



Male Out-Migration and Remittances for Households Left Behind in Northern Ghana

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Abstract

Out-migration has assumed importance as a household livelihood strategy and serves as insurance against risks as conceived by New Economics of Labour Migration Model. In view of this, household heads who undertake out-migration maintain links with their households left behind irrespective of the distance involved. This paper focuses on the dynamics of this migratory pattern and effects of the resulting remittances on the welfare of those left behind. The primary data were obtained from households using questionnaire as well as guides for in-depth interview and focus group discussion. A multi-stage sampling technique was employed in the selection of 150 households. The findings indicate that migration results in remittances which support the households left behind. It was also found that bulk of remittances is used on consumption rather than investment. The paper therefore, concludes that male out-migration is mainly a coping strategy, as remittances are primarily used to meet basic needs.

Key Words: household, remittances, out-migration, consumption, welfare, livelihood.

1.0 Introduction

It is asserted that voluntary migration for livelihood purposes constitutes important part of strategies for human existence. Indeed, there are many motivations for people who undertake migration whether internal or international, which forms part of the search for improvement in the social and economic well-being. In the opinion of some people, migration for work seems to hold the key to success in attaining their livelihood goals (Kwankye and Tagoe, 2009, IOM 2008).

It has been observed that the Upper West Region (UWR) of Ghana constitutes one of the environmentally high risk areas (Benneh *et al.* 1990). This is attributed to its geographical location in the Savannah Agro-ecological Zone which experiences a relatively low amount of rainfall. In addition, UWR faces excessive soil erosion and consequently, there is low soil fertility to support cultivation of crops without fertiliser. These harsh environmental conditions particularly, absence of reliable water for farming purposes leads to relatively low agricultural productivity (Songsore, 2001). This is evidenced by the relatively high incidence of poverty¹ (Ghana Statistical Service, 2008; 2014) and periodic food insecurity (World Food Programme, 2008) in the Region, which consequently contribute to comparatively lower standards of living among the populace. It has been observed that the period² of food insecurity for some major staple crops namely sorghum, maize, millet, yam, rice, groundnut, cowpea and soya bean ranges from four to six months per annum (Quaye, 2008).

In Ghana, the disparity in development between the north and south, low ability to adopt modern farming technology, as well as difficult ecological conditions restrict reasonable increase in farm output (at least for staple crops) needed to ensure that households have adequate access to food throughout the year. Seasonal food crisis in northern Ghana has been ascribed to drought, pest invasion, flooding or excessive rainfall (Deverruex, 2007). Some adult males (household heads) faced with this situation embark on out-migration (leave behind their wives and children) as means for survival. In view of the fact that out-migrants are not willing to break family and community ties irrespective of the period of absence and distance involved, they provide support through remittances (Agyei, 2012; Kwankye, 2012; Adaawen and Owusu, 2013). The ramifications of such decisions on their households left behind in terms of remittances constitute the focus of this paper.

Research has demonstrated that migration could have positive and negative effects at both origin and destination (Oderth, 2002; Mabogunje, 1970). For instance, out-migration of adults in rural farming households could affect the households left behind through labour-loss and remittances (Mendola, 2006). The likely adverse consequence of out-migration on those left behind includes labour shortage and a rise in farm workload. If the households concerned do not have the capacity to hire additional hands to maintain or increase farm yield or purchase food from the market, their food security status could be threatened. Consequently, this could undermine the health status of the household members, particularly children and thereby impair their academic progress.

On the other hand, it is possible for male out-migration to bring improvement in the household welfare at the place of origin through remittances inflow. This is the hypothesis of the New Economics of Labour Migration (NELM), which maintains that this migration pattern is likely to lead to receipt of remittances by households left behind. According to Stark (1991), remittances contribute to ease budgetary constraints usually faced by households left behind (Stark and Levhari, 1982; Rozeberg and Stark, 1989).

Although the flow of remittances is not uni-directional as they depend on the destination and livelihood status of internal migrants (Songsore, 1983, Songsore and Dankabe, 2001, Agyei, 2012); this paper is intended to assess effects of

¹ According to GLSS6, incidence of poverty in Rural Savanna was 55.0% compared to 37.9% in rural Ghana.

² Defined as the time between stock depletion and the next harvest (Bilinsky and Swindale, 2007)

remittances to households left behind. The research questions flowing from the above included:

- i) What are the motivations for out-migration?
- ii) What are the types and uses of remittances from out-migrants?
- iii) What are the implications of remittances on household welfare?

1.1 Literature Review

Remittances refer to part of migrant's earnings transferred from the place of destination to the place of origin (Addison, 2005). Remittances can be classified into three types namely, financial, food or goods and social remittances (Primavera, 2005). Financial remittances refer to incomes earned by migrants at the destination, which they transfer to their relatives at the place of origin. The literature shows that this type of remittance could be used to meet basic needs like food, clothes, and utilities or invested. For instance, cash remittances could facilitate accumulation of savings to be used for acquiring farm inputs including hiring of labour or investment in non-farm economic ventures (Ellis, 2003).

Remittances could also be in the form of tangible goods such as foodstuff, clothes, or durable consumer goods for the use of household members at the place of origin. Besides the tangible things that flow from migrants to their households and community of origin are ideas and technology. Even though no price can be put on such transfers, migrants are credited for bringing new ideas and methods of production in their communities of origin or destination. These ideas, behaviours, identities and social capital that flow between receiving and migrant sending communities are also considered as social remittance (Levitt, 1998).

With respect to the motives for remitting, many scholars within the field of migration have sought to explain the motivations for sending remittances to family members residing in the place of origin. The existing explanations on motives for remitting can be classified into four, namely, altruistic, self-interest, implicit family contract and co-insurance (Solimano, 2003).

The altruistic motive is where income transfers from migrant are done on the basis of affection and responsibility towards the welfare of the recipients (Solimano, 2003). The key reason for a migrant to remit part of his or her earnings is the satisfaction derived from sending remittances to help those who matter to him or her, usually family members. In the case of self-interest, the motive for transferring part of migrant's earning or savings to the place of origin is based on economic and financial self-interest (of migrants). Thus, the remittances are sent to facilitate acquisition of assets, land or setting up business for the benefit of the transferee (migrant). This explanation supports the view that successful economic migrant would certainly return to the place of origin. It should be noted that though it is meant for the migrant, it could benefit the family as the assets acquired or businesses established is usually managed by a member on behalf of the migrant (Adaawen and Owusu, 2013). For instance, many Ghanaian emigrants have brought vehicles from abroad for commercial operations (taxis, mini-bus, bus, trucks, etc) by a family member.

Implicit family contract motive for remitting is done to satisfy an implicit contract between a migrant and his or her family. This is based on the fact that some families contribute resources to assist a member who undertakes migration. Sometimes the family is compelled to provide resources and may go to the extent of taking a loan in order to support the member who travels till he or she gets job and settles down at the place of destination. In view of this, it is deemed appropriate that a member who has received support from family members discharge his or her obligations by remitting them when he or she settles down and is in position to support them. If there was a loans contracted to facilitate the trip, then remittances would certainly be meant for repayment of such loans.

Finally, co-insurance motive is related to implicit family contract as remittances are considered as a kind of risk diversification. In view of this, the migrant provide resources to support family members during difficult times such as period of economic shocks (Quartey, 2006). On the other hand, the family absorbs and takes care of the migrant when he or she is in crises (i.e. repatriation) and returns home. In view of this, the strategy assumes the function of co-insurance for the two parties involved (Schrieder & Knerr, 2000; Sabates-Wheeler & Waite, 2003).

It has been asserted that remittances constitute additional or major economic resource for many poor households in rural communities (IOM, 2008). Receipt of remittances could therefore, facilitate a household's access to food, decent housing and provision of educational materials; payment of educational and medical fees; hiring of farm labour as well as discharge of social obligations i.e. funeral donation. For instance, a household that receives remittance could reduce involvement of children in economic activities at both household and non-household levels; and thereby facilitate improvement in school attendance. This could eventually contribute to human capital development and result in exit from poverty in the medium to long term (Moser, 2008).

According to GSS (2008), net remittance income formed 10.7 per cent of annual household income in Ghana. With respect to the contribution of remittances to household income in rural and urban areas, it formed 6.7 per cent and 8.4 percent respectively. Studies have shown that remittances help improve the welfare of recipient households by reducing effects of economic shocks (Quartey, 2006; Muzzicato *et al.* 2008; Abdul-Korah, 2011; Van der Geest 2011; Pickbourn, 2011, Kwankye, 2012). Although these authors have highlighted the significance of migration and remittances to socio-economic wellbeing of recipient households in the country, not much is known about remittances from internal migrants in terms of volume, types, direction of flow and utilisation (Adaawen and Owusu, 2013). This is partially ascribed to its ubiquitous nature and use of informal channels to send remittances within Ghana (Agyei, 2012).

Remittances represent interaction between migrants and their relations with those left behind. It constitutes both social relation and economic behaviour (Mooney, 2003). Thus, remittances play a key role in the maintenance of familial, kinship and community links. Globally, remittances represent a major source of income, insurance and means for capital accumulation in many poor households (Ellis, 2003). Among other things, effects of remittances can be direct (flowing straight into the pockets of household members) or indirect (through spill-over effect in the local economy). According to Nyberg-Sorenson *et al* (2002), cash remittances certainly affect the households left behind directly by sustaining and enhancing their livelihoods.

Following from this, some authors argue that migration serves as a social security mechanism for migrants and their households at the place of origin (Schrieder and Knerr, 2000; Sabates-Wheeler and Waite, 2003). The fact that migration

can have a direct effect on the welfare of migrant households in Ghana has been highlighted by some studies (Quartey, 2006; GSS, 2008); and it is an issue of interest to this paper. However, much of these analyses are based on transfers from international migrants as remittances by internal migrants have not received much attention (Deshingkar and Grimm, 2004; IOM 2008, Adaawen and Owusu, 2013). The significance of remittances in upgrading household's welfare is emphasised by the fact that even if they are small and infrequent, they may be important for easing food insecurity as well as poverty and vulnerability (David *et al*, 1998; Deshingkar and Grimm, 2004). Thus, out-migration has capacity to contribute significantly to household income, savings and asset accumulation (Bird and Deshingkar, 2009). The extent to which out-migration contributes to the well-being of the migrant-sending households using livelihoods approach was explored in this paper.

Aspects of remittances that are crucial to improvement in household welfare include types, extent of adequacy and regularity of flow as well as how such transfer incomes are spent. In a study conducted in Botswana, women left behind in rural areas complained that the level of remittances received from their spouses was inadequate and irregular (Izzard, 1985). Among other things, the livelihood outcome of remittances (measured by the welfare impact) to migrant household also depends on the kind of context in which it is received (Waddington, 2003). According to her, "where remittances are used to enable remaining family members to maintain a basic standard of living, the typology of survival migration has resonance". Thus, whether migration is a coping or accumulative strategy (Deshingkar and Start, 2003) determines the type of context in which remittance is sent. In addition, the period within which analysis is being done is important as some investments have relatively long gestation periods.

Remittances could be a crucial insurance for migrant households; without it those left behind may become extremely dependent on extended family members for survival (Rogaly, 2003; De Haan, 2000). This is because it could increase the capacity of the migrant households to improve food security and also stimulate the local economy. An increase in household disposable income as a result of remittance flow has the likelihood of boosting demand for goods and services produced in the area. However, its impact depends on the volume of remittances and the uses that the recipient households put them to (Rampel and Lobdell, 1978; Banerjee, 1984; Lucas and Stark, 1985).

2.0 Research Methods

The study employed mixed methods which involved both qualitative and quantitative approaches. The primary data were collected from migrant-sending households in the Daffiama-Issa-Busie District in the Upper West Region of Ghana. The quantitative data were collected through the use of semi-structured instrument administered through face-face interview. In addition, in-depth interviews and focus group discussions were conducted among wives of household heads. A three-stage sampling technique was employed to select households; and sample size of 150 households was deemed to have adequate observations to facilitate meaningful statistical analysis and inferences to be made about the population.

A migrant household was defined as one in which the husband was living in another district or region for livelihood purpose for a minimum of two years. The selection of household as focus of this study was based on its relevance as key social and economic unit; and ability to provide valuable insights into living conditions. The unit of inquiry was the wife of the household head (*de facto* heads).

Epi-data software was employed in processing the completed questionnaires and the data were later exported to the Statistical Product and Services Solutions (SPSS) Version 16 for the relevant statistical analysis. With regard to the qualitative data, interviews were recorded electronically³ and later transcribed before typing using Microsoft Word for word processing. The transcriptions were thoroughly edited and coded, and processed by Nvivo8; and content analysis approach was employed. Both qualitative and quantitative data were used concurrently. Descriptive statistics and bivariate analysis were employed to assess the variations in remittances related to selected background characteristics of the selected respondent-households deemed relevant.

3.0 Findings

3.1 Background Characteristics

The respondents were the wives in the selected households (*de facto* heads) and were aged between 18 and 76 years; with an average of 41 years. Concerning their educational attainment, majority of the 150 wives of migrants had no education (over 80%). It emerged that only one out of every five wives in the selected households had formal⁴ education.

With respect to their primary occupation, majority of them were engaged in farming (89.0%). In addition, they undertook trading, agro-processing (*shea* butter), brewing of local beer (*pito*), food vending and charcoal burning. Comparatively, less than one-half of the respondents (45.3%) indicated that they undertook multiple livelihood activities.

The sizes of the selected households in the study were between two and 15 persons with an overall average of 6.3 persons. This was slightly lower than 6.5 persons recorded by GLSS5 for the Upper West Region (GSS, 2008). In terms of economically active members (both male and female) in the selected households, it ranged from one to eight with an average of 2.7 persons. When the economically active members were disaggregated on the basis of gender, it emerged that it was only 42.7 percent of them had economically active males. Thus, majority of the selected households had no economically active males.

Analysis of the duration of migration of the husbands revealed that it ranged from two to over 10 years. It was found that, four out of every five out-migrants (80%) had been away for two - five years. While 12.7 per cent of them indicated 6- 10 years ago, the remaining 7.3 per cent stated over 10 years. It also emerged that these out-migrants embark on periodic return; and the wives indicated that three out of every four out-migrants returned within six months prior to this study. The average period of return was 6.1 months ago; and only one out of every four wives of out-migrants

³Permission was sought from the participants before recording.

⁴Formal education includes primary, secondary and tertiary.

indicated that the period of return (their spouses) was beyond the average period.

3.2 Motivations for Out-migration

When the wives of out-migrants were asked about the reasons for the migration of their husbands, they mentioned four main issues namely, low farm output, search for better livelihoods, reduction in farm size and conflict in their community). Analysis of the data indicated that poor farm output (62.2%) was the main push factor followed by the search for better livelihood activities (22.2%) and reduction in farm size (12.3%). A marginal proportion of the respondents (3.3%) indicated conflict in their communities as what drove their husbands into migration.

On the other hand, it emerged from the focus group discussions that, pressures from extended family members and the numerous social obligations also acted as push factors. This is how one of the wives of out-migrants explained it: *“It was conditions around here that compelled him to travel. The needs of the children (paying school fees, providing clothes, health care, etc); and catering for the family (attendance of funeral ceremonies, donations, etc). The members of the external family (such as nieces and nephews) were also looking up to him for help. It was his view that, if he travels, he can make some money and probably improve the situation of the family”* (Busie).

3.3 Supports from Out-Migrants toward Household Welfare

The study found that 114 migrant-sending households representing 76.0 per cent received support from their spouses within the year preceding the study. Besides the heads of households, it was found that some households (35) received remittances from other members of the households who were out-migrants. A total of 27 migrant households stated that they received remittances from other household members in addition to that of the head of household (23.7%). On other hand, eight households representing 22 per cent of 36 households which were not remitted by their heads of household indicated that they received support from other household members who were in migration. This implies that a total of 122 out of the 150 households (81.5%) received remittances within the year preceding the study.

The majority of the 36 wives who did not receive support from their spouses (63.2%) did not disclose why their spouses did not remit. However, 21.1 per cent and 7.9 per cent of them respectively attributed this to the fact that their spouses (out-migrants) were not properly settled and livelihood challenges at the destination. Whereas one person (2.6%) indicated that her spouse experienced ill-health conditions, two wives representing 5.3 per cent pointed to presence of another wife at the destination to be responsible for their predicament.

Some of the wives of out-migrants felt betrayed as their husbands had reneged on their promises and therefore, abandoned their basic responsibility of catering for their needs. This is how one of them lamented: *“In my case, I sat and discussed with my husband before he left. We discussed it but when he got there, he has forgotten me”* (Issa).

With respect to the duration of absence (migrants) and remittance flow, the analysis showed that over seven out every ten husbands who had been away for 2 - 5 years sent remittances. On the other hand, the proportion declined among those who have spent more than five years in migration – (6 - 10 years [54.6%] and over 10 years [25.0%]. It could therefore, be inferred that there is inverse relationship between duration of out-migration and sending of remittances.

The types of remittances received by the households included cash, food items, clothing, household appliances and farm inputs. The majority of the households indicated that they received food and cash remittances within the 12 months prior to the survey.

Figure 1: presents the percentage of the households and the type of remittance received.

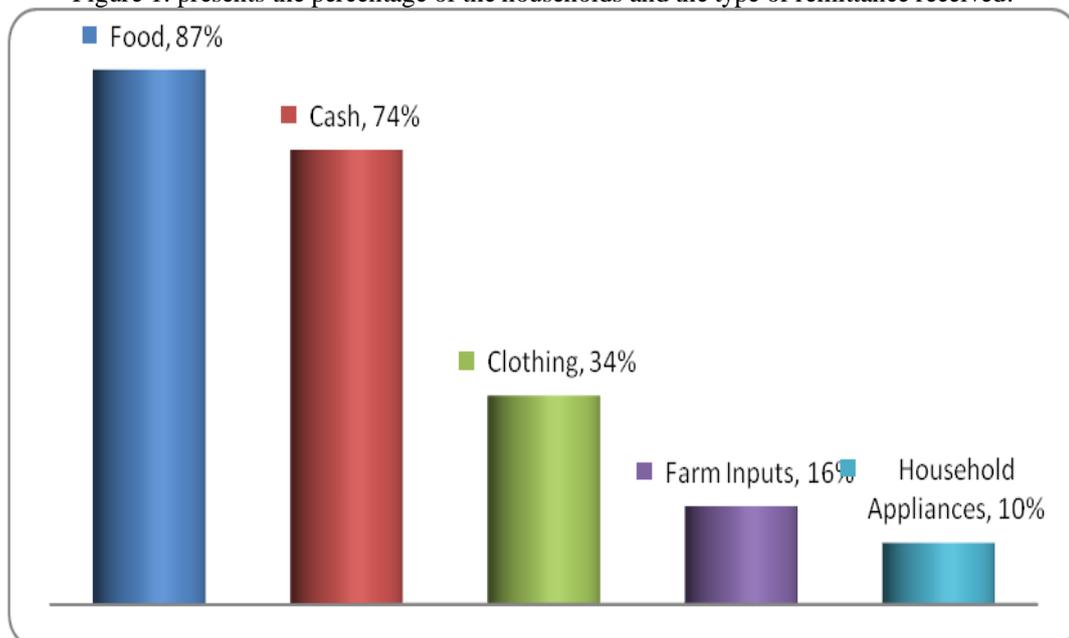


Figure 1: Types of Remittances Received

Source: Household Survey

The majority of households left behind (87%) received remittance in the form of food from household heads mainly on annual or semi-annual intervals (see Table 2). Among other things, the reasons for food remittances were that it went directly to address household food insecurity and thereby prevented misapplication of funds. In addition, the items included exotic food products like tin tomato, milk, sugar, oil, rice (imported), canned fish and meat products.

Thus, some out-migrants dwelling in the Forest and Savannah Transitional Agro-ecological Zone also send early maize harvest when the rainy season in the Savannah Agro-ecological Zone is getting to an end. During this period, the

prices of staple food items are relatively higher in the northern Ghana. In addition, some of the farmers knew the food merchants, who trade in their villages and use them as conduit for sending foodstuff to their families. It was also explained that sometimes farmers do not have cash, and therefore send food directly to their families. Of all the types of remittances, food items were received at relatively shorter intervals by majority of households between monthly and half-yearly (68.7%).

In terms of interval within which households were remitted, it was revealed that it was fairly distributed over the selected period for food and cash remittances (see Table 1). The analysis revealed that with the exception of food, majority of households received remittances either annually or occasionally. On the other hand, remittances in the form of clothing and household appliances were mainly received at relatively longer intervals (annually or occasionally).

Table 1: Interval within which Migrant Households received Remittances

Interval	Food	Cash	Clothing	Appliances	Farm Inputs
Monthly	11.1	10.8	7.3	-	-
Quarterly	27.3	24.1	14.6	6.7	5.6
Half-yearly	30.3	12.1	12.2	13.3	11.0
Annually	20.2	16.9	34.2	16.9	66.7
Occasionally	11.1	36.1	31.7	60.1	16.7
Total	100.0	100.0	100.0	100.0	100.0
N	99	83	41	15	18

Source: Household Survey

In terms of cash equivalent of the remittances received from the household in migration, the recipients of cash had the highest average annual amount followed by food and household appliances. Although just a small fraction of the selected households indicated that they received support in the form of appliances (10%), it was found that on per capita basis, it was the most significant type after cash and food (see Table2).

Table 2: Comparison of Mean Cash Equivalent of Remittance by Type

Type of Remittance	Value
Cash	174.40
Food	142.05
Household Appliances	68.89
Farm Input	64.44
Clothing	60.61

Source: Household Survey

It was found that 16.0 per cent of the households left behind received remittance in the form of farm inputs which averaged 64.44 Ghana cedis per annum. It was found that total annual remittances ranged from Gh¢75.00 to Gh¢1,220.00 with the mean annual remittance income of Gh¢269.13. In terms of size of yearly remittances, it was found that one out of every five households received less than Gh ¢100.00 while almost one out of every three households received Gh¢300 or more (see Table 3).

Table 3: Distribution of Households in terms of Total Annual Remittance Income

Total Remittance (GH ¢)	Households	Per cent
Below 100.00	27	22.1
100-199.00	38	31.1
200- 299.00	17	13.9
300-399.00	12	9.8
400 and above	28	23.0
Total	122	100.0

Source: Household Survey

Total household income for the selected households comprised farm income (crop), cash equivalent of remittances received and earnings from non-farm economic activities. In terms of composition of household income, earnings from agriculture (crops⁵) formed the most important source. This confirms the view that the selected households engaged in farming as livelihood strategy. Table 4 shows that remittances were much significant accounting for over one- third of total annual household income. It was found that earnings from non-farm economic activities did not contribute significantly to household income.

Table 4: Distribution of Total Annual household Income (Mean)

Source of Income	Amount (GH¢)	Per cent
Crop	395.36	53.6
Remittance	269.13	36.5
Non-farm	73.11	9.9
Total	737.60	100.0

Source: Household Survey

3.4 Utilisation of Cash Remittances

Analysis of uses to which cash remittances were put to indicated that they were applied mainly to consumption rather than investment. The majority of the recipient households (70.8%) indicated that they used their cash remittances to pay for food, and settle health care and educational bills. Table 5 shows that few households that received remittances used part of it for investment in income generating activities (4.9%) and hiring of labour (18.9%).

⁵Although livestock rearing is a key agricultural activity in the Savannah Agro-ecological Zone, it was not included due to the fact that livestock constitutes assets.

Table 5: Uses of Cash Remittances by Households

Item	Frequency	% of Remittance Recipients	Percent of Cases
Food	95	77.9	36.0
Health	56	45.9	21.2
Education	36	29.5	13.6
Hiring of Farm labour	23	18.9	8.7
Funeral donation	18	14.8	6.8
Household Appliances	17	13.9	6.4
Farm Inputs	10	8.2	3.8
Investment	6	4.9	2.3
Rent	3	2.6	1.1
Total	*264	-	100.0

*Multiple responses

Source: Household Survey.

3.5 Effects of Remittances

Regarding the respondents' opinion on significance of remittance income to household welfare, almost seven out of every 10 spouses of migrants (69.3%) ranked it as significant. The analysis revealed that 29.8 percent and 39.5 percent of the households rated the contribution of remittance income received as very significant and significant respectively. On the other hand, the remaining 30.7 per cent of them rated it as less significant to their household welfare. The result of chi-square test of association showed that there is a significant association between the remittance received and household food security⁶ as well as overall household welfare⁷.

Some of the respondent-households (4.9%) indicated that they put some of their remittance income into investment. It emerged from analysis of FGDs that, some of the out-migrants provided start-up capital for their wives to go into business ventures. This is illustrated in the following narrative: *"I get support from my husband for our upkeep; he also gave me money to start my business (hair dressing saloon). This business provides us the means to survive. My only worry is that just few women come to us except during occasions such as festivals, Christmas, Easter, etc"* (Daffiama).

It was also revealed during FGD that, the use of remittances to hire farm labour ensured that children left behind were not overburdened in terms of farm workload. It was found that without it, some households would have increased the workload for the children and thereby reduce school attendance.

4.0 Discussion

It was revealed that there was strong interaction between out-migrants and their households as three out of four wives indicated that their husbands returned temporary within six months preceding the survey. In terms of motivation for migration, it emerged that poor farm output, better livelihoods and inadequate access to land were the key drivers for outmigration. This confirms the results of some previous studies that inadequate access to farmland and other resources like water for irrigation leads to out-migration where it is perceived that livelihood opportunities are lacking (Rwelamira *et al.* 2000; Schrinder and Knerr, 2000; Rogaly, 2003; Mosse *et al.* 2002).

The reasons for migration suggest that the phenomenon is related to unfavourable conditions in the place of origin including poor performance of agriculture, whilst the livelihood opportunities at the potential destination serve as attraction. Thus, Lee's push-pull theory of migration (1966) is useful for understanding male out-migration occurring in northern Ghana.

The finding that households left behind benefit from remittances which facilitate improvement in household welfare through enhancing their purchasing power and thereby reducing their budgetary constraints support arguments advanced by proponents of NELM (Stark and Levhari, 1982 and Rozeberg and Stark, 1989). Similarly, the finding that remittances formed significant fraction of their household income is consistent with the postulations of NELM and the findings of earlier studies. For instance, receiving remittances was important for a household to attain food security and improvement in welfare.

It was revealed that the majority of the households left behind received remittances in the form of food, cash, clothing, farm inputs and household appliances. Those who did not receive remittances faced challenges alone, so they felt their husbands reneged on the promises made before leaving. With respect to utilisation of cash remittance, the analysis revealed that male out-migration was one of "survival rather than wealth accumulation" as suggested by Waddington (2003). This confirms the assertion that remittances are generally used to supplement income to meet basic needs rather than investment (Adaawen and Owusu, 2013; McEvoy, 2008; Mendola, 2006; Taylor *et al.*, 2006; De Brauw and Rozelle, 2003; and Asfar, 2000).

Although some empirical works find evidence of remittance and investment in farming at origin as advocated by NELM (Stark and Levhari, 1982, Rozeberg and Stark, 1989; Ellis, 2003), the finding of this study does not support that prediction. This could be ascribed to the pressure on households to meet their basic needs particularly, food and the low potential of agriculture in the area owing to land degradation, unfavourable weather and absence of irrigation facilities among others.

5.0 Conclusions and Recommendations

In view of the fact that availability of food to meet the needs of household members is critical to their livelihoods, this situation undermined their ability to invest and generate resources to improve their welfare as postulated by NELM

⁶ ($\chi^2 = 33.492$, degrees of freedom = 16, $p = 0.006 < 0.01$)

⁷ ($\chi^2 = 303.056$, degrees of freedom = 26; $p\text{-value} = 0.034 < 0.05$)

(Stark and Levhari, 1982). In such a circumstance, the overarching goal of the households would be marshalling resources to secure food as espoused by Maslow (Hokpins, 1986).

NELM model also suggests that migration enables migrant households to address financial constraints and facilitate investment in non-farm activities to generate income and thereby improve the welfare of the household members. However, the findings of the study show relatively low engagement in non-farm ventures leading to significantly low income (non-farm). It is important to note that earnings from non-farm activities in rural Ghana particularly, the Savannah Zone is comparatively low (GSS, 2008). However, receiving remittance from out-migrants helped to improve the per capita income of the households left behind. This confirms NELM's prediction that remittances have positive effect on household income of those left behind (Stark and Levhari, 1982).

There is the need for quality research to generate data on internal migration and remittances associated with it to facilitate better understanding of the issues involved. This could be incorporated into large-scale data collection exercises such as censuses, Ghana Living Standards Survey, etc. It is suggested that greater appreciation of migration patterns pertaining to internal migration is needed. This is critical to the design or formulation of effective and suitable support systems for internal migrants. Among other things, this would help to facilitate maximising benefits and curtailing the associated risks with the channels used for transferring income. Currently, there are many financial and telecommunication networks offering this service and there is the need to look into their charges and risks involved.

Even though out-migration and remittances contribute to reduction in risks and financial constraints faced by the households left behind, it should not be considered as panacea to the livelihood challenges encountered in the place of origin. This is because increased migration may lead to shortage of adult male labour with serious ramifications for marriages and upbringing of children (left behind). In view of this, there is the need for state institutions and non-governmental organisations to promote modern farming technologies and boost economic activities in the Savannah Agro-ecological Zone and thereby reduce the massive out-migration.

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