GLSS rounds 3 and 4 examined the welfare outcomes of the migrants in Ghana using welfare indicators such as household consumption expenditure, poverty status, and school enrolment of children. Multivariate analysis provided mixed results: migrant households have statistically significantly higher standard of living than non-migrant household consumption expenditure. However, in terms of non-monetary welfare indicators the difference was not statistically significant. These early studies using census data did not cover all likely pathways for impacts and also ignored some possible sources of bias. By controlling for selectivity bias, Boakye-Yiadom (2008:160) using data from the 1998/99 Ghana Living Standards Survey observed that rural-to-urban migration is generally very rewarding for in-migrants. According to the study, migrating to urban localities, rural-to-urban in-migrants reaped a proportionate welfare gain of 97.9 percent on average thereby enhancing considerably, the welfare of in-migrants (Boakye-Yiadom, 2008:161). In another study, Ackah and Medvedev (2010) found that internal migration turns out to only be beneficial for a subset of Ghanaian households who send migrants to urban other than the rural areas. Despite this, the study however found evidence that households with migrants tend to be better off than similar households without migrants. Ackah and Medvedev's (2010) study relied mostly on quantitative data without examining the subjective assessment of the migrants themselves. This study overcomes this shortfall by allowing for subjective assessment of the migrants themselves.

In a more recent study by Awumbila *et al.* (2014) on urban slums in Accra, the study found that migrants on average gained economically from migration through asset ownership (fridge, mobile phones, etc) than they would have gained if they had not migrated. The study further found more than adequate or adequate financial situation for over 75 percent of migrants as compared to their financial status before migration. This improvement has been attributed to finding new or better jobs in Accra (56.9 per cent) and starting new business (17.2 percent). Majority of migrants admitted improvement in their overall quality of life after moving to Accra

2.5 Conclusion

The above chapter first provided an in-depth understanding of the Push-Pull theory and the New Economics of Labour of Migration Theories, tracing their main essences and practical applications. It has further explored their relationship with migration, remittance and welfare effect, critical for analysis of the data. Migration, Remittances and Welfare have all been conceptualized providing clear understanding of the subject matter and provides an empirical basis for the comparison of study findings.

The literature above has given a broader overview has espoused on the determinants of the propensity to migrate, migration and remittances as well as migration and welfare impacts. It is evident from the above that various factors trigger migration across the globe and within Ghana. Also, migration decision is taken by both the individual and his/her immediate families. Again, migration results in the transfer of both financial and non-financial from migrants to their households left behind. These remittances received from migrant's plays a significant role in the lives of migrant's households and subsequent well-being. Despite the strands of literature investigating the welfare impacts of migrants, there are still some gaps that need to be filled in terms of the remittances received and welfare impacts of the migrants' households (Quartey, 2006). In the studies done so far, the data used are often not very suitable. As Ackah and Medvedev (2010) point out in their studies, the data used are national data provided by the statistical service department. A major limitation of these data is the fact that they often fail to provide information on households' subjective view of their welfare gains/losses. This study therefore tried to overcome this anomaly through the use of qualitative and quantitative research methods to get the subjective views of migration impacts on households. In the chapters that follow, the researcher presents the study area as well as the methodology employed for data collection.

CHAPTER THREE

3. Research design and Methodology

This chapter explains the research methodology applied for the study; outlining techniques used in collecting field data for the study and the operationalization of key variables. Both qualitative and quantitative methods were adopted in data collection. The chapter begins with research design.

3.1 Research Design

Research design gives an idea on the strategy to be employed for scientific enquiry. According to Babbie (2011: 74), research design is a “plan or the blueprint” on how research will be conducted. It provides a point of departure for the study of phenomena and focuses on the kind of evidence that is needed to address it. The research design in this context provides the framework for the research methodology, tools for data collection and the process of data analysis.

3.2 Research methodology

Babbie (2011: 75) explains that research methodology gives an idea or focuses on the research process, the tools and the procedures to be used. In the arena of social science, qualitative and quantitative research methods are known which has its merits and demerits. Qualitative approach studies people in their natural state and interpret the meanings attached to them. This helps the researcher to “develop a level of detail about individual or place and to be highly involved in the actual experiences of the participants” (Creswell, 2003:181). Quantitative approach, on the other hand “relies on measurements to compare and analyse different variables” to allow for trend and relational analysis (Bless, Higson-Smith & Kagee, 2009: 43). To this end, this study utilised a mixed approach, that is, the combination of the quantitative and qualitative methodologies to guide the research process. This was done by conducting in-depth interviews with stakeholders, and carrying out a questionnaire survey on migrant households in Dormaa Municipality

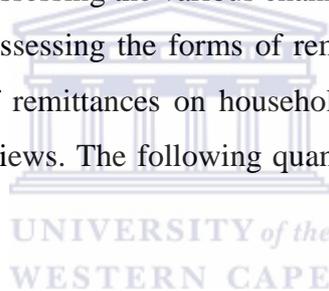
3.3 Sampling techniques

The study predominantly targeted migrant households in the study area. According to the Dormaa Municipal Assembly (2013), the municipality is a migrant community with at least a

migrant in each household. In all, 202 households were interviewed. The decision to settle on 202 households is as a result of the “constraints of time and the cost and the need for precision” (Bryman & Bell, 2007: 197). Thus, time constraints and limited resources informed the decision to choose the above sample size for the study. The study adopted a two-staged stratified sampling technique. At the first stage, a screener survey was used to select households with migrants and household without migrants. In all, 358 households were screened. At the second stage, a random sampling technique was used to select 202 households that constituted the main respondents for the survey.

3.4 Data collection

With the objective of empirically investigating migration, remittances and welfare, the research utilised both primary and secondary data. As such, the data collection mainly focused on the following major themes (i) the socio-economic characteristics of the study area and the respondents, (ii) identifying and assessing the various channels through which remittances are channeled (iii), identifying and assessing the forms of remittances sent (iv) identifying and assessing the welfare impacts of remittances on households. The primary data focused on questionnaire and in-depth interviews. The following quantitative and qualitative tools were used for data collection.



3.4.1 Questionnaire administration

Dawson (2010) indicated that questionnaires are useful tools for collecting data for statistical purposes. Some of the objectives of the research demanded a quantitative research approach hence the decision to collect data through a survey with the use of questionnaire. In this study, 202 self-administered open- and close-ended questionnaires were used to gather information on the factors determining migration, forms of remittance flow and use, the various channels used to send/receive remittances in Ghana from households with migrants and the welfare impacts on households. To collect information on the factors determining migration, the interviewer asks household representative to indicate from possible answers what was the most important reason for migrant’s most recent migration, who was involved in decision making to migrate, whether migrants had contact person prior to migrating as well as the means of finance. The respondents were also asked about the channels through which they receive remittances from, the amount of money received from migrants for the last 12 months. Household representatives were also asked to indicate 3 main uses of household remittances

on a scale of 20 items. The respondents were also asked to indicate non-financial remittances that the household receives from the household member who was away. Regarding remittance use and welfare impacts, the respondents were asked to describe their ability to afford to pay for *health services*, ability to afford to buy *food* in your household and ability to afford to pay for *education* on a rating scale of 5 (a) much better (b) better (c) neither better nor worse (d) worse and (e) much worse.

3.4.2 In-depth Interviews

According to Rubin & Rubin (cited in Babbie and Mouton, 2008:289), qualitative interviewing is said to be "...flexible, iterative and continuous rather than being prepared in advanced or locked in stone". In other words, in-depth interviews, a qualitative research method helps to explore or gain deeper understanding from a respondent's point of view. A total of 10 individuals were selected from migrants' households to be interviewed to get deeper understanding of issues covering household's impacts. The in-depth interviews focused on understanding migration processes and factors determining migration, migration, remittances and welfare impacts on migrants' households. Key informant interviews were held with household's heads views on determinants of migration in the community and welfare impacts on the households. The in-depth interviews provided an opportunity to record and document responses coupled with intense probing for deeper meaning and understanding of the impacts of migrants remittances on household's welfare.

3.4.3 Secondary Sources

The secondary data sources entails reviewing of relevant literature such as journals, publications, articles, books, internet sources, student thesis etc as well as relevant documentations from the Dormaa Municipal Assembly in Brong Ahafo Region. These materials supplemented the primary data to enrich the thesis.

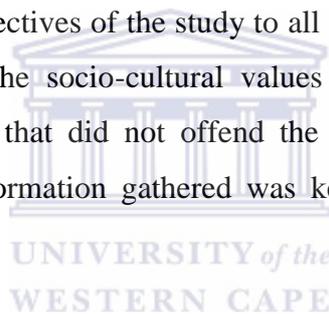
3.5 Data analysis

The data analysis is about reducing the size of the data to a manageable proportion and by identifying different patterns and themes within the data (Majesky, 2008). The quantitative data was analysed using STATA. In the descriptive analysis, graphs, charts, frequencies distribution tables and cross-tabulation tables were applied in the analysis. Also, a statistical tests, chi-

square test was used to ascertain the degree of association. The Chi-square test was used to measure the significance of the relationships between nominal variables and ordinal variables. Lastly, the qualitative data was recorded electronically, transcribed and uploaded on to NVIVO for analysis.

3.6 Ethics statement

This study was conducted in accordance with the ethical research standards of the University of the Western Cape. As such, the study only commenced after the research proposal was duly approved by the University of the Western Cape Senate, the Arts Faculty board and the Institute for Social Development. Permission was also sort from the Dormaa Municipal Assembly and the traditional authority. Participation in the study was purely voluntary with no form of coercion used against the respondents. At all stages of data collection, the researcher explained and clarified the purpose and objectives of the study to all who participated in the study. The researcher took cognisance of the socio-cultural values of the study area and therefore conducted himself in a manner that did not offend the socio-cultural sensibilities of the respondents. Finally, all the information gathered was kept confidential and used for the intended purposes only.



3.7 The Case Study Area

3.7.1 Introduction

This section gives an overview of the case study area Dormaa Municipality of the Brong Ahafo Region. The section begins with the location of the Municipality in order to situate it in regional and national contexts. It also explores the topography and drainage pattern as well as the climatic and vegetative cover of the Municipality. The population size and growth rate as well as the migration pattern, an important determinant of population growth are further analyzed in this. The chapter ends with a conclusion.

3.7.2 A brief Description of the Study Area

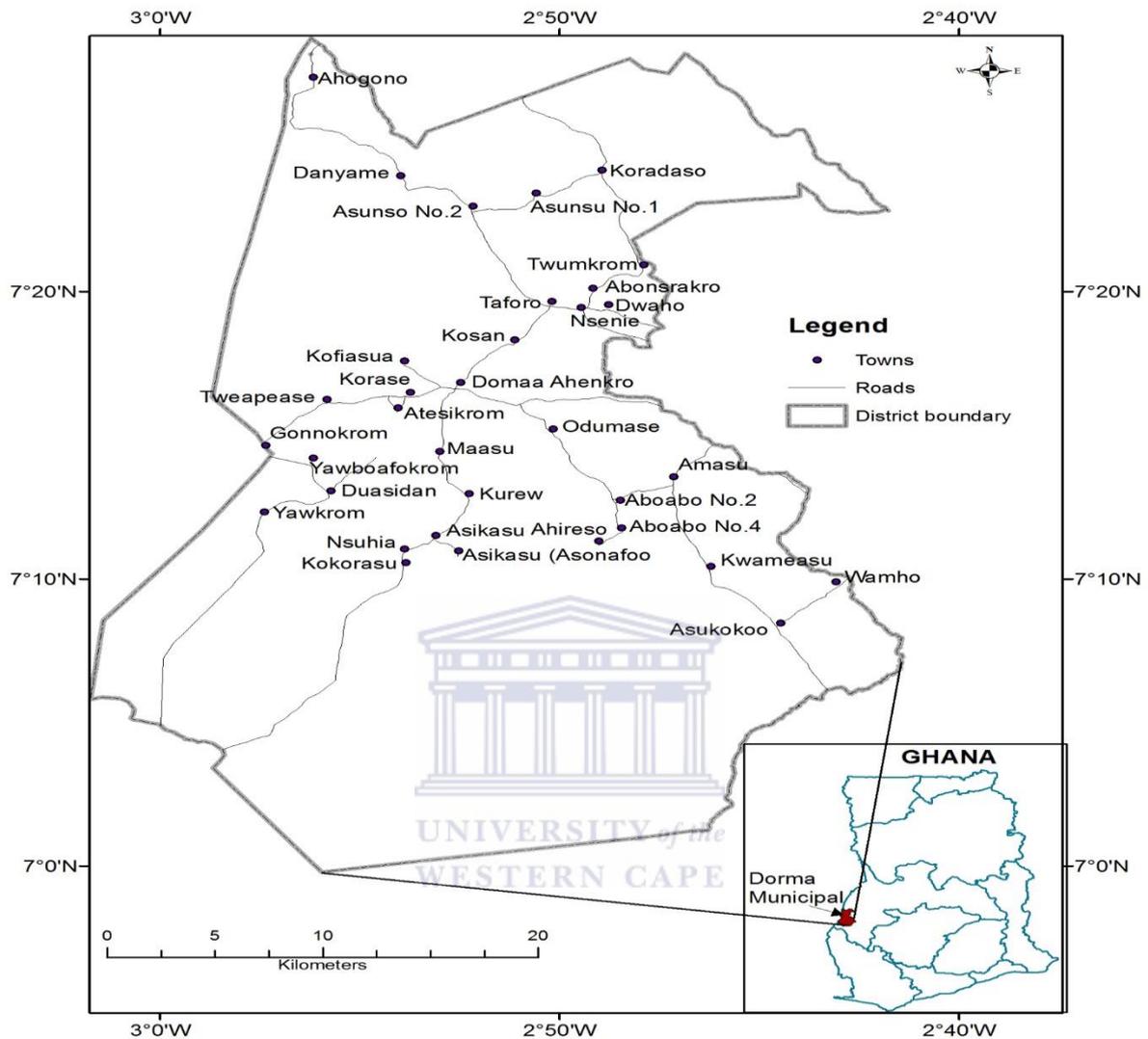
3.7.3 Location of Dormaa Municipality

Geographically, the Dormaa municipality is located at the western part of the Brong Ahafo Region. It lies within longitudes 3° West and 3° 30' West and latitudes 7° North and 7° 30' North. It is bound to the north by the Jaman South district and Berekum municipal, to the east by the Sunyani municipal, to the south and southeast by Asunafo and Asutifi districts respectively, to the south –west by western region and in the west and north-west by La Cote d'Ivoire. The municipal capital, Dormaa Ahenkro is located about 80 kilometers west of the Brong Ahafo Regional, Sunyani. The municipality has a total land area of 917 square kilometers, which is about 3.1 percent of the total land area of Brong Ahafo Region and about 0.52 percent of that of the country. It has 296 settlements, one traditional authority. The section below discusses internal migration patterns in Ghana.

3.7.4 Topography and Drainage

According to the Dormaa Municipal Assembly (DMA, 2013), the municipality's topography is generally undulating and rises between 180 metres and 375 metres above sea level. The high range can be found near Asunsu in the north-western part of the municipality most of which is occupied by the Pamu-Berekum Forest Reserve. The highest point is a little over 375 metres above sea level. The medium range rises gradually between 240 metres and 300 metres above sea level. This range stretches from the northwest to the northeast. The lowland range occupies the southern part of the municipality. The general height is between 180 metres and 240 metres above sea level.

Figure 2: Map of Dormaa Municipality



Source: Centre for Remote Sensing and Geographical Information System, Legon

The report further indicates that the drainage pattern of Dormaa municipality is basically dendritic and flows in the north-south direction. Most of the rivers have catchment areas within the municipality around the high range near Asunso with only a few taking their sources from the Jaman district and Berekum municipal. The area is well drained as evidenced by the dense network of rivers spread out over the municipality. The rivers are mostly perennial due to the double maxima rainfall, which is experienced in the area. Notable among them are the Bia, Nkasapim and Pamu rivers.

3.7.5 Climate and Vegetation

Dormaa municipality is located within the wet semi-equatorial climate region with a double maxima rainfall regime (DMA, 2013). The mean annual rainfall is between 125cm and 175cm. The first rainy season starts from May to June; with the heaviest rainfall occurring in June while the second rainy season is from September to October. The dry seasons are quite pronounced with the main season beginning around the latter part of November and ending in February. According to the DMA (2013), it is often accompanied by relative humidity of 75 – 80 percent during the two rainy seasons and 70 – 72 percent during the rest of the year. The highest mean temperature of the municipality is about 30°C and occurs between March and April and the lowest about 26.1°C in August. The major vegetation types are the unused forest, broken forest, grassland and extensively cultivable forestland and forest reserves. The municipality abounds in a number of natural resources, which serve as a good potential for development. Some of these are being exploited whilst others remain unexploited. These resources include gold deposits, clay deposits, forests and water bodies (DMA, 2013).

3.7.6 Population Size and Growth Rate

The 2010 Population and Housing Census put the population of the municipality at 112,111 representing 4.9 percent of the region's total population (GSS, 2014). According to the report, males comprising 52,589 constitute (47.8%) and females numbering 58,522 represent (52.2%) of the total population. Thus, the Municipality has majority of its population being females. About sixty percent (61.0%) of the population reside in rural localities. The 2010 Population and Housing Census further reveals that the district has a sex ratio (number of males per 100 females) of 91.6. Thus, for every 100 females, there are about 92 males which compares to that of the region with its sex ratio at 98.2. This means the number of males to women at the regional level is higher than that of the Municipal (GSS, 2014:17). The youth (population less than 15 years) in the municipality account for 37.5 percent of the population. This results in a broad base population pyramid which tapers off with a small number of elderly persons (population aged 60 years and older) accounting for 5.3 percent. The total age dependency ratio (dependent population to population in the working age) for the municipality is 75.2. This means that “every 100 persons within the economically active population ages (15-64 years) have about 75 persons (under age 15 and over age 64) to take care of” (GSS, 2014:18). The age dependency ratio for males is higher (76.3) than that of females (71.3) (Dormaa Municipal Assembly, 2013).

3.7.7 Occupational Distribution

Agriculture is the predominant occupation in the municipality and employs about, 62 percent of the active labour force (Dormaa Municipal Assembly, 2013). Services employ 18.4% of the municipality active labour force whilst industry and commerce absorbs 8.6 and 11.0 percent respectively (DMA, 2013). There has been increased in service, industry and commerce as a result of the improvement of surface accessibility from Berekum to Dormaa Ahenkro and the increasing volume of trade in the six major market centres in the municipality namely Dormaa Ahenkro, Nkrankwanta, Kofibadukrom and Amasu. This has reduced the over-reliance on agriculture as the main occupation in the municipality. Other small small-scale industries like cassava processing, carpentry, brick and tile and palm oil extraction also provides job opportunities for the growing population in the area (Dormaa Municipal Assembly, 2013). This implies that the municipality is gradually moving away from over dependence on agriculture as the municipality develops.

3.7.8 Migration in Dormaa Municipality

Along with fertility and mortality, migration is a component of population change (GSS, 2014) According DMA, (2013) there are at least a member or two who have migrated in every household who have migrated. A study conducted by assembly indicated that about 30.6 percent of the migrants from the municipality, according to their families have no intention of returning whilst 69.4 percent intend to return. Motivation for migration according to DMA (2013:15) includes the following reasons; employment - 68%, to learn a trade - 9%, for education - 19% and for adventure - 4%.

According to the DMA (2013) report, employment is the major reason why people migrate in Dormaa Municipality. The report indicates that destination for majority of the migrants include Overseas, Accra, Kumasi, Sunyani and the cocoa growing areas of Sefwi. Others also migrate to learn a trade through apprenticeship. Education also moves people out of the municipality. This is due to the fact most households prefer the “so called” better endowed schools for their wards and therefore send them out to Cape Coast, Accra and Kumasi, where most of these schools are situated (ibid). Migration to the Dormaa municipality is very small and forms only about 17.4 percent of migrants (ibid).

3.8 Limitations of the study

The study encountered some limitations. The study may suffer from attribution bias regarding the selection of the respondents for the survey. Only households with migrants were considered for the survey. As such, impacts of welfare on household without migrants were not captured to allow for proper comparisons.

Also some indicators selected for analysis are subject to criticism. They may only give partial information about their measurement. For example, variables such as education and healthcare were used to collect information about welfare impacts on these services. However, welfare impacts can only be measured where there is access to these services. Also, access to these services does not measure the quality of that service. For instance having good access to education is not enough if the educational sector is devoid of teachers which could also impact negatively on the welfare of migrant households.

It must be acknowledged again that, there were no indicators to capture the percentage of the remittances received by households. However, this problem was overcome through qualitative means.

Language was also a barrier since the community was predominantly “bono twi” speaking. The questionnaire was however prepared in English but the fieldworkers were versed in both English and Twi and assisted in translating and guiding through the survey. The limitation here is that some of the fieldworkers may not be able to translate the questionnaire well for some of the respondents which may result in different answers. The entire questionnaire for the survey was however pre-tested before it was administered to the respondents.

Finally, the research is restricted to a specific case study area, Dormaa Municipality hence the research in this area may suffer from external validity and cannot be generalised for Internal Migration, Remittances and Welfare Impacts in the entire country. There is also the high tendency that some of the respondents might have responded in a socially desirable way which can tend to bias the findings.

ⁱ The people who speak bono twi are part of the Akan speaking people which is the major ethnic group in Ghana.

CHAPTER FOUR

4. Examining Internal Migration, Remittances and Welfare Impacts in Dormaa Municipality of Ghana

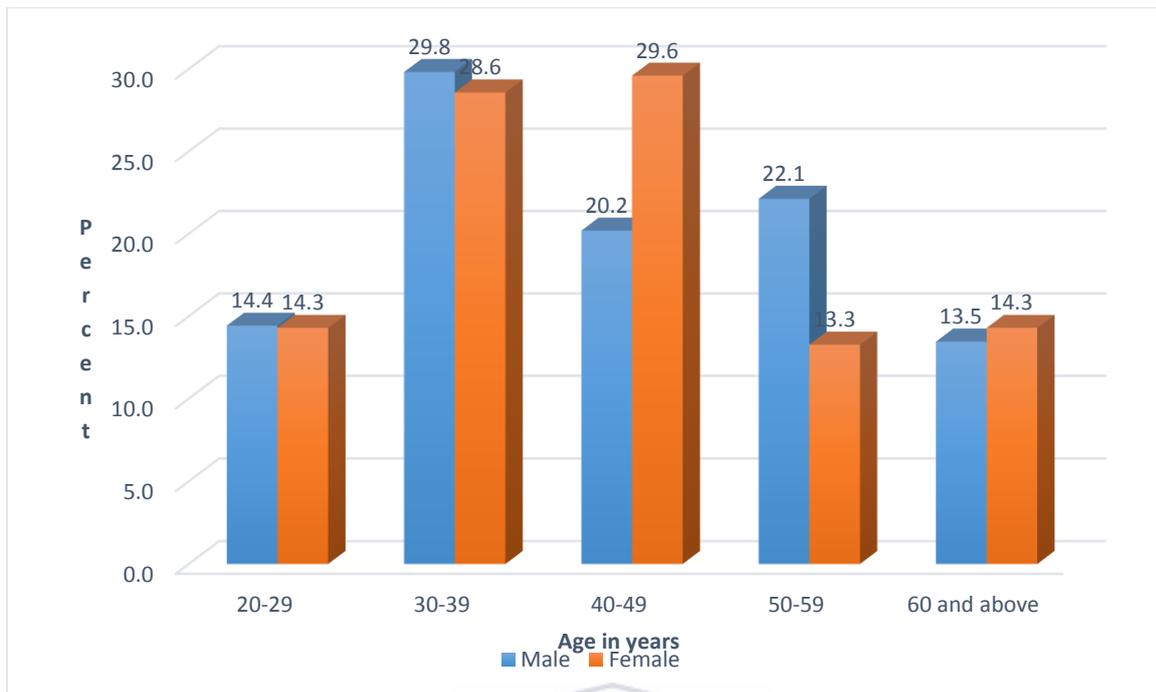
4.1. Introduction

This chapter mainly presents an analysis of the data collected and a detailed discussion of the empirical findings stemming from the study. It acts on the research questions as presented in the first chapter of this study and the socio-demographic characteristics of the sample population. Therefore, it espouses the various determining factors of out-migration in Dormaa Municipality, empirically explores the various forms of remittance flows among migrants households, patterns of remittance flow, remittance use among migrant households, explores impacts of remittance welfare among migrants households using both quantitative and qualitative analysis. The chapter ends with a conclusion.

4.2. Demographic Characteristics of Respondents

This section provides information on the gender, age, marital status and the educational level of respondents of the migrant households. The issue of gender was considered important in the survey to indicate the extent to which the population is represented in the survey (Yeboah, 2013). In all, 202 migrant households were interviewed in the Dormaa Municipality in the Brong Ahafo Region of Ghana. As shown in figure 3 below, as expected male respondents dominated those interviewed constituting 51.5% of the people interviewed. The mean age of the respondents was 44.1 years with a standard deviation of 12.6. The mean age for the male respondents was slightly higher than that of the female respondents; 44.5 years and 43.7 years with standard deviations of 12.9 and 12.2 respectively. The youngest person interviewed was 23 years whereas the oldest was 73 years. People aged between 30-39 years (29.2%) and 40-49 years (24.8%) dominated the survey respondents. However, the 40-49 years age category had a higher proportion of female respondents (29.6%) than male respondents (20.2).

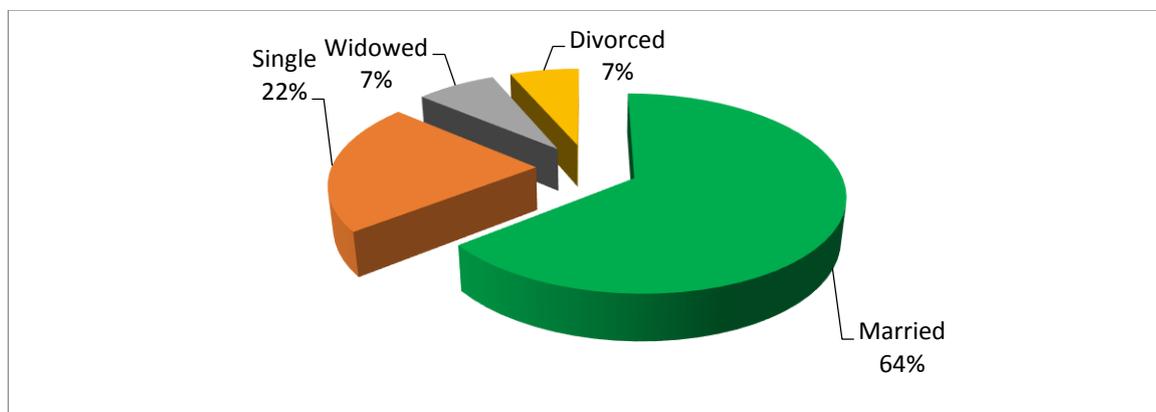
Figure: 3 Distribution of age of respondents by gender



Source: Fieldwork, May 2015

Another significant pattern found was that most of the respondents were married (64.4%) compared to singles of 21.8% (see figure 4 below). A lot more female respondents were married than male respondents (71.4% and 57.7% respectively). On the other hand, male respondents who were single or widowed were more than female respondents (27.9%, 8.7%, and 6.1% respectively). However, these differences were not statistically significant as a Pearson's chi-square test resulted in a p-value of 0.126.

Figure: 4 Distribution of respondents' marital status



Source: Fieldwork, May 2015

As presented in table 1 below, about 6.9% of the people interviewed have never been to school whereas 2% were primary school leavers. A greater proportion of the respondents were Junior High School or Middle School graduates (39.6%) and it was followed by Senior High School or Ordinary Level Certificate leavers (33.2%). Also, a significant proportion of the respondents had received tertiary education (18.3%). Almost half of the male respondents were Junior High School or Middle School leavers (46.2%) compared to 32.7% of the female respondents. A greater proportion of the female respondents were Senior High School or O'Level leavers (36.7) compared to 29.8% of the male respondents.

Table 1: Level of education of respondents by gender

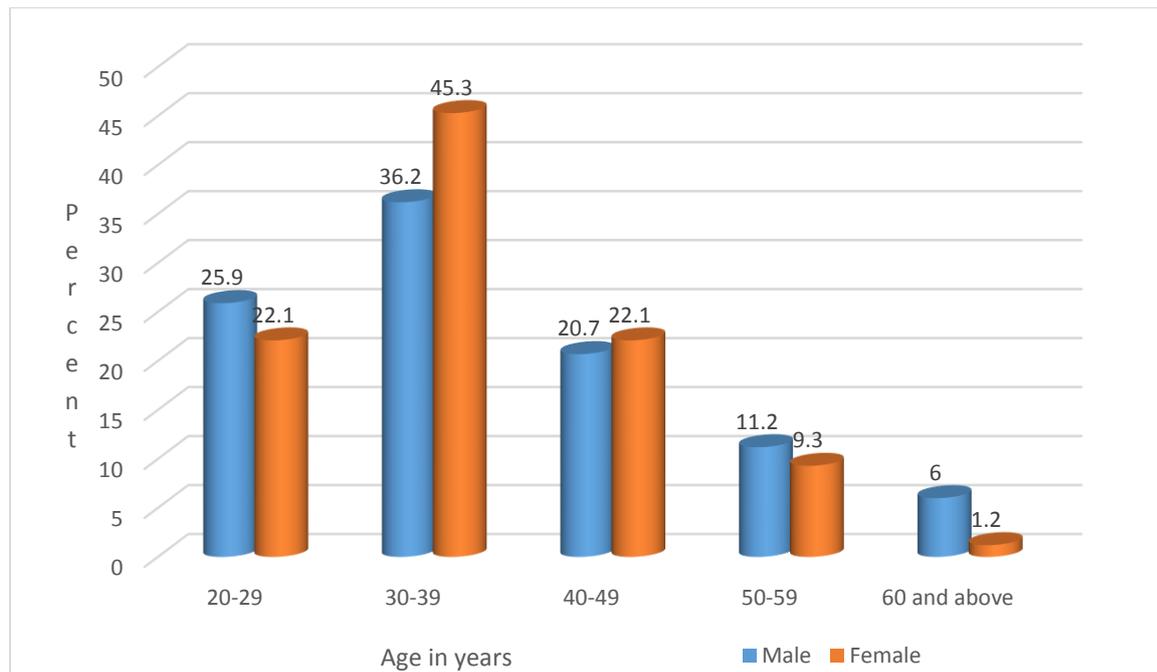
Level of Education	Male		Female		Overall	
	N	%	N	%	N	%
None	6	5.8	8	8.2	14	6.9
Primary	4	3.8	0	0	4	2
JHS / Middle School	48	46.2	32	32.7	80	39.6
SHS / O'Level	31	29.8	36	36.7	67	33.2
Tertiary	15	14.4	22	22.4	37	18.3
Total	104	100	98	100	202	100

Source: Fieldwork, May 2015

4.3 Information on Migrants

This section of the analysis presents information on former members of households who have moved away to other communities during the last 10 years and have been away for the last six months or are expected to be away for six months or more. The survey sought information on the relationship of migrants to the respondents. Males constituted about 57.4% of the migrants. Males dominated in migration in the community contradicts the national data which finds females as more dominant in internal migration in Ghana (GSS, 2014) but consistent with the general tendency for males to migrate more than females. As indicated in figure 5 below, the age category with the highest proportion of migrants was 30-39 years (40.1%), and then followed by 20-29 years (24.3%), 40-49 years (21.3%), and 50-59 years (10.4%). Nearly half of the female migrants were aged 30-39 years (45.3%) compared to 36.2% of the male migrants. On the other hand, for every one female migrant who was aged 60 years or more, there existed five male migrants in the same age category.

Figure 5: Distribution of age migrants by gender



Source: Fieldwork, May 2015

A greater proportion of the migrants were siblings to the respondents (43.1%), and then children (36.1%). Also, about 12.9% of the respondents reported on their spouses whilst 3.5% provided information on their parents. Married migrants dominated the survey (61.4%), followed by single migrants who have never married (31.2%), widowed (5.5%) and then divorced (2%). A lot more female migrants were married or divorced (62.8% and 2.3%) than their male counterparts (60.3% and 1.7%) respectively. On the other hand, the proportion of male migrants who were single (31.9%) or widowed (6%) outnumbered the female migrants (30.2% and 4.7% respectively). The findings that more of the respondents are relatives to the migrants can be attributed to the fact that in Ghana, more people migrate for family-related reasons which is consistent with the findings from Castaldo *et al.*, (2012) who found that reasons related to family issues as the major factors for migration in Ghana.

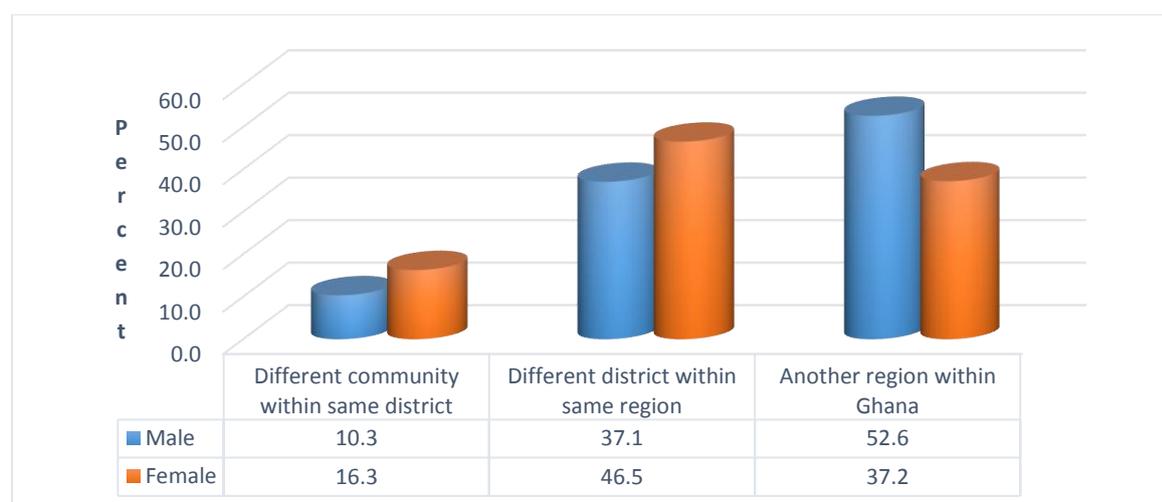
Information on whether migrants' children were living in respondents' household "kin-fostering" was also sought. In Ghana, the practice of "kin-fostering" – that is, the practice of children living under the care of relatives (other than their parents) for a prolonged period of time is a common means by which Ghana's rural dwellers migrate to the urban areas (Boakye-Yiadom, 2008:17). It is also a strategy with the hope that the migrant would subsequently send remittances to the household regularly (ibid). Consistent with Boakye-Yiadom (2008), the

study found the practising of “kin-fostering” as most of the migrants (77.2%) had their children living in respondents household. A slightly higher proportion of the male migrants (79.3%) had their children living with respondent than the female migrants (74.4%). Some migrants have as much as eight children living with migrants households. The average number of children of migrants who were being discussed that respondents lived within their households was 3. The respondents lived with a higher number of children of their male relatives who have migrated (3.2) compared to their female migrant relatives (2.9).

4.4 Migrant Destination Communities

Migrants are rational economic agents moving to areas which maximize their incomes and overall well-being (Harris and Todaro, 1970). According to DMA (2013), the main destination areas for out-migrants in the municipality are overseas, Accra, Kumasi, Sunyani and the cocoa growing areas of Sefwi. In order to know where these migrants move to other than overseas, the respondents were asked to indicate where their household members are. The respondents indicated that, their household members (migrants) have moved to other regions aside the Brong Ahafo Region within Ghana (46%), different district within the Brong Ahafo Region (41.1%) and other communities within the same district (12.9%). Over half of the male migrants had a migration destination outside their region of origin (52.6%) compared to 37.2% of the female migrants. The greatest proportion of the female migrants, on the other hand, moved to other districts within the same region (46.5%) compared to 37.1% of the male migrants (please see figure 6 below). The survey results also show that young migrants tend to move to other communities within the district than older migrants (20-29) years (28.6%), 30-39 years (9.9%), and 40-49 years (9.3%) whilst none of those aged 50 years and above migrated to a different community within the same district. However, older migrants moved to other districts within same region and other regions in Ghana.

Figure 6: Destination of migrants by gender



Source: Fieldwork, May 2015

Migrants are engaged in variety of activities in their destination areas particularly in the informal sector. Ratha *et al.* (2011) explain that most poor internal and international migrants move to the urban centres to work in the informal sector. In Ghana, Awumbila *et al.* (2014) found that migrants living in slum areas in Accra are involved in income generating activities which is highly gendered.

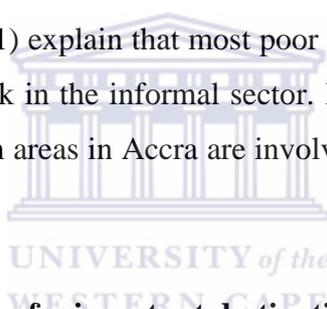


Table 2: Main economic activity of migrants at destination

Economic Activity	Male		Female		Overall	
	N	%	N	%	N	%
Paid labour	19	16.4	10	11.6	29	14.4
Service worker	13	11.2	12	14	25	12.4
Own business	18	15.5	6	7	24	11.9
Technician and professionals	13	11.2	10	11.6	23	11.4
Sales worker	16	13.8	7	8.1	23	11.4
Own farm worker	6	5.2	17	19.8	23	11.4
Domestic worker	8	6.9	15	17.4	23	11.4
Transport operator	16	13.8	3	3.5	19	9.4
Skilled construction worker	2	1.7	5	5.8	7	3.5
Manager	5	4.3	1	1.2	6	3
Total	116	100	86	100	202	100

Source: Fieldwork, May 2015

Thus, while women were mainly working as petty traders, food vendors, catering (chop bar) assistants, shop assistants, hair dressers, head portage (*Kayayei*) or plaiting hair, men were working as artisans, labourers in the construction sector, the operation of motor bikes as taxis (*okada*), and other trades (Awumbila *et al*, 2014:23). As shown in table 2 above and in consonance with Awumbila *et al*, (2014), this study found that in general, each of the migrants had an economic activity that he/she was performing and is gendered as well. Casual labourers formed a greater proportion of the male migrants whereas women working in own farm constituted a greater proportion of the female migrants. Whilst the second highest proportion of the men (15.5%) operated their own businesses, the women were engaged in domestic activities (17.4%) whilst at destination.

4.5 Factors Determining Migration

The economic theories on migration posit that, generally, migration (aside forced migration) is an economic phenomenon; that is wage differentials, economic disparities, and unemployment differentials (Hannan, 1970; Todaro, 1969 and Harris and Todaro, 1970). Others maintain that migration potential and migration decisions are dependent on pull and push factors. The rudimentary idea of the “push”-“pull” analysis is that “certain adverse factors (inherent in areas of origin) tend to “push” people away, whilst other favourable factors (associated with areas of destination) tend to “pull” potential migrants from their areas of origin to the destination regions” (Boakye-Yiadom, 2008:77). In this regard, unemployment, lack of infrastructure among others are deemed unfavourable to push local dwellers from their communities. On the other hand, incentives for moving to the destination areas may represent better employment opportunities, easier access to social services or adequate infrastructure (Boakye-Yiadom, 2008). The study findings show the relevance of push-pull factors in explaining migration. The survey results revealed that the main reason why people migrate is to seek work or better jobs (71.2%). That is, lack of jobs in the Dormaa municipality “pushed” majority of the migrants to other areas. This is consistent with other studies (Awumbila *et. al*, 2014, DMA, 2013, Twumasi-Ankrah, 1995) to explain the factors leading to out-migration. Every three out of four male migrants travelled to look for a new or better job compared to about 65.1% of their female counterparts. About 18.3% of the migrants also travelled as a result of job transfer whereas 10.4% travelled to further their education. Relatively, a lot more female migrants travelled as a result of a job transfer (22.1%) or to pursue higher education (12.8%) compared to their male counterparts (15.5% and 8.6% respectively). These findings show that the propensity to migrate in Dormaa Municipality, as in other developing countries, is as a result from the search for

perceived or real opportunities as a consequence of rural-urban inequality in wealth (Ajaero and Onokala, 2013).

4.5.1 Decision to migrate

Until recently, migration literature has traditionally treated migration as an individual decision which is motivated by mainly economic considerations. However, this unitary view has been consistently challenged. It is now assumed that the decision to migrate is a collective decision taken by the entire household (Boakye-Yiadom, 2008:78). Migration has become a livelihood mechanism for diversifying income and to insure the entire household (including the migrants) against risks and uncertainty (Awumbila *et al*, 2014; Ackah and Medvedev, 2010; Boakye-Yiadom, 2008). The study revealed that, the migrants themselves were the main people who made the decisions to migrate (55%). Respondents cite other people such as spouses (27.2%), parents and siblings (7.4% each), and guardians (3%) to have been involved in the migration decision making process lending support to the collective decision making within households. As expected, a lot more male migrants (57.8%) made decisions concerning their migration than the female migrants (51.2%). This may be explained by patriarchal norms in traditional Ghanaian societies that sees men as superior to women (Nukunya, 2003). On the other hand, husbands and parents influenced the migration decisions of female relatives (30.2% and 10.5%) than their male relatives (25% and 5.2%) respectively.

4.5.2 Migrants Social Networks

Social networks have been found to be a key determinant in the probability of migration and consistently are the most important single factor influencing future migration (Yaro *et al*, 2011; Richter and Taylor, 2007). Networks convey information and provide assistance to prospective migrants excluded from housing or employment in indigenous neighbourhoods, in obtaining gainful employment at the destination. According to Massey *et al*. (1993: 448), social network are set of interpersonal ties that link migrants, and non-migrants in both origin and destination areas through bonds of kinship, friendship, and shared community origin. They provide essential resources, thus social capital for members of the network. This social capital includes personal relationships, family and household patterns, friendship and community ties and mutual help in economic and social matters. It binds both migrants and non-migrants together in a complex web of social role and interpersonal relationships (Castle and Miller, 2009). Social capital can further be explained as the ability of actors to obtain assistances by virtue of

membership in the networks (Portes 1998:6). In a study conducted at Old Fadama and Nima in Accra, Awumbila *et al*, (2014) found that migrants from northern Ghana, clustered at Nima and Old Fadama, rely on contacts in their social network to provide initial accommodation and assistance in finding a job. The new migrants however, end up living and working in areas with old migrants of the same origin or ethnicity as these contacts are usually made through origin or kin relations (Awumbila *et al*, 2014).

The study found that most of the migrants (64.4%) had some connections or contacts at their most recent migration destination. Though men are generally known to be more adventurous and less vulnerable in a new environment than women and may migrate with or without contacts, the analysis revealed that a lot more male migrants (67.2%) compared to female migrants (60.5%) had contacts at the destination prior to migrating. Furthermore, most married migrants (67.7%) and single migrants (63.5%) had contacts at the destination prior to moving compared to 50% of divorced migrants and 36.4% of widowed migrants. More married migrants with contacts in the destination areas may be as a result of collective decision of the households for a partner to engage in migration. Networks used by the migrants were mainly distant relatives (30.7%), friends (30%), family members (28.5%), and agents (10.8%). These results lend support to the role played by migrant's social networks in migration processes (Boateng, 2012; Teye and Yebleh, 2014).

4.5.3 Sources of financing migration

With the increasing emergence of recruitment agencies in facilitating and placing migrants, migration has become more complex and costly. As a result of this, the cost of travelling to a destination and arranging for initial accommodation have been identified as key intervening obstacles that can prevent people from migrating from economically deprived regions to places with better opportunities (de Hass, 2008; Teye *et al*, 2014). The analysis revealed that a lot of migrants relied on their personal savings (41.6%) to finance their migration. These findings suggest that migrants make adequate preparations to migrate through savings. Other popular means of financing were funds received from family members for free (19.8%), and through the bank (12.4%) which supports the collective decision of migrants household to migrate. A greater proportion of female migrants (15.1%) received financial assistance from the banks than the male migrants (10.3%) as indicated in table.

Table 3: Sources of funds to finance migration

Source of Finance	Male		Female		Overall	
	N	%	N	%	N	%
Personal savings	46	39.7	38	44.2	84	41.6
Received from family	26	22.4	14	16.3	40	19.8
Family saving	14	12.1	11	12.8	25	12.4
Bank	12	10.3	13	15.1	25	12.4
Borrowed from money lender	7	6	5	5.8	12	5.9
Borrowed from immediate family	6	5.2	5	5.8	11	5.4
Borrowed from extended family	4	3.4	0	0	4	2
Advance from recruitment agent	1	0.9	0	0	1	0.5
Total	116	100	86	100	202	100

Source: Fieldwork, May 2015

About 38.9% of the money which was borrowed to cater for migration expenses has not been paid. About one-third of those borrowed funds have been partly repaid whereas 27.8% were fully repaid. The minimum amount paid whilst person was migrating is GHC50 whereas the maximum was GHC2,000. The average amount spent whilst migrating was GHC370.50 with a standard deviation of GHC240.46. Most migrants spent about GHC251 to GHC500 on their migration trip (58.1%).

4.6 Forms of Remittance Flow

Studies have found that significant proportion of migrants, both internal and international, send remittances or transfers back to their families at their place of origin, either in the form of cash or goods (Castaldo *et al*, 2012:16). In studying remittances, both cash and in-kind remittances are important to the development of Ghana (Quartey 2006). Remittances are important in that they are associated with greater human development outcomes on health, education and gender equality (World Bank, 2013) and contribute to poverty reduction in home countries because of heavy cash flows (UN, 2002). Remittances sent by migrants to their families and relatives in their originating communities are an important means to maintain ties with family members (Akyeampong, 2000).

In this section, the study presents information on remittances received by households, such as the amount received, frequency and the form of transfer. The survey revealed that about 63.9%

of the households received money from migrants. A slightly higher proportion of the female migrants (65.1%) sent money to their households than the male migrants (62.9%). This finding is not surprising as Abdul-Korah (2011) examining the gendered patterns of remitting by Dagaaba migrants, using a historical lens found female migrants sending money home more regularly and for longer period of time than male migrants.

In terms of receiving remittances, the analysis revealed that a lot more male respondents (69.2%) received remittances in the form of cash than the female respondents (58.2%). In the literature, issues of receiving remittances based on gender are mixed. Whereas some studies found females as more trustworthy to receive money, others see males as those money to entrust money with for the purposes of effecting projects. When one respondent was asked why his sister always sends money to him but not his other female siblings, this was his response

For me, men can monitor projects. If you ask a woman to build a house, these masons will dupe them. But they dare not try this on men. (TP, 2015)

The study further revealed that the minimum amount of money received through remittances was GHC90 whereas the maximum was GHC2,500. The mean amount received was GHC631.86 with a standard deviation of 522.39. Female migrants' remitted higher amounts of money than male migrants; GHC643.57 with a standard deviation of 482.60 and 622.88 with a standard deviation of GHC554.10 respectively. Most migrants remit money to households upon request (55.8%) whilst a significant proportion also remitted money to their households on regular basis in every month (36.4%).

Very few studies and attention has been paid to remittances flow from internal migrants. This, according to the World Bank, (2011), is as result of not able to capture domestic transactions in the balance of payments by the central banks. Also, it could be as a result of the informal channels used in sending remittances, which makes it difficult to capture them in official estimates of remittances. The study revealed that the dominant method migrants used to send money to their households was through the mobile money (50.8%). Other informal channels such as migrants bringing the money home themselves (21.9%), and friends or other persons returning home (14.1%), informal money transfers (8.6%) were also prevalent. Also, western Union Money Transfer (4.7%) was also amongst the means migrants used to send money to their households. These findings indicate that despite the fact that most migrant send

remittances, very few of them uses formal channel. As such, internal remittance flow will be difficult to capture in official government records.

4.6.1 Remittance Use

Three views of the use of remittances are presented in the literature. Remittances as a transitory spent on more ‘productive’ activities like human and physical capitals, remittances as a compensatory income and therefore spent more on consumption rather than investment goods and remittances as just any other source of income and therefore no difference in the expenditure behaviour emerges from the households’ remittance status (Randazzo and Pirancha, 2014). Various studies have shown that migrant remittances are used for different purposes. In Mexico, de La Cruz’s (1995) study found that the remittances of male migrants, are geared towards personal investments in land, housing, agricultural production, and cattle. In a similar study, the International Organization for Migration (IOM, 2005), finds that a substantial women in Moldova remit funds to pay for education, health, furniture, and loans whereas male migrants prefer to direct their remittances to investment in housing, cars, and consumer durables (IOM 2005). In Mali, remittances are used to cover basic food and cash needs and for paying irrigation in agriculture (Findley and Sow, 1998). In Ghana, remittances from migrants serve as a source income for savings and investment, household consumption, education, debt repayment, financing of projects and investment in small-businesses (Quartey and Blankson, 2004). Consistent with the studies above, the study revealed that the dominant use of remittances was for everyday consumption (26.2%). Education and off-farm agricultural production were next to everyday consumption shown in table 4 below.

Table 4: First main use of remittances received

Use of Remittances	N	%
Everyday consumption	53	26.2
Education	18	9.0
Off-farm agricultural production	10	5.0
Religion	9	4.5
Pay off other loans	7	3.5
Enterprise development	5	2.5
Pay off migration finance loans	4	2.0
Special occasions	4	2.0
Electronic goods	3	1.5
Health and medical	2	1.0
Business and trade	2	1.0
Household goods	2	1.0
Charity to extended family	1	0.5
Savings and fixed deposits in banks	1	0.5
Purchase of jewellery	1	0.5
Others	2	1.0
Total	124	61.6



Source: Fieldwork, May 2015

As illustrated by table 5 below, the second main use of remittances received by households in the last year were to pay off migration finance loans (7.4%), education (7%), health and medical expenses (6.5%) and everyday consumption (5%) amongst others. This is consistent with the findings above since some of the migrants facilitated their migration through loans acquired from banks.

Table 5: Second main use of remittances received

Use of Remittances	N	%
Pay off migration finance loans	15	7.4
Education	14	7.0
Health and medical	13	6.5
Everyday consumption	10	5.0
Business and trade	10	5.0
Pay off other loans	9	4.5
Farm agricultural production	9	4.5
Special occasions	8	4.0
Enterprise development	5	2.5
Off-farm agricultural production	5	2.5
Electronic goods	5	2.5
Household goods	4	2.0
Purchase of transport equipment	4	2.0
Savings and fixed deposits in banks	3	1.5
Insurance	3	1.5
Religion	2	1.0
Charity to extended family	2	1.0
Others	2	1.0
Total	123	61.1

Source: Fieldwork, May 2015

Apart from consumption and repayment of loans, the study found that health and medical expenses (9.5%) pay off other loans (6.9%), and enterprise development (6.5%) were amongst the third main household expenditure items that remittances were spent on. Presented in table 6 is a detailed list of the household expenditure items in the order of importance.

Table 6: Third main use of remittances received

Use of Remittances	N	%
Health and medical	19	9.5
Pay off other loans	14	6.9
Enterprise development	13	6.5
Pay off migration finance loans	10	5.0
Electronic goods	10	5.0
Business and trade	9	4.5
Off-farm agricultural production	9	4.5
Special occasions	7	3.5
Education	6	3.0
Everyday consumption	6	3.0
Farm agricultural production	5	2.5
Household goods	3	1.5
Religion	3	1.5
Purchase of transport equipment	2	1.0
Charity to extended family	2	1.0
Savings and fixed deposits in banks	1	0.5
Financing migration of other members	1	0.5
Others	4	2.0
Total	124	61.6

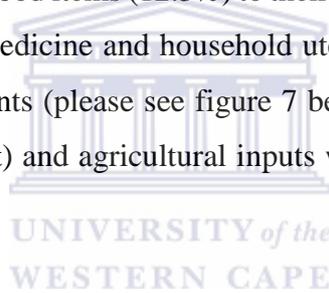
Source: Fieldwork, May 2015

Regarding who determines the use of remittances, the study revealed that the main people who influenced the decision on how to use remittance money received by the household are the migrant himself/herself (40%), spouse (15.4%), children (13.1%), and siblings (10.8%). These findings suggest that though sending of remittances helps to maintain ties with migrant households left behind, it further helps the migrant to increase/maintain his/her power relations within the household. When one respondent was asked why his brother (migrant) determines what his money should be used for, this is what he said:

“He is working there to earn income so he has authority over his money. He decides on how the money should be shared and what percentage should be used on his project. Though he is not here but we take his instructions seriously” (KT, 2015)

4.7 Other Forms of Remittances

As noted by Quartey (2006), migrants' send non-financial remittances such as food, clothing, and mobile phones among others to their households in Ghana. According to Primavera (2005), non-financial remittances could come in the form of foodstuffs for consumption, items that can be sold or used by relations at the place of origin. In relation to this, the study found that apart from money transfers, other non-cash items were received by some of the households. Nearly 63.4% received food and other goods from migrants other than money. Also, two-thirds of the female migrants sent food and other goods to their households compared to about 61.2% of the male migrants. The main items that the households received from migrants in the last 12 months are clothing (20.3%), mobile phones (12.5%), household utensils (10.9%), food (10.2%) and jewellery (9.4%). Some differences were observed between items sent by male migrants and their female counterparts. Clothing was the most dominant item sent by both sexes; male (22.5%) and female (17.5%). However, female migrants were very much likely to send mobile phones (15.8%) and food items (12.3%) to their households than the male migrants (9.9% and 8.5% respectively). Medicine and household utensils, aside clothing, were on the top of the list for the male migrants (please see figure 7 below). School items, bicycles and motorcycles (transport equipment) and agricultural inputs were some of the remittance items least received by households.



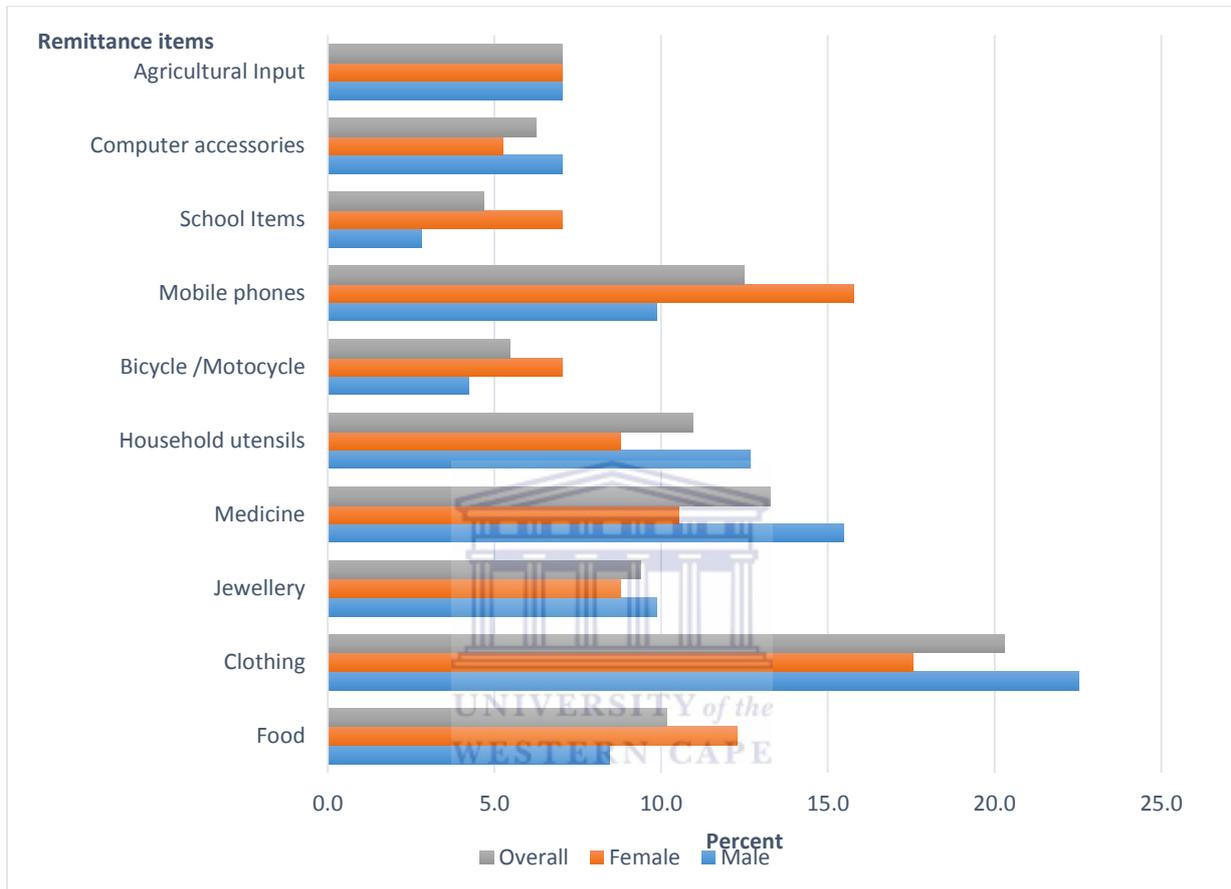
Another interesting finding is that people who migrated farther away from their households were less likely to send food and other goods to the household than those who were near. About 69.2% of those who migrated to other communities within the same district sent food and other goods to the household compared to 66.3% and 60.4% of people who migrated to other districts within the same region and other regions in Ghana respectively. This is not surprising as perishable food items cannot be sent over a longer distance.

About 27.7% of all households in the survey did not receive neither cash nor food and other goods. This result could be as result of migrants being students. The households rather send money to the migrants as explained by one respondent when asked why they did not receive remittances from their migrants

“oh she is a student. You know students don’t work. She is there to study. We rather send her money and food every two months” (MK, 2015)

However, the study found that nearly 55.9% received both cash and non-cash items as remittances. This is an indication that remittances are sent in both cash and goods in Ghana (Quartey, 2006).

Figure 7: Items received by households from migrants by gender



Source: Fieldwork, May 2015

4.8 Remittances and Welfare Impacts

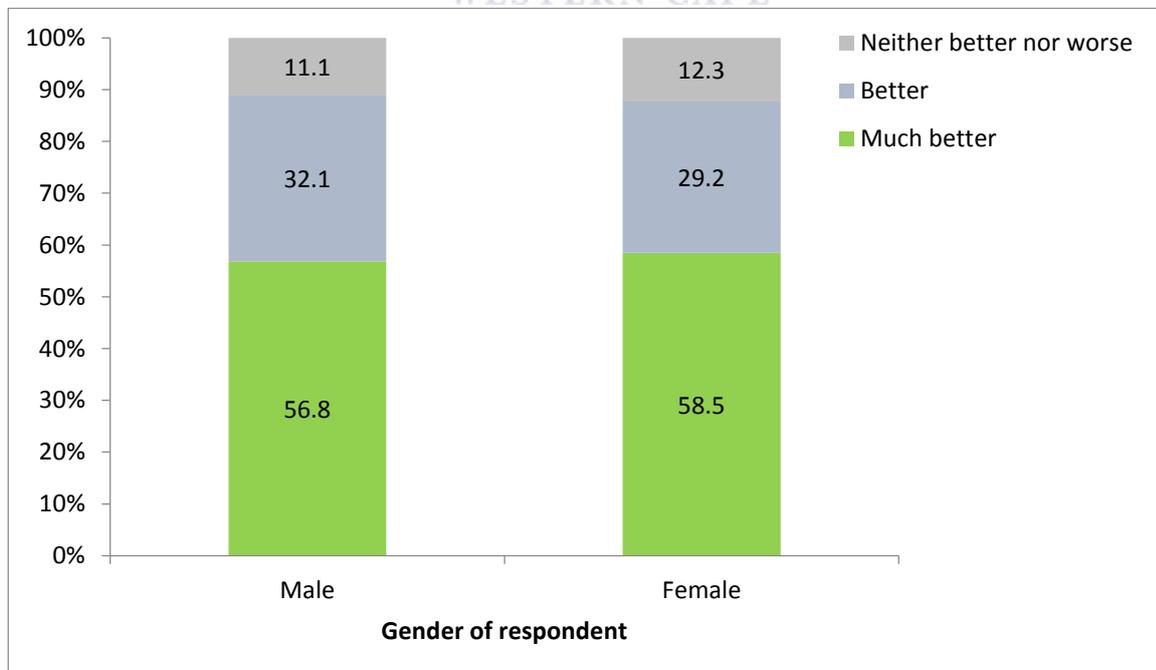
The positive association between migration and improvement in welfare has largely been conceived through the concept of remittances (Awumbila *et al*, 2014:29). It is generally assumed that remittances can contribute positively to poverty reduction by “providing migrant-sending households the resources to smoothen consumption and invest in productive ventures” (ibid). To this end, family members often finance the migration of one of their members, who, later on, repays by sending money back to the household (Chiodi *et al*. 2010 cite in Awumbila *et al*, 2014:29). In situations where a migrant is unable to send money to his/her household left behind, “the migration is largely conceived as having failed and the situation of the household is exacerbated by the loss of productive labour” (Awumbila *et al*, 2014:29).

In this section the study analyses the welfare status of migrant households which received some form of cash and non-cash items from migrants. The survey focused on three key welfare indicators which are access to health services, access to food and access to education as these are some key areas where remittances are invested (Quarthey and Blankson, 2004). The respondents were asked to assess their household status before their relative migrated and after the migration (that is whilst the people are still away) and made inward transfers with respect to these three key indicators.

4.8.1 Remittances and Access to Health Services

Remittances are crucial and can serve as a source of insurance policy against risks. As suggested by Hulme *et al.* (2001) cited in Quarthey and Blankson (2004:10), remittances when properly managed could serve as a form of premium payment for future risks to reduce vulnerability to financial shocks and to gain access to entitlements such as education and health that contribute to livelihood security and sustainability. As a form of insurance, the study revealed that overall, about 57.5% of the households which received remittances indicated they were much better able to afford to pay for health services.

Figure 8: Households' improvement in ability to pay for health services after migration



Source: Fieldwork, May 2015

This is not surprising as studies have shown that migrant remittances can contribute to better health outcomes by allowing household members to access health care services and also able to increase information about health practices. As shown in figure 8 above, the analysis further observed a slight difference between male and female respondents with respect to improvement in their conditions regarding their affordability to health services (88.9% and 87.7% respectively).

At a significance level of 5 %, (please see table 7) a chi-square test shows that there is no statistically significant association between households' improvement in ability to pay for health services after migration of household member by sex of the respondent ($p = 0.924$). That is, in general, the respondents, irrespective of their sexes, see improvement in their ability to pay for health services.

Table 7: Households' improvement in ability to pay for health services after migration by sex of respondent

Level of improvement	Male		Female		Overall	
	N	Col %	N	Col %	N	Col %
Much better	46	56.8	38	58.5	84	57.5
Better	26	32.1	19	29.2	45	30.8
Neither better or worse	9	11.1	8	12.3	17	11.6
Total	81	100	65	100	146	100

P-value = 0.924

These findings contradict Guzmán, Morrison and Sjöblom's (2007) study among households in Ghana that receive remittances from outside and within Africa which found households headed by women spending more on health care than do households headed by men. However, their study focused on international and intra-regional migration and may not necessary yield the same result as internal migration because of the scope and context of the study. This finding therefore requires further analysis using panel data.

Overall, households with male migrants were seen to have improved their ability to pay for health services more than that for female migrants (91.5% and 84.4% respectively).

To ascertain whether the sex of the migrants affect household improvement in ability to pay for health services, the study again found that at p -value = 0.150, the sex of the migrant do

not significantly affect household's improvement in ability to pay for health services as indicated in the table 8 below.

Table 8: Households' improvement in ability to pay for health services after migration by sex of migrant

Level of improvement	Male		Female		Overall	
	N	Col %	N	Col %	N	Col %
Much better	45	54.9	39	60.9	84	57.5
Better	30	36.6	15	23.4	45	30.8
Neither better or worse	7	8.5	10	15.6	17	11.6
Total	82	100	64	100	146	100

P-value = 0.150

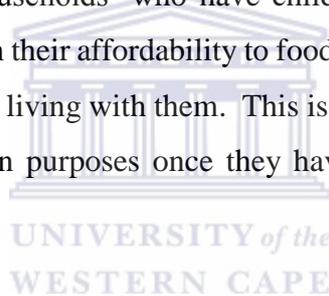
Furthermore, not much difference was observed between households which have children of migrants living with them and that of households which had no child of the migrant living with them; 88.1% and 89.2% respectively. Similarly, the geographical position of the migrants did not bring about any significant difference in the improvement in their ability to pay for health care expense as 89.5% of households with migrants in same district but different community, 88.1% of households with migrants in different districts but same region, and 88.2% of that of migrants in different regions reported a positive change. Also, households with migrants who are skilled construction workers and domestic workers reported some total improvement in their lives. On the other hand, households with migrants who are sales workers (64.7%), manager (75%) and own farm workers (82.4%) were the least to report some improvement in their ability to pay for health care expenses. Though migrants' remittances are critical for health care services, nevertheless, improved access to healthcare as indicated by the household could be also an indication of the importance respondents attach to National Health Insurance Scheme, a social intervention programme aimed at helping the poor and rich have equal access to quality health care in Ghana (Yeboah, 2013).

4.8.2 Remittances and Access to Consumption (Food)

According to Quartey and Blankson (2004), remittances are mostly invested in consumption, health care, education and housing. The new economics of labour migration theories provide significant understandings on this, including how migration can be linked to consumption

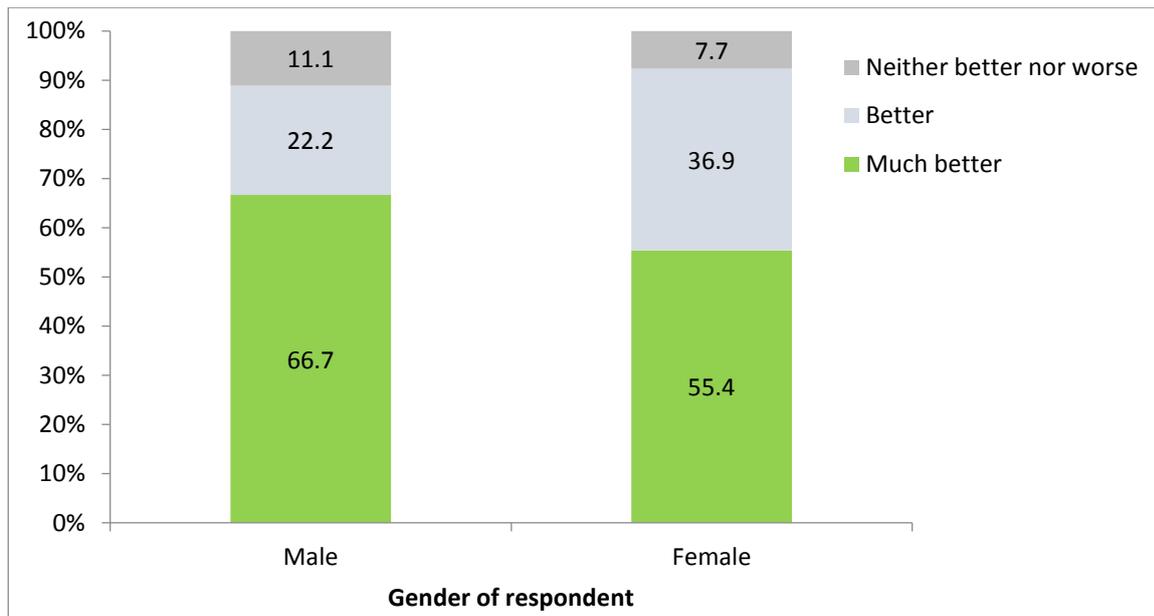
smoothing and reductions in vulnerability (Castaldo *et al*, 2012). The NELM assumes that that remittances can bring in critical capital for credit constrained households functioning in contexts of complete or partial market failure” (Stark and Bloom 1985; Stark and Lucas 1988 cited in Castaldo *et al*, 2012:19). In this study, remittances were also found to be used in consumption purposes as indicated by Quartey and Blankson above. However, to ascertain whether remittances received has improved migrant households’ access to consumption, the study revealed that every two out of three male respondents were much better regarding their ability to afford to buy food in their household after a household member migrated and sent remittances home. A relatively lower proportion of female respondents found their household in this situation (55.4%). However, overall, more households of female respondents had a general improvement in their ability to afford food after a household member migrated than households of male respondents (92.3% and 88.9% respectively; Fig. 9).

Furthermore, about 91.7% of households’ who have children of migrants living with them reported a general improvement in their affordability to food compared to 86.5% of households which had no child of the migrant living with them. This is an indication that migrants tend to send remittances for consumption purposes once they have children left with relatives left behind.



As shown in figure 9 below, a lot more households of migrants in same district but different community reported improvement in their ability to pay for food (94.7%) than households with migrants in different districts but same region (89.8%) and that of migrants in different regions (89.7%). Also, households of migrants who are managers, service workers, skilled construction workers, and paid labourers reported some total improvement in their lives. Households of technicians and professionals (81.2%), sales workers (82.4%) and transport operators (86.7%) were the least to report some improvements in their affordability to food. The findings from above resonates with findings by (Quartey and Blankson 2004; Quartey 2006; Castaldo *et al*, 2012) that remittances in Ghana helped smooth the household consumption.

Figure 9: Households' improvement in ability to pay for food after migration



Source: Fieldwork, May 2015

However, a chi-square test of significance indicate that there is no statistically significant differences in household improvement in ability to pay for food after migration according to the sex of the respondent ($p=0.143$) (table 9 below)

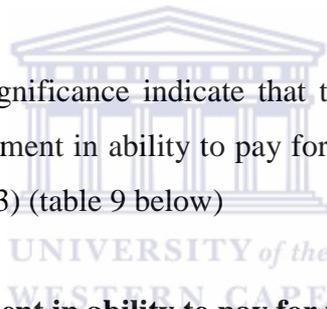


Table 9: Households' improvement in ability to pay for food after migration by sex of respondent

Level of improvement	Male		Female		Overall	
	N	Col %	N	Col %	N	Col %
Much better	54	66.7	36	55.4	90	61.6
Better	18	22.2	24	36.9	42	28.8
Neither better or worse	9	11.1	5	7.7	14	9.6
Total	81	100	65	100	146	100

P-value = 0.143

Again, not much difference was observed between households of male migrants and that of female migrants in terms of their improvement in the ability to pay for food (90.2% and 90.6% respectively). At $p=0.428$, the sex of the migrant do not significantly affect household's improvement in the ability to pay for food after migration as indicated in table 10 below

Table 10: Households' improvement in ability to pay for food after migration by sex of migrant

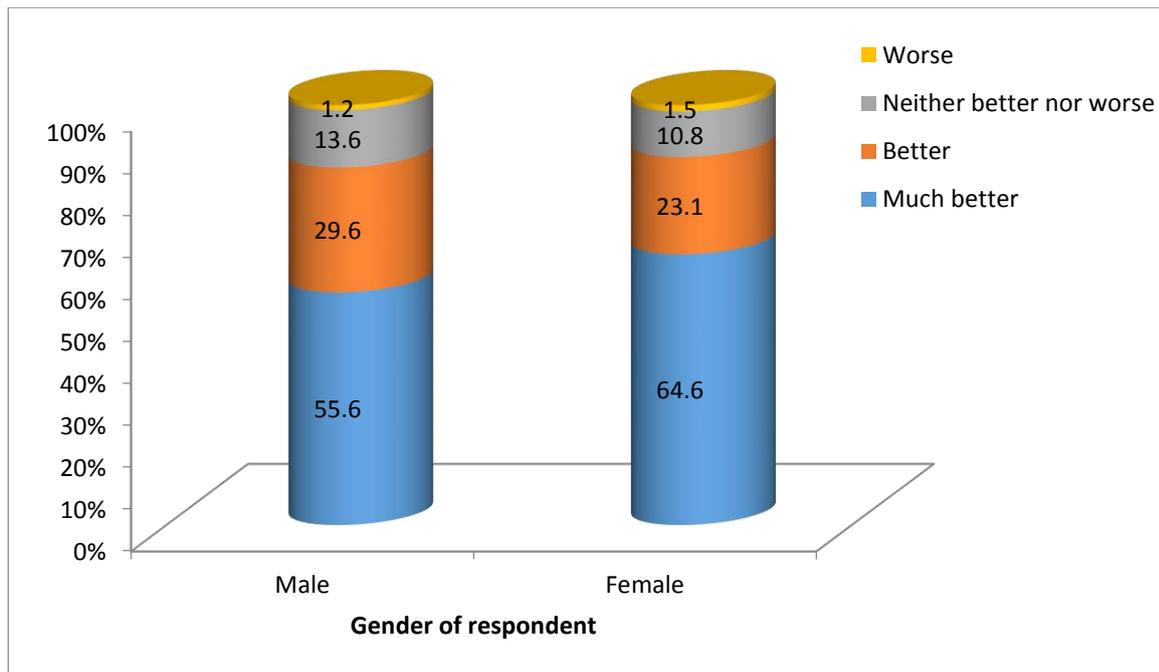
Level of improvement	Male		Female		Overall	
	N	Col %	N	Col %	N	Col %
Much better	47	57.3	43	67.2	90	61.6
Better	27	32.9	15	23.4	42	28.8
Neither better or worse	8	9.8	6	9.4	14	9.6
Total	82	100	64	100	146	100

P-value = 0.428

4.8.3 Remittances and Access to Education

While remittances have a positive impact on consumption and health for recipient households, some studies argue that the absence of household members for extended periods could result in a shortage of parenting, which could be disadvantageous to child development. On the other hand, remittances may be used to finance schooling of children which could lead to the reduction of child labour and school drop-outs. Nevertheless, paucity of household survey data on remittances and educational outcome means little is known about the empirical evidence of the impact of remittances on educational outcomes in Africa and Ghana in particular. However, studies indicate that remittance-receiving households in Ghana invest more in education than did other households (Adams, Cueduecha, and Page, 2008). The findings from this study as indicated in figure 10 below shows that the proportion of households with female migrants (64.6%) who reported a much better improvement in their ability to pay for education outnumbered those with male migrants (55.6%). These findings give an idea about the gendered patterns of remittance use among migrant households in Ghana. Also, this is the only indicator where respondents indicated a worse experience in their ability to pay for education.

Figure 10: Households' improvement in ability to pay for education after migration



Source: Fieldwork, May 2015

Despite the fact that more females reported improvement in their ability to pay for school than males, chi-square test of significance did not reveal any statistically significant differences in one's ability to pay for education than the other at a p-value of 0.722 shown in (table 11) below.

Table 11: Households' improvement in ability to pay for education after migration by sex of respondent

Level of improvement	Male		Female		Overall	
	N	Col %	N	Col %	N	Col %
Much better	45	55.6	42	64.6	87	59.6
Better	24	29.6	15	23.1	39	26.7
Neither better or worse	11	13.6	7	10.8	18	12.3
Worse	1	1.2	1	1.5	2	1.4
Total	81	100	65	100	146	100

P-value = 0.722

The survey results showed that only households with male migrants reported deterioration in their ability to pay for education (2.4%). Moreover, about 90.6% of the households with female migrants revealed that they experienced some improvements in their ability to pay for education compared to 82.9% of households with male migrants. However, table 12 shows that

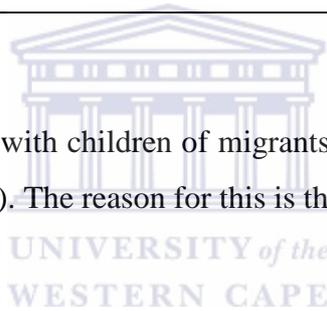
at a significance level of 5%, the chi-square test showed that there is no significant differences between households with male migrants and household with female migrants and their ability to pay for education, $p=0.363$). As such, both groups make good use of the remittances to champion education.

Table 12: Households' improvement in ability to pay for education after migration by sex of migrant

Level of improvement	Male		Female		Overall	
	N	Col %	N	Col %	N	Col %
Much better	45	54.9	42	65.6	87	59.6
Better	23	28	16	25	39	26.7
Neither better or worse	12	14.6	6	9.4	18	12.3
Worse	2	2.4	0	0	2	1.4
Total	82	100	64	100	146	100

P-value = 0.363

Also, only households who lived with children of migrants reported a worse position in their ability to pay for education (1.8%). The reason for this is that the migrant hardly sends money home to pay for fees



“For 2 years now I haven’t heard from him. He doesn’t call, he doesn’t visit us neither does he sends money to us. I personally pay for his children’s school fees. In fact it’s becoming difficult for me” (TL, 2015)

The study further revealed that, households without children of migrants living with them were quite better than those with migrants' children; 89.2% and 85.3% respectively. However, the geographical location of the migrants did not result in any significant differences in the improvement in their ability to pay for education as 84.2% of households with migrants in same district but different community, 86.4% of households with migrants in different districts but same region, and 86.8% of that of migrants in different regions reported an improvement in their position. None of the respondents with migrants in communities within the same district reported a worse experience in their ability to pay for education. However, households living with children of paid labourers reported such bad experience. All domestic workers, followed by service workers (94.1%), sales workers (88.3%), and transport operators (86.6%) were the

main categories of migrants whose households reported an improvement in their ability to pay for educational expenses.

4.9 Chapter Summary/Conclusion

The findings from the study indicates that migration is an enduring aspect of life in Dormaa municipality. The propensity to migrate emanates from push-pull factors. Thus lack of jobs, unreliable agriculture amongst others pushes migrants away from the municipality to other areas. Availability of jobs and other life enhancing activities pulls migrants into these areas. However, the decision to migrate is taken by the migrants and their immediate households as an “insurance” received in the form of remittances. Again, it is essential to emphasize that the results of both the quantitative and qualitative analysis indicate that remittances improves’ household access to health, consumption and education. The study findings are consistent with other studies that show that internal remittances do have a positive impact on receiving households in terms of repayment of debts, improved access to consumption, better education and investment in enterprise (Afsar 2003; Dayal and Karan 2003; Ellis 2003). The analysis further elaborate the fact that even if not reducing poverty, migration is an important coping strategy and remittances smooth incomes (Mosse *et al.* 2002 cited in Castaldo *et al.*, 2012:20). Migrant’s remittances plays a crucial role to improve the well-being of migrant households left behind. As King (2012:2) pointed out and as found in the study remittances from migrants are used to hedge against other activities failing, to cover the basic costs of everyday life (food, clothing, education, health), or to invest in some new project such as a house, land or small business.

The empirical finding further strengthens the argument for the use of mixed method analysis as the findings seem to be comparable and complementary. In the chapter below, the researcher presents a summary of findings, conclusions and policy recommendations.

CHAPTER FIVE

5. Summary and Recommendation

This chapter provides the summary and recommendations the research on Internal Migration, Remittances and Welfare Impacts: A case study in Dormaa Municipality, Ghana. The main findings and the contribution of the study as well as the recommendations are presented below.

5.1 Summary of main findings

The foremost contribution of the study to knowledge was ascertaining how remittances derived from internal migration could impact or improve welfare of the migrant households receiving remittances in Dormaa Municipality, Ghana. Using welfare indicators such as education, health and consumption (food), it was expected that if households report improvement in any of the indicators, then remittances has improve the households' welfare.

The findings from the study reveal is a male dominated activity (Awumbila et al, 2014) as more males (57.4%) migrate than females, which confirms the general tendency for males to migrate than females and it's usually undertaken by the youth (64.4%). Majority of the male migrants work as casual labourers, operate their own business whereas most of the female migrants work in own farm and domestic activities. Consistent with studies (Awumbila *et al.*, 2014; Ackah and Medvedev, 2010; Boakye-Yiadom, 2008), the study found that the main reason why people migrate is to seek work or better jobs (71.2%). Every three out of four male migrants travelled to look for a new or better job compared to about 65.1% of their female counterparts. About 18.3% of the migrants also travelled as a result of job transfer whereas 10.4% travelled to further their education. Relatively, a lot more female migrants travelled as a result of a job transfer (22.1%) or to pursue higher education (12.8%) compared to their male counterparts (15.5% and 8.6% respectively). Also, the decision to migrate were found to be collective decision taken in line with New Economics Labour for Migration theory; they are made by the migrants (55%), spouses (27.2%), parents and siblings (7.4% each), and guardians (3%) lending support to the collective decision making within households.

The study further found the importance of social network in migration. Most of the migrants (64.4%) had some connections or contacts at their most recent migration destination. A lot more male migrants (67.2%) compared to female migrants (60.5%) had contacts at the

destination prior to migrating. Most of these migrants' networks were found to be through informal networks and membership of formal groups (Teye, 2012). Also, there is no significant difference among households in their ability to pay for health services, food and education. All the households make good use of remittances received to improve their welfare.

The dominant method migrants used to send money to their households was through the mobile money (50.8%). Other informal channels such as migrants bringing the money home themselves (21.9%), and friends or other persons returning home (14.1%), informal money transfers (8.6%) were also prevalent. Also, Western Union Money Transfer (4.7%) were also amongst the means migrants used to send money to their households. These findings indicate that despite the fact that most migrant send remittances, very few of them uses formal channel. As such, internal remittance flow will be difficult to capture in official government records (World Bank, 2012). The migrant himself/herself (40%), spouse (15.4%), children (13.1%), and siblings (10.8%) are the main people who decide on remittance money.

The study found that other than financial remittances, nearly 63.4% received food and other goods from migrants. Nearly two-thirds of the female migrants sent food and other goods to their households compared to about 61.2% of the male migrants. The main items that the households received from migrants in the last 12 months are clothing (20.3%), mobile phones (12.5%), household utensils (10.9%), food (10.2%) and jewellery (9.4%).

5.2 Recommendations

This study's findings raises a number of policy issues related to internal migration, remittances and welfare in Ghana.

The need for policies to address challenges faced by internal migrants: First the findings show that many of the people who move out of the municipality is driven by lack of jobs, which is a result of spatial inequalities of development in Ghana (Songsore, 2009). The implication of this is that current policies and programs aimed at discouraging internal migration particularly to the urban centers are bound to fail, unless spatial inequalities in development are addressed (Awumbila *et al.*, 2014). Though migrants may be working under harsh conditions in urban centres and are often subjected to all kinds of exploitations, these migrants are able to contribute significantly to the welfare of their households left behind. It is therefore imperative for government to look at the potential that internal migration presents for the

majority of the rural migrants to move out of poverty and fashion out policies that will minimize the risks faced by these migrants.

The need for migrant's remittance management: The study findings also highlight the need for remittance management in Ghana for national development. The development of migrant sending areas can generally be achieved through remittances and investments by migrants when remittances are properly managed. As Ajaero and Onokala (2013) argue, migrants' remittances and the income multipliers they create are critical resources for the sustenance strategies of receiving households as well as agents of regional and national development. The study findings indicate that a greater share of remittances is sent through informal channel which implies that people engaging in this evade taxes. It is imperative for Ghana Revenue Authorities to devise strategies to check and formalize the operations of informal money transfer agents in order to be able to tax them so that Dormaa municipality in particular and Ghana as a whole will benefit fully from remittances.

The need for remittances policy: The findings again highlight the need to initiate policies on remittance management in Ghana through collaboration with banks and other private agencies. This could be achieved by introducing new schemes for migrant workers and family members by banks and other financial institutions, by building strong partnerships between money transfer operators/banks/micro-finance institutions on the sending side and the receiving side. Through this, it will create opportunities for both remitters/senders and receivers to be banked. This requires the establishment of remittance management wing in different banks under the supervision and guidance of Bank of Ghana.

5.3 Areas for further research

The study recommends a national or panel study on remittances and welfare from both receivers and non-receivers. By this, welfare of both the receivers and non-receivers of remittances will be analysed to get a better idea about the impact of remittances. Also, it is important to construct counterfactuals to see the effect of migration in households with or without migrants to assess the impact of migration. Finally, the study recommend further analysis on by considering households according to their remittance status. This is because migrants' transfers could differ not only in their amount but also with respect to their origin and where transfers are originated can affect how they are perceived by the receiving households.

5.4 Conclusions

Migration is increasingly recognized as a key human development issue which, if properly managed and harnessed, could contribute to the socioeconomic development of Ghana (Awumbila et al, 2014). As migration has become enduring aspect of human life, its related remittance flow will continue in an increased frequency and quantum. The study shows that there has been substantial inflows of migrant remittances to households in Dormaa Municipality. These remittances have contributed significantly to improve household's access to health services, education and also has become an important source of income for consumption smoothing (Quartey, 2006). As such, migrants' remittances and the income multipliers they create are therefore critical resources for the sustenance strategies of receiving households as well as agents of regional and national development (Ajaero and Onokala, 2013). For this reason, responsive and evidence-based policymaking is therefore required to ensure that migration is beneficial for the municipality in general and Ghana as whole.



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Letter of consent for questionnaire for migrant households

Title: Internal Migration, Remittances and Welfare Impacts: A case study in Dormaa Municipality, Ghana.

Researcher: Collins Yeboah

1. I confirm that I have read and understood the information sheet explaining the above research project and I have had the opportunity to ask any questions about the project.
2. I understand that my participation in this study is voluntary. I am free not to participate and have the right to withdraw from the study at any time, without having to explain myself. I am aware that this interview might result in research which may be published, but my name may be/ not be used.

3. I understand my response and personal data will kept strictly confidential. I gave permission for members of the research team to have access to my anonymised responses. I understand that the information derived from this research is confidential and treated as such.

4. I agree that the data collected from me to be used in the future research.

5. I agree to take part in the above research project.

Name of the participant:.....Signature..... Date





INFORMATION SHEET (Questionnaire for Migrant Households)

Project Title: Internal Migration, Remittances and Welfare Impacts: A case study in Dormaa Municipality, Ghana



What is this study about?

My name is Collins Yeboah, a student at the University of Western Cape in South Africa. I am conducting a research to investigate internal migration, its remittance flow and impacts on households in Dormaa Ahenkro. Since Ghana is in the process of developing migration policy, it is envisaged that the results of this study will assist migration policy makers and local stakeholders in understanding internal migration and its impacts. In view of this, I am inviting you to participate in this research project as a migrant household and your ideas and opinions will be of great value to this study. Your participation and input will be highly appreciated.

What will I be asked to do if I agree to participate?

If you agree to participate in this research project, you will be asked to fill in a questionnaire designed to assess migrant's information, factors determining migration, forms of remittance flow and welfare impacts. It will take about 20-30 minutes to fill in the questionnaire.

Would my participation in this study be kept confidential?

All your personal information, including your name will be kept confidential and will not be disclosed to anyone. Only pseudonyms will be used in the final report and in all published reports to protect your privacy. Your identity will be protected to the maximum extent possible. This research project involves making audiotapes and photographs of you. All information obtained from the interview will be treated with strict confidentiality and will be used for research purposes only. The questionnaires will be kept securely in a locked file cabinet in my study room that will only be accessed by me. Furthermore, you and I will be asked to sign a consent form that binds me to keep to what we would have agreed upon.

What are the risks of this research?

There are no known risks associated with participating in this research project.

What are the benefits of this research?

This research is not designed to help you personally, but the results would be beneficial to Dormaa municipality. First of all, the study would provide data on the flow and impacts of remittances in Dormaa municipality. It is hoped that the research would be able to provide relevant government departments in terms of statistics on internal migrants, remittance flow, its management and uses in Dormaa municipality and Brong Ahafo as a whole. Since migration policy in Ghana is still in its embryonic stage, the study will provide useful data on remittances and its impact on welfare among migrants' households

Do I have to be in this research and may I stop participating at any time?

Your participation in this research is completely voluntary. You may choose not to take part at all. If you decide to participate in this research, you may stop participating at any time. If you decide not to participate in this study or if you stop participating at any time, you will not be penalized or lose any benefits to which you otherwise qualify.

Is any assistance available if I am negatively affected by participating in this study?

This research will not expose you to any harm as a result of your participation.

What if I have questions?

If you have any questions feel free to contact Collins Yeboah, Student Researcher University of the Western Cape. Telephone : 0208268289, E-mail:collinsybh@yahoo.com. If you have any questions about the research study itself, please contact my supervisor Dr Mulugeta Dinbabo at The Institute for Social Development (ISD), University of Western Cape. His telephone number is 0027 219593858

Should you have any questions regarding this study and your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact:

Professor Julian May
Head of Department: Institute for Social Development
School of Government
University of the Western Cape
Private Bag X17
Bellville 7535



This research has been approved by the University of the Western Cape's Senate Research Committee and Ethics Committee.

Research Questionnaire

Bio data of the respondent

1. Age:

2. Gender:

a. Male []

b. Female []

3. Marital Status:

a. Married []

b. Single []

c. Widowed []

d. Divorced []



4. Highest Level of Education Completed

a. Primary []

b. JHS []

c. SHS []

d. O'Level []

e. Middle school leaver []

f. Tertiary education []

Information on migrants

I would like to ask you now about former members of your household **not currently living here** and have moved away from this community during the last 10 years and have been away for at least 6 months or are expected to be away for 6 months or more.

5. What is the name of the migrant? :

.....
.....

6. What is the migrant's relationship to you

a. Husband []

b. Wife []

c. Sister []

d. Mother []

e. Brother []

f. Mother-in-law []

g. Father-in-law []

h. Guardian []

i. Other

.....
.....

7. Gender of the migrant:

a. Male []

b. Female []



8. Age of the migrant.....
.....

9. Marital status of the migrant:

- a. Married []
- b. Single []
- c. Widowed []
- d. Divorced []

10. Do/es migrants' child/ren live in this household?

- a. Yes []
- b. No [] if no, please go to question 12

11. If yes how many are they? how many are in school?



12. Which part of the country is the migrant currently in? :

.....

- a. In this community []
- b. In a different community within the district []
- c. In a different district []
- d. In this region []
- e. In other region within Ghana []

13. What is the migrant's main economic activity in the destination area?

- a. Technician and professionals (e.g. medical doctor/nurses/teachers/others) []

- b. Manager []
- c. Sales worker (sales/waitress) []
- d. Service worker (e.g. office cleaner/security guard/hotel boy/others) []
- e. Own farm []
- f. Transportation operators (e.g. drivers) []
- g. Skilled construction worker []
- h. Paid labourer (non-farm/ag) []
- i. Own business (non-farm) []
- j. Domestic Worker []

k. Other
 (specify).....



Factors determining migration

14. What was the most important reason for migrant's most recent migration?

- a. Job transfer/opportunity []
- b. Seek work/better job []
- c. Study/training []
- d. Marriage purposes []
- e. To accompany family []
- f. To escape traditional practises []

15. Who was involved in making decision to migrate?

.....

- a. Migrant him/herself []
- b. Husband []
- c. Wife []
- d. Sister []
- e. Mother []
- f. Brother []
- g. Mother-in-law []
- h. Father-in-law []
- i. Guardian []



16. Prior to moving, did migrant have any contacts/connections at the most recent destination?

- a. Yes []
- b. No []

17. Who was the contact/connection at the destination stated in Q20?

- a. Family Member []
- b. Relatives []
- c. Friend []
- d. Agent []
- e. Other

.....

18. How did the migrant finance his/her migration?

.....
.....

- a. Receiving from family []
- b. Borrowing from immediate family []
- c. Borrowing from extended family []
- d. Borrowing from moneylender []
- e. Family savings []
- f. Personal savings []
- g. Advance from recruitment agent []
- h. Bank []
- i. Other (specify)



.....
.....

19. Has debt been paid? :

.....
.....

- a. No []
- b. Yes []
- c. Partially []

20. How much in total did the migrant pay to finance his/her migration?

.....

Forms of Remittance Flow

21. During the past 12 months, has this household received any money from migrant?

.....

- a. Yes []
- b. No []

22. How much money has this household received in total over from migrant (ID) in the last 12 months?

.....
.....

23. How frequently in the last 12 months has migrant (ID) remitted money to the household?

- a. Weekly []
- b. Fortnightly []
- c. Monthly []
- d. every couple of months []
- e. Every three months []
- f. Every six months []
- g. only when we request money []



24. What has been the main method that household receive money from the migrant?

- a. Mobile money []
- b. Western Union []

- c. Informal money transfer []
- d. Migrant brings the money home []
- e. Friend or other person travelling back home []
- f. Other

Remittance Use

25. Annual Use of CASH remittances –what were your household’s three main uses of the total remittances that your household received in the last year

Use of remittances	Main 3 in rank order (1, 2, 3)
1. Everyday consumption (food/clothing/drink/tobacco)	
2. Education	
3. Health and medical	
4. Pay off migration finance loans	
5. Pay off other loans	
6. Farm agricultural production (purchase of seeds/irrigation/water/employ workers)	
7. Off-farm agricultural production (animal/poultry/feed)	
8. Business and trade (shops/stock/transport)	
9. Purchase of transport equipment	
10. Enterprise development (factory/purchase equipment/employ workers)	
11. Special occasions (e.g. weddings and funerals)	
12. Religion (Pilgrimage of family members)	
13. Household goods (e.g. furniture and home utensils)	
14. Electronic goods (e.g. computer, tv, fridge, camera, dvd)	
15. Charity to extended family	
16. Savings and fixed deposits in banks	
17. Insurance	

18. Financing migration of other members	
19. Purchase of jewelry	
20. Others	

26. Who is the MAIN person who decides how remittance money received by the HH is spent?

- a. Migrant Self []
- b. Spouse/Partner []
- c. Children []
- d. Mother in law []
- e. Father in law []
- f. Brother []
- g. Sister []



Other forms of remittances

27. During the past 12 months, has this household received any goods from migrant?

- a. Yes []
- b. No []

If NO please move to question

28. What type of goods has this household received from migrant during the last 12 months?

- a. Food
- b. Clothing
- c. Jewellery

- d. medicines
- e. Household utensils
- f. Bicycles and motorcycles
- g. Mobile Phone
- h. School items
- i. Computers, accessories
- j. Agricultural inputs

29. What is the approximate current market value in cash of these goods in the past 12 months?

.....

.....



Remittances and welfare impacts

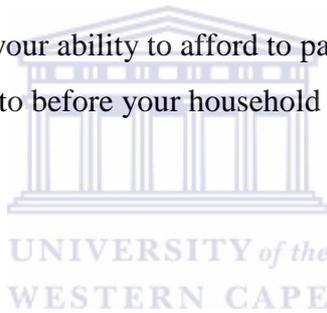
30. How would you describe your ability to afford to pay for *health services* in your household now compared to before your household member(s) moved away?

- a. Much better
- b. Better
- c. Neither better nor worse
- d. Worse
- e. Much worse

31. How would you describe your ability to afford to buy *food* in your household now compared to before your household member(s) moved away?

- a. Much better
- b. Better
- c. Neither better nor worse
- d. Worse
- e. Much worse

32. How would you describe your ability to afford to pay for *accommodation* in your household now compared to before your household member(s) moved away?



- a. Much better
- b. Better
- c. Neither better nor worse
- d. Worse
- e. Much worse

33. How would you describe your ability to afford to pay for *education* in your household now compared to before your household member(s) moved away?

- a. Much better
- b. Better

c. Neither better nor worse

d. Worse

e. Much worse

34. Thinking generally, do you think that households in your community with out-migrants are generally better off than those households without out-migrants? Please explain

.....

.....

.....

.....

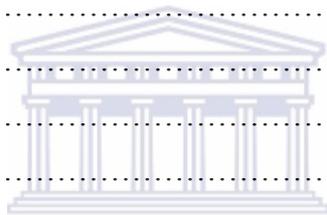
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Letter of consent for key informants (including returned migrants)

Title: Internal Migration, Remittances and Welfare Impacts: A case study in Dormaa Municipality, Ghana.

Researcher: Collins Yeboah



1. I confirm that I have read and understood the information sheet explaining the above research project and I have had the opportunity to ask any questions about the project.
2. I understand that my participation in this study is voluntary. I am free not to participate and have the right to withdraw from the study at any time, without having to explain myself. I am aware that this interview might result in research which may be published, but my name may be/ not be used.
3. I understand my response and personal data will kept strictly confidential. I gave permission for members of the research team to have access to my anonymised responses. I understand that the information derived from this research is confidential and treated as such.
4. I agree that the data collected from me to be used in the future research.

5. I agree to take part in the above research project.

Name of the participant:.....Signature..... Date





INFORMATION SHEET (In-depth Interview for Key informants (including returned migrants))

Project Title: Internal Migration, Remittances and Welfare Impacts: A case study in Dormaa Municipality, Ghana



What is this study about?

My name is Collins Yeboah, a student at the University of Western Cape in South Africa. I am conducting a research to investigate internal migration, its remittance flow and impacts on households in Dormaa Ahenkro. Since Ghana is in the process of developing migration policy, it is envisaged that the results of this study will assist migration policy makers and local stakeholders in understanding internal migration and its impacts. In view of this, I am inviting you to participate in this research project as a migrant household and your ideas and opinions will be of great value to this study. Your participation and input will be highly appreciated.

What will I be asked to do if I agree to participate?

If you agree to participate in this research project, you will be asked to fill in a questionnaire designed to assess migrant's information, factors determining migration, forms of remittance flow and welfare impacts. It will take about 20-30 minutes to fill in the questionnaire.

Would my participation in this study be kept confidential?

All your personal information, including your name will be kept confidential and will not be disclosed to anyone. Only pseudonyms will be used in the final report and in all published reports to protect your privacy. Your identity will be protected to the maximum extent possible. This research project involves making audiotapes and photographs of you. All information obtained from the interview will be treated with strict confidentiality and will be used for research purposes only. The questionnaires will be kept securely in a locked file cabinet in my study room that will only be accessed by me. Furthermore, you and I will be asked to sign a consent form that binds me to keep to what we would have agreed upon.

What are the risks of this research?

There are no known risks associated with participating in this research project.

What are the benefits of this research?

This research is not designed to help you personally, but the results would be beneficial to Dormaa municipality. First of all, the study would provide data on the flow and impacts of remittances in Dormaa municipality. It is hoped that the research would be able to provide relevant government departments in terms of statistics on internal migrants, remittance flow, its management and uses in Dormaa municipality and Brong Ahafo as a whole. Since migration policy in Ghana is still in its embryonic stage, the study will provide useful data on remittances and its impact on welfare among migrants' households

Do I have to be in this research and may I stop participating at any time?

Your participation in this research is completely voluntary. You may choose not to take part at all. If you decide to participate in this research, you may stop participating at any time. If you decide not to participate in this study or if you stop participating at any time, you will not be penalized or lose any benefits to which you otherwise qualify.

Is any assistance available if I am negatively affected by participating in this study?

This research will not expose you to any harm as a result of your participation.

What if I have questions?

If you have any questions feel free to contact Collins Yeboah, Student Researcher University of the Western Cape. Telephone : 0208268289, E-mail:collinsybh@yahoo.com. If you have any questions about the research study itself, please contact my supervisor Dr Mulugeta Dinbabo at The Institute for Social Development (ISD), University of Western Cape. His telephone number is 0027 219593858

Should you have any questions regarding this study and your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact:

Professor Julian May
Head of Department: Institute for Social Development
School of Government
University of the Western Cape
Private Bag X17
Bellville 7535



This research has been approved by the University of the Western Cape's Senate Research Committee and Ethics Committee.

IN-DEPTH INTERVIEW GUIDELINES FOR KEY INFORMANTS (INCLUDING RETURNED MIGRANTS)

1. Have you always lived in this community? (If yes, how long have you lived here; if no, where else have you lived)
2. Tell me about the sources of income in your household (From all livelihoods activities)

Sources of income:

- On-farm (crops grown, livestock etc)
- Non-farm (Wage employment, self- employment)
- Remittances

Understanding migration processes and factors determining migration

3. What was your [household migrant (s) member] main reason for moving to another place?
4. Who made the decision before the migrant(s) left the place of origin?
5. How did the household member finance his/her migration?
6. Have you [or HH member] been encouraged/inspired by anyone else who had migrated? If so who?
7. Are migrant(s) maintaining links with you back home? If yes, how do they maintain contact with you? If no, why do they not maintain links with you?

Migration, Remittances and welfare impacts

8. Has your household been receiving remittances from migrant (s) (probe for items usually remitted, amount of money sent in the last year, what remittances are used for)
9. Do you receive any other form of support from the migrants? If yes, what kind of support?
10. What do you use remittances received from migrants for?
11. Would you say that the financial situation of your household has improved, remained the same, or deteriorated in the past five years? What caused the changes in your financial situation?
12. How different would life be for you and your family if you [or a member of your HH] had not migrated?
13. Overall, do you feel that migration helps families? Why or why not?

