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Migration and Development: The Role and Constraints of the Rural-Urban Migrant in Ensuring the Well-being of Origin Household in Ada, Ghana.

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ABSTRACT

Rural-urban migration is a regular phenomenon in developing countries and Ghana's case is not too different from the other countries. This study explores how labor migrants from a poor rural setting in Ghana influence the well-being of their households of origin. The study area consisted of three (3) rural agricultural Dangme - Speaking communities (Kajanya, Toje, and Afiadenyigba) located in Ada East District of Ghana. Employing a combination of labor migration theories, this study presents the specific factors that influence the decision to migrate, the roles labor migrants play in the households of origin, the challenges they face as well as how labor-migrant households differ from non-labor-migrant households. The outcomes of the study reveal a combination of individual level, household level, and community level factors to have accounted for the decision of labor migrants to migrate. High income risks of poor households caused by perceived changing conditions of farming such as low rainfall and declining prices, which pose threats to profit, food security, and consumption coupled with the unavailability of jobs in the communities were among the factors causing migration. In this study, the major role labor migrants have played in the households of origin was remittance transfers determined by the interplay of obligation, migrant constraints, and household expectation. Remittances provided an immediate addition to household incomes yet the effectiveness of these roles were limited by high cost of living and high bills. Due to the nature of the bills which are non-negotiable, labor migrants have to prioritize them as they directly affect their businesses and sustenance.

Overall, labor-migrant and non-labor-migrant households have differed in the sense that they have more income sources which have improved consumptions, health and education of household members than the non-labor-migrant households. The study suggests that in order that poor households do not become dependents on remittances, it will be of great importance if other strategies be formulated by the government to improve the household economy.

DEDICATION

To

Madam Esther Ablah Domeh;

My mother, a petty trader who did not go far in education but always wanted her children and everyone else to climb high on the educational ladder; is this work dedicated.

Mama, mo tsumi! Mo ne O baa noyi!

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To you all I sincerely say;

Akpe na mi katã!
Nye tsumi!
Tusen Takk!
Thank you!

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LIST OF ABBREVIATIONS AND ACRONYMS

AEC	African Economic Community
ATMs	Automated Teller Machines
CBOs	Community-based Organizations
CMS	Centre for Migration Studies
DESA	Department of Economic and Social Affairs
ECOWAS	Economic Community of West African States
GCB	Ghana Commercial Bank
GDP	Gross Domestic Product
GLSS	Ghana Living Standards Survey
GNCM	Ghana National Commission on Migration
GoG	Government of Ghana
GPRS	Ghana Poverty Reduction Strategy
GSS	Ghana Statistical Service
ICT	Information Communication Technology
ILO	International Labor Organization
IMSCM	Inter-Ministerial Steering Committee on Migration
IOM	International Organization for Migration
ISSER	Institute of Statistical Social and Economic Research
KVIP	Kumasi Ventilated Improved Pit
LEDC	less Economically Developed Countries
MEDC	More Economically Developed Countries

MTN	Mobile Telephone Network
NELM	New Economics of Labor Migration
NGOs	Non-Governmental Organization
NHIS	National Health Insurance Scheme
NMP	National Migration Policy
OECD	Organization for Economic Co-operation and Development
PS	Purposive Sampling
RIPS	Regional Institute for Population Studies
SS	Snowball Sampling
UNDP	United Nations Development Program
WAP	White Australian Policy

CHAPTER 1: GENERAL INTRODUCTION

1.1 Background of the Study

This thesis presents a household level study of the role of internal labor migrants in development in Ghana. In the past, internal migration took different forms with different motives. The nineteenth century saw many farmers who migrated from rural settings to other parts of Ghana in search of fertile lands to farm (Awumbila et al, 2008; Addae-Mensah, 1985). Also, people had to move involuntarily to escape civil unrests (Wyllie, 1977). In the late nineteenth century and late twentieth century, more laborers had continued to migrate as a result of development of the gold mines and cocoa farms in the mining and cocoa farming areas (Anarfi et al., 2003). There has also been the movement of labor from the Northern parts of Ghana to the Southern parts to engage in economic activities for household sustenance. Thus, over the course of history, internal migration was motivated by a combination of socio-economic, political and environmental factors (Awumbila et al., 2008).

The current internal migration situation in Ghana can be attributed to conditions in Ghana's economy, presenting unequal income-generating opportunities between rural and urban areas (CMS, 2014). After former President, Jerry John Rawlings came into power through coup de tat, the economy faced a serious crisis in the early 1980s. Neoliberal policies featuring democratic governance and the free-market system were adopted to put the economy back on track (Addai et al., 2014). A number of scholars understood that, the adoption of democratic governance was based on the assumption that there exist a link between democratization, free market and enhanced quality of life in society. It was noted that the free market system is capable of influencing well-being either directly by changing the welfare of people for the better or indirectly, through mandated institutions to ensure the well-being of people at the micro-level (Di Tella et al., 2001 cited in Addai et al., 2014).

Aryeetey and Kanbur (2005), noted that such reforms adopted had a greater impact on the economy. At the time, Ghana had already prepared a long term development plan to become a middle-income country by 2020 and due to democratic governance among other factors, the country experienced a progress with a growth rate of 6%. With this, Ghana has been exalted as an

‘emerging African economic success story’ (Addai et al., 2014). The number of Ghanaians living in extreme poverty as reported had reduced from 36.5% to 18.2% between the periods of 1991 and 2000 (GSS, 2012).

In spite of the success story majority of Ghanaians still live in abject poverty which poses threat to the well-being of the vulnerable including rural majority, women, children and farmers. A number of scholars noted fear of crime (Adu-Mireku, 2002), job unavailability (Boateng & Ofori-Sarpong, 2002), material hardships (Addai & Pokimica, 2012) limited access to quality education, health and potable drinking water (GSS, 2000b). Thirty (30) percent of the population comprising mainly the vulnerable still lives below US\$1.25 per day (Ibid).

In addition to the hardships were epidemics of chronic diseases such as stroke, hypertension, diabetes and cancer, resulting in many deaths in the various hospitals and clinics across the ten regions of Ghana (Agyei-Mensah & Aikins, 2010). Such chronic diseases put a lot of pressure on the family to provide resources and care for sick members which ended up in some marriages and home break ups (Read et al., 2009). It may have also resulted in the family sending laborers to the cities to earn extra income to cater for those left behind in the origin household.

Despite the national and international recognition of Ghana’s economy, the economic situation still remains a major concern. After the economic shock in the 1980s, there were fluctuations in the GDP growth rate. In 2006, GDP and Per Capita Income were \$12.5 billion and \$540 respectfully (Awumbila et al., 2008). This showed a growth rate of 6.2% in 2006 and 6.3% in 2007 (ISSER, 2008). Although Ghana’s economy had been predominantly agricultural, it’s reducing by a burgeoning service sector. In 2014, the service sector contributed about 50% to GDP, followed by a contribution of 28.5% by industry (mining, manufacturing and construction) and about 21% by agriculture (Okudzeto et al., 2015). Contribution of agriculture to GDP was documented to have declined from around 33% in 2009 to around 21% in 2014. This is probably a result of the current transition of Ghana’s economy from an agricultural to a service economy which reduces the percentage of people who remain to cultivate the land¹. Thus, Ghana has undergone a rapid shift

¹ <http://www.myjoyonline.com/news/2015/December-17th/its-lazy-analysis-to-worry-about-declining-agric-contribution-to-gdp-fifi-kwetey-fires.php>

away from an agricultural economy though it still remains the major source of livelihoods to many rural farm households in the country.

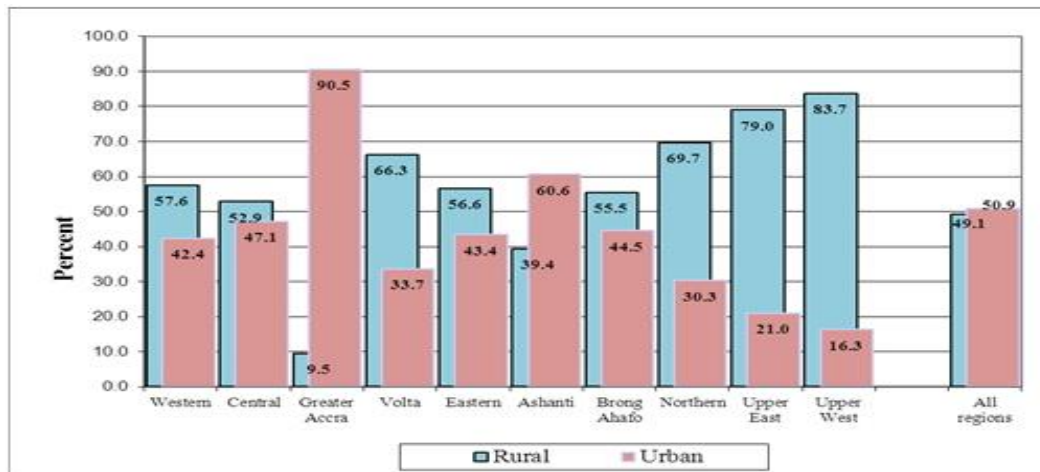
The period of rapid economic expansion was marked by changes in Ghana's migration streams. Both internal and international migration streams are on the increase. This study however focuses on internal migration of labor migrants. During the 1950s and 60s, rural-rural migration was the most predominant form of internal migration, as employment opportunities had been primarily available in the agricultural sector (Addae-Mensah, 1985). The trend has changed since the 2000s and rural-rural migration has declined meanwhile urban areas increasingly become the destinations of many Ghanaians from the rural areas. As noted in previous studies, more than 70% of Ghanaian internal migrants come from rural areas (Ackah & Medvedev, 2012). This may be due a declining land productivity and changing weather patterns that affect agricultural output, and also due to the limited jobs available in the rural areas. Attractive job opportunities outside agriculture, coupled with the rural-urban income disparities cause rural people to move to urban centers in search of lucrative employment.

In Ghana, a commonly held view is the growing North-South movement of migrant workers. In contrast, Ackah and Medvedev (2012) noted that migrants from the Upper East and the Northern regions account for only 3% of their populations, while the Upper West has migration rates higher than 8%. Comparatively this figure is much lower than migration rates of the Volta, Central, and Ashanti regions of Ghana. Thus to Ackah and Medvedev, internal migration in Ghana is noted to be primarily a "*Southern region phenomenon*" (p. 767). Probably, the reasons accounting for such a contrast view are the presence of economic opportunities and amenities in the Southern region as well as the travel and settlement costs (these may include the social networks and proximity, and how much it costs to travel).

In Ghana, rural-urban migration is primarily triggered by disparities in both social and economic opportunities present in rural and urban areas. The urban areas of Ghana continue to attract migrants because they have seemingly unlimited economic opportunities than the rural areas (Annarfi et al, 2003). Thus Ghana's internal migration has increasingly involved young men and women who are single. A growing number of these mobile individuals move upon a successful completion of basic Junior High School in the rural areas to obtain higher level education in the urban areas after which they remain and look for paid work.

Ghana's internal migration can also be seen as sharing similar characteristics of world population flow with implications for urban centers. According to the 2014 revision of world population prospects, urban settlements continue to welcome the world's population with the state of urbanization in the 1950s such that, more than two-thirds of people lived in rural areas and less than one-third in urban areas (UN, 2014). Today, more than one-half of the world's population is urban. Thus there has been a considerable increase in world's urban population from 0.7 billion in 1950 to 5.9 billion in 2014 (Ibid). The Population Division of the Department of Economic and Social Affairs (DESA) of the United Nations projected an increase by 60% by the year 2050. The rural world population will therefore decrease from 3.4 billion to 3.2 billion within the period in question. According to Todaro (1976), rural-urban migration contributes to urbanization even more than natural population increase.

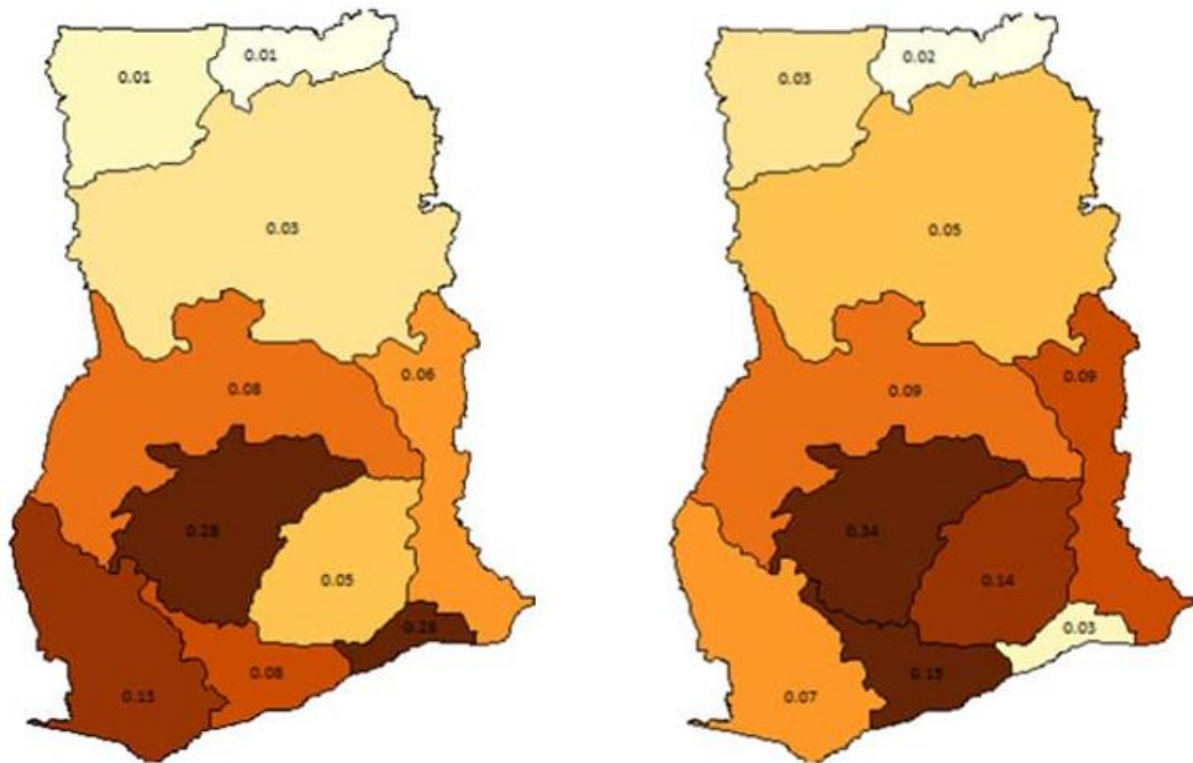
In the case of Ghana, the proportion of people living in urban areas has increased from 43.8% in 2000 to 50.8% in 2010 (GSS, 2012). Greater Accra Region has the highest proportion of urban population (90.5%) followed by Ashanti Region with a proportion of 60.6%. Upper West Region has the lowest proportion of 16.3%. The remaining eight (8) regions have levels below the national average thus they are predominantly considered as rural. The figure below demonstrates the trends as described above.



Source: GSS (2012, p. 4)

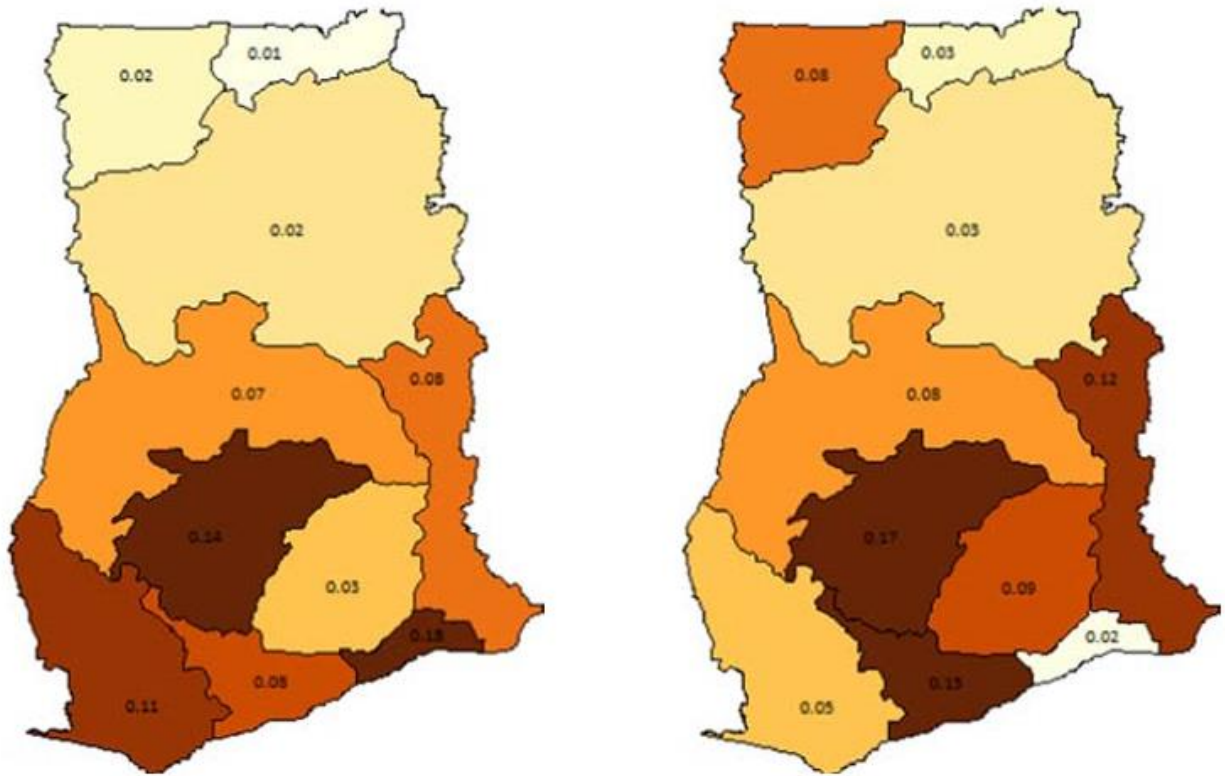
Figure 1: Population by type of locality (urban and rural)

In a nationally-representative survey of 4000 Ghanaian households in the fifth round of Ghana Living Standards Survey (GLSS 5), more than 80% Ghanaian migrants were estimated to be internal migrants and among them, 70% go to urban areas (Ackah & Medvedev, 2012). Also previous studies showed an increasing attractiveness of urban areas as migrant destinations over time (GSS, 2000; Batse, 1995). From Figure 2, top left, the migration pattern can be observed that more than half of all internal migrants reside in the Greater Accra and Ashanti regions of the country. The two regions which are around the coast are receiving more than they are sending migrants. Tutu (1995), also found that 88% of all internal migrants have the Southern regions of Ghana to be their destinations. The reason might be that Accra has a lot of economic prospects than the rest of the cities. Meanwhile the Northern regions and the two Upper regions are hardly receiving migrants but sending out migrants (Figure 3, top left). According to Ackah and Medvedev (2012), the reasons are that 1) most migrants tend to stay in their regions, and 2) the costs involved in moving and settling is huge (see also Beals et al., 1967; Caldwell, 1968).



Source: Ackah & Medvedev (2012, p. 768)

Figure 2: Migrants by places of origin and destination as a percentage of total population



Source: Ackah & Medvedev (2012, p. 768)

Figure 3: Migrants as a share of sending and destination regions' population

In addition to Ghana's internal migration there is also the international migration where many skilled and unskilled laborers move to the developed countries. Thus it is obvious the state of Ghana's economy has caused a mix of both internal and international geographical mobility of the citizens.

1.2 Scope of Study

Migration can impact households in various ways including but not limited to demographic, economic and social aspects (Osaki, 1999). In this study, only the direct economic outcome of migration will be looked at, in terms of how financial and social remittances that are transferred from labor migrants affect the well-being of their households of origin. The theory of NELM asserted that in the absence of a well-functioning market or a credit system, which is often the case in developing country like Ghana, households attempt to secure additional income by allowing a family labor to migrate elsewhere (Massey et al., 1994; Stark & Bloom, 1985; Stark, 1982). Thus, migration of a family laborer can be seen as a survival strategy of households based on their own

cost-benefit analysis (Osaki, 1999). Many will contend that whatever form of migration, being it internal or international migration, has development implications (Willis, 2010). Many migrants move under the assumption that, they will get access to more lucrative income-generating or livelihood activities (Steel & Zoomers, 2009). Hence, they attach a strong economic imperative to their movement. Since the 1990s, migrant remittances have achieved a growing attention from both governmental and multilateral organizations (Willis, 2010). In 2009, global remittance flow to developing countries was US\$338 billion with a projection of annual increase of remittance flow by 10% (Ratha et al., 2009). In 2014, migrant remittances to developing countries have reached \$436 billion, indicating a 4.4% increase past the 2013 level (Ratha et al., 2015). It is estimated to moderately reach a level of US\$440 billion in 2015 (Ibid). While it is difficult to document internal remittance flow in Ghana due to scarcity of data, international remittance flow is easily recorded (Castaldo et al., 2012) . In 2005, Bank of Ghana estimated a remittance flow of about \$4.6 billion. It has gone as high as US\$12.6 billion in 2010, indicating 11% share of GDP. In 2012, remittance flows to Ghana amounted to US\$18.7 billion and according to the Bank of Ghana, the amount was remitted through the banks.² Thus the labor migrant is viewed as having continually maintained close contacts with the households he/she migrated from, through remittance behaviors (Bilsborrow, 1998 cited in Osaki, 1999). This study looks at how individual internal migrant remittances benefit recipient households.

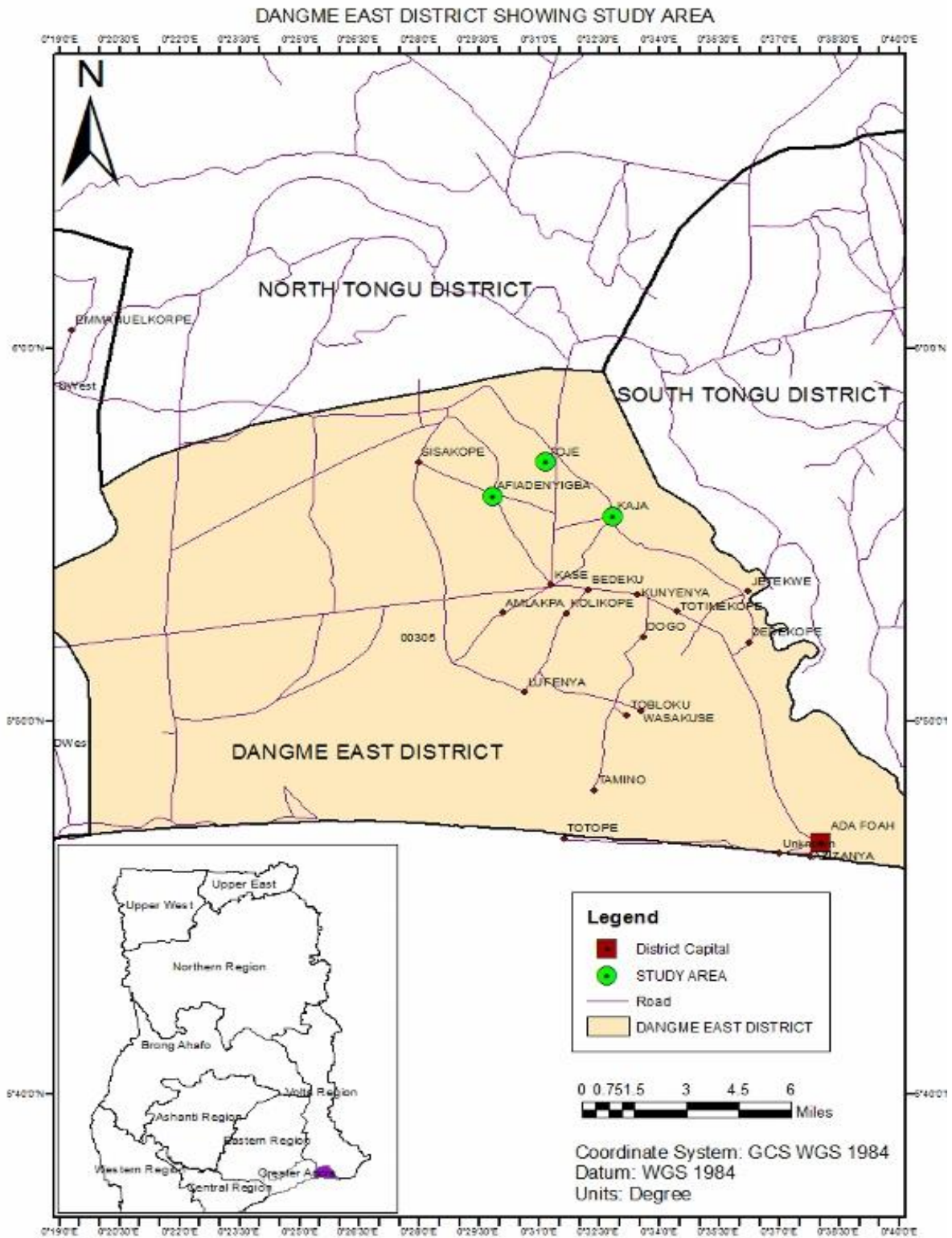
Migration decisions cannot be divorced from the wider social contexts in which they are made. In addition to the economic impacts of migration on households, migration can rupture or strain social relationships, leading to a decline in well-being but only if social relationships are continually viewed as important by the individuals concerned (Willis, 2010). Migration of some individuals might have impacts on relatives who are less mobile. While positive impacts may be through both financial and social remittances that are transferred from the migrant to less mobile household members of origin (Moser, 2010; Pribilsky, 2007), the negative aspects may be loneliness, depression and family breakup (Parreñas, 2005).

Given the geographical inequality between Ghana's rural and urban areas and the growing prominence of household labor in internal migration in Ghana, the present study builds on a case study of three rural communities in Ada. It aims to explore the ways in which labor migrants from

² <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/Remittances-to-hit-39bn-by-2015-272085>

a poor area affect the well-being of their households from which they left to the cities some years ago. It basically focuses on the direct economic and social interactions between labor migrants and their households of origin and how such interactions influence household well-being. The study presumes that household well-being can be influenced by labor migrants as far as they maintain close contacts with their households of origin.

Data for this study comprises mainly, perspectives and experiences of household heads and individual labor migrants respectively, from a structured interview. The study area is the rural setting of Ada in the Dangme-East District of Ghana. It is located near cities such as Tema, Ashaiman and Accra. The District has a total household population of 70,470 with 22, 299 urban and 48,180 rural (GSS, 2014). It has a total of 15, 131 households with 5,678 urban and 9,953 rural (Ibid). Average household size in the District is 4.6 while average household per house is 1.5. It comprises of smaller farming communities and predominantly, it is a Dangme speaking area. Other livelihood activities like selling in the market, masonry, carpentry, and other owned labor works are dominant. The data is further complemented with the researcher's observation of the sampled households' livelihood activities and living conditions. Data for this study is analyzed qualitatively based on the field notes and audio recordings. During the analysis, individual level, household level and community level conditions that enhance or inhibit labor migrants' role in ensuring household well-being were identified.



Source: K-Kabu (2016)

Figure 4: The Dangme East District showing study areas

Understanding the impacts of migration is necessary to ascertain where policy intervention is needed (Osaki, 1999). Ghana lacks adequate migration data to convey a meaningful study of the impacts of migration on the household. More specifically, little attention has been placed on internal labor migration in how it ensures household well-being in the places of origin. The consequences of international labor migration rather attracted the attention of many, including the Government of Ghana. The absence of evidence on the role of internal labor migrants on their households of origin has led to an over-emphasis on negative impacts it has on places of destination in the country. It should be noted that internal labor migrants are very significant, providing economic support for the well-being of their households. Sometimes, independent of internal labor migrants' experiences of difficult times in the places of destination, they still play vital roles which affect the economic status of their families. It is this gap this present study fills.

1.3 Problem Statement and Justification of the Study

Ghana's economic conditions give rise to several livelihood activities in both rural and urban settings. The urban areas seem to have the economic opportunities most migrants are looking for, which are not present in the rural areas. Thus, rural-urban migration of labor is a regular strategy of many Ghanaian rural households to look for economic opportunities in the urban areas of the country. It can be asserted that a range of factors account for internal migration in Ghana but it is economic imperatives that mostly drive people into the urban centers. It is essential, therefore that attention be paid to migrant labors and how they are influencing the well-being of their households of origin.

Moreover, some studies in Ghana have demonstrated the relevance of rural-urban migration in ensuring well-being of many households of origin. Some researchers (e.g. Awumbila et al., 2008; Litchfield & Waddington, 2003; Tsegai, 2005; Ackah & Medvedev, 2012) noted the positive relationship between migration and well-being of origin households. This group of researchers made use of data from the Ghana Living Standard Survey to establish a positive relationship between migration and, household income and consumption. Also, Adaawen and Owusu (2013) made use of a survey data collected by the Regional Institute of Population Studies (RIPS) and the Institute of Statistical Social and Economic Research (ISSER) in 2005 to analyze the impact of North-South migration on independent migrants and their households of origin. The analyses from their study confirmed that migration is a coping and livelihood diversification strategy to poverty

and poor agricultural productivity in Northern Ghana. Only few researchers (e.g. Tsegai, 2005) conducted an independent survey of households for instance, Tsegai's research along the Volta Basin of Ghana found that income levels of migrant households were higher than non-migrant households. In all the studies however, the impacts of migration on household well-being do not take into consideration the experiences of the migrants themselves but only focused on the households from which they come from. It is important that migrants themselves be taken into consideration when conducting a study on the development outcomes of migration. This study adds to the existing limited scholarship on internal migration studies. Thus it evaluates the role of rural-urban migrant workers (using household reflections and migrants' experiences) in ensuring well-being in the left-behind households.

1.4 Research Objectives and Questions

The primary objective is to investigate how labor migrants from a poor agricultural rural setting in Ghana ensure well-being and development in their households of origin. The specific objectives will therefore include;

- To find out specific roles labor migrants play and how beneficial such roles are to their households of origin.
- To find out pragmatic limitations to the roles played by labor migrants
- To find out some differences that exist between the well-being of labor-migrant and non-labor-migrant households in Ada.

1) What specific factors influence the decision to migrate from Ada?

It is essential that this question be asked as quite a number of factors can influence an individual's decision to migrate. Aside the conventional push and pull factors which influence the decision to migrate, it is also important to note that migration decision cannot be divorced from a wider social entity (e.g. household). Migration is seen as a social process (Castles, 2004) thus in situation of household difficulties, a family may decide to send one or more members to work for income maximization (Hugo, 1994, cited in Castles, 2004). It is in this direction that this question is asked to ascertain not only household level factors but also individual level and community level factors that condition the migration decision of labor migrants. Knowledge about these factors will give

an indication of the specific roles out-migrants can play to ensure well-being in their households of origin.

2) Which specific roles do individual migrants play and of what benefits are such roles to the households?

In migration and development discourse, individual migrants have been tagged as development agents influencing development of their places of origin and their households through remittance and other activities (Faist, 2008; Raghuram, 2009; De Haas, 2010). It is possible some rural-urban migrants place their households at the core, playing variety of developmental roles to ensure the well-being of their families. This question will help establish how migrant families benefit from such roles of their individual migrants. It also helps to ascertain if individual migrants meet expectations of their households or not.

3) What possible constraints inhibit the role of individual migrants?

This question will reveal some of the practical reasons why rural-urban migrants may play little or no role in their households of origin.

4) What differences exist between the well-being of migrant and non-migrant households?

Migrant households are more often than not predicted to be better off than non-migrant households as a result of migrants' remittances. Thus this question will establish whether or not this assertion holds for the research area.

1.5 Significance of the Study

Under development in rural communities can generally be regarded as the cause of rural-urban migration. Many fields of Geography (e.g. economic, population, political, cultural, and urban) give rise to different ways of studying population movements (King, 2012). The present study falls under Economic Geography and it tries to ascertain direct economic interactions between labor migrants and their households of origin. Nevertheless, majority of these studies have focused on the economic impacts of migration on urban centers and disregarded the impacts it can have on individual households, more often perceived as the producers of labor migrants. In the research area, knowledge about migration and development is very limited. Thus the study is going to be first of its kind in the study area. Available data only indicate the spatial pattern of the movement

as well as overemphasis on the negative impacts on both the places of origins and destinations. Understanding the causal relationship between migration and development and knowing the roles migrants play in ensuring household well-being is therefore a significant issue to strengthen existing claims in the migration and development discourse. It is as well a paradigm shift from impacts of internal migration on the destinations to roles migrants play to bring about household well-being in the communities they migrated from. In as much as migration is considered as ensuring urbanization of towns and cities, the role of the rural-urban migrants is equally important in their households of origin. It will as well unveil the important roles migrants play in the lives of their households while at the same time will expose the dynamics involved in playing such roles. The study will then contribute to policy and intervention of Ada town in the future. It could as well inspire other researchers to conduct further research on the topic.

1.6 Organization of Study

The organizational structure of the thesis is such that chapter 1 introduces the study and explores Ghana's geographical population mobility as well as impacts of migration on household well-being with emphasis on the role of labor migrants. Chapter 2 delves into reviewing extensively the relevant literature and sets the context for the whole study. Within the same chapter, Ghana's migration history is reviewed with emphasis on the causes. It proceeds to look at some migration policies in the country and later discusses the relationship between migration and household well-being as found in studies conducted in Ghana. The rest of the chapter discusses broader perspectives in the migration and development literature with emphasis on migrants' role in their households of origin. Chapter 3 outlines the relevant methods of the research. In the chapter, a review of appropriate methods adopted for data collection and analysis was made, followed by a step-by-step account of the sampling procedure as it happened during the data collection. The chapter closes by a description of the limitations the study had faced and the ethical considerations made by the researcher.

Chapter 4 describes the theoretical framework approaches to rural-urban migration as a household strategy. These theories are the New Economics of Labor Migration (NELM) and the Livelihoods approach. The livelihood approach is discussed together with the concept of household well-being. Chapter 5 presents and discusses the findings of the study. The findings and discussions were made in accordance with the objectives of the study. Thus, after a brief overview of the socio-economic

backgrounds of the sampled households and the labor migrants, the motivations for out-migrations from the sampled setting were discussed. A discussion of the role of labor migrants in their households of origin then follows. Also discussed in the chapter are the constraints which inhibit labor migrants from playing an active role in ensuring well-being of their households of origin. Once an interplay of migrants' role and constraints has been established, the chapter went, as far as possible, to discuss how well-being differs between migrant and non-migrant households. Finally, Chapter 5 mainly looks at the possible implications of the findings to the theoretical frameworks adopted in the study and finally offers recommendations for future research.

CHAPTER 2: LITERATURE REVIEW AND STUDY CONTEXT

In this chapter I try to look into the relevance of Ghana with respect to internal migration and well-being in previous studies. The aim is to draw on some of these major trends to complement this study. After looking into the relevance of Ghana, an outline of migration laws and policy frameworks then follows.

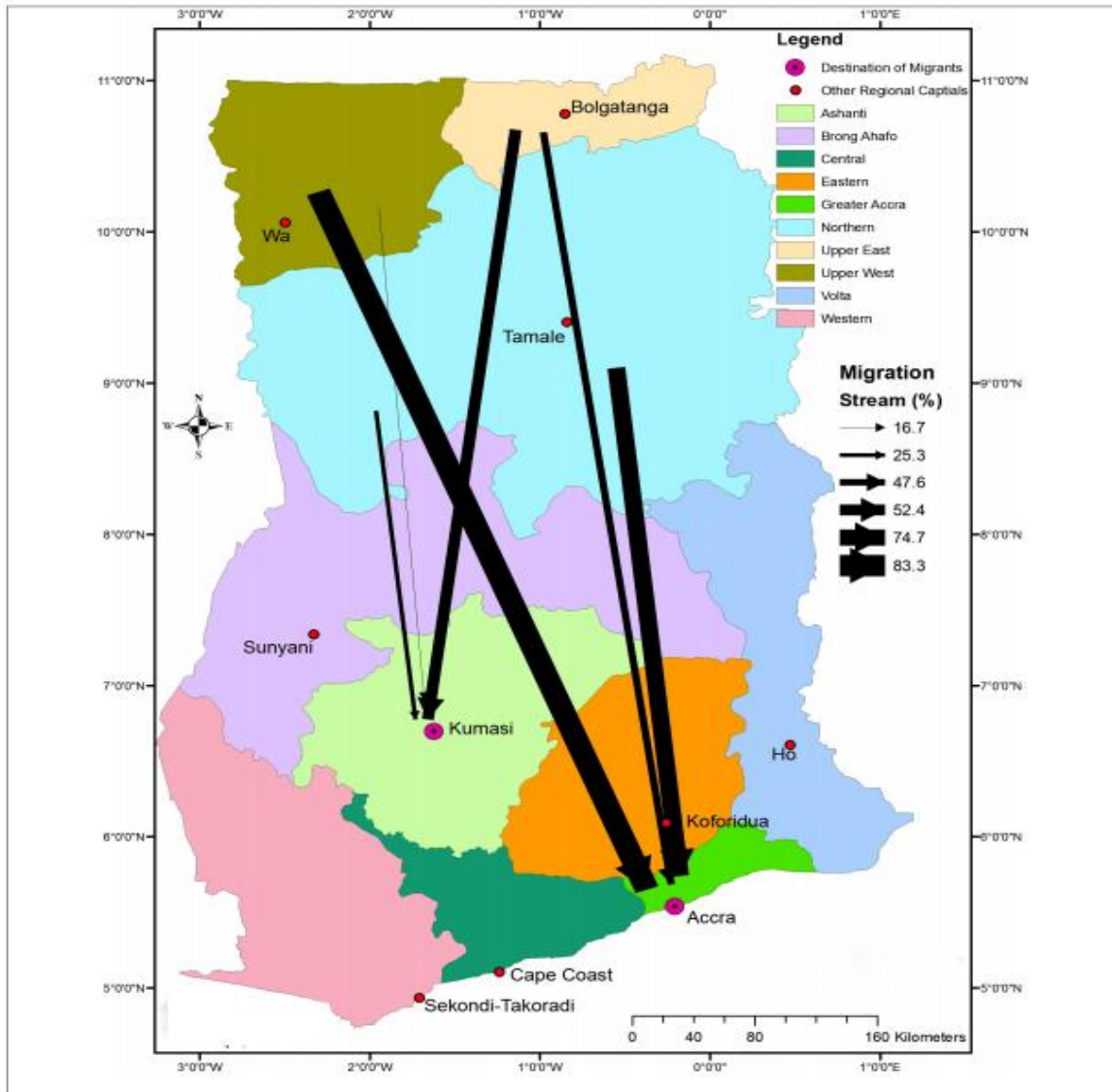
2.1 Ghana's Migration History

The history of Ghana's migration (internal and international) dates back many years with some scholars noting its existence even before colonization. Wolfson (1958), documented that trading activities brought traders from neighboring territories to exchange ivory, kola nuts, cattle, sheep, hides of wild animals and clothes with payment in Salaga³ market. Over 1000 men and women were noted to have travelled long distance from Hausa land to trade in Gonja and Ashanti (Clapperton, 1929). According to Anarfi et al. (2003), such migration streams were driven by peace following the end of inter-tribal wars and improved communication lines. As far back in the 1960s, individuals and groups from different ethnic backgrounds migrated to other places mainly to escape civil wars and search for new land to settle and fertile land for cultivation (Wyllie, 1977). The late nineteenth century and the second half of the twentieth century saw the development of gold mines and cocoa farms which attracted many laborers (Anarfi et al., 2003). Hill (1963) emphasized that, the nineteenth century recorded an unprecedented migration of farmers in many parts of Ghana. He documented that, Akwapem farmers migrated to empty lands where they could practice farming and grow oil palms, subsistence crops and palm products ranked as leading cash crops at the time. The Southern part of Ghana have attracted most of these migrants because it had seemingly unlimited economic opportunities with vast unoccupied agricultural lands (Anarfi et al., 2003).

Aside farmers migrating in search of lands for settlement and for cultivation, 'North-South' migration also emerged. North-South movements involved either male adults alone or with their wives and dependent children to the southern parts of the country for mining and cocoa farming related activities (Awumbila et al., 2008). In [Figure 5](#), there is an indication that the two (2) Upper

³ Salaga is the administrative capital of East Gonja district in the Northern region of Ghana. It served as a market place for traders in the eighteenth and nineteenth centuries (DearGhana, 2015, December, 11).

regions (Wa and Bolgatanga) continue to send migrant workers to the coastal regions. It also depicts the fact that Accra and Kumasi welcome most of these migrants than any other city. Thus the Southern part of the country attracted migrants the most (Amin, 1974). North-South migrations were initially seasonal but in contemporary times they turned out to be all-year round and involves young females moving to the South to engage in menial jobs such as Kayaye⁴ as a means of survival (see Awumbila and Ardayfio-Schandorf, 2008).



Source: Adaween & Owusu (2014, p. 31)

Figure 5: Flow map of Ghana showing North-South migration

⁴ Kayaye is a local term in Ghana which denotes porting luggage of travelers to transport stations in exchange for a payment.

Furthermore, both emigration and immigration flows were evident but they were not as prominent as internal migration flows. Earlier forms of international migration involved mainly students and professionals to the United Kingdom and other English-Speaking countries due to colonial links (Anarfi et al., 2000, 2003). There were also migrants from other West African countries engaging in different kinds of economic activities. Peil (1974 cited in Awumbila et al., 2008) pointed out that improvement in cocoa farming, mines and railways in Ghana in the fifteenth and sixteenth centuries has led to such migrations. In the twentieth century, migrants were mainly from neighboring West African countries such as Sierra Leone, Liberia and Nigeria (Ibid).

After Ghana gained independence in 1957, the country's economic performance relative to other African countries was better thus it has attracted more international migrants. By 1969, there was a promulgation of *Aliens Compliance Order* and many aliens constituting about 24% of Ghana's population at the time were expelled from the country (Awumbila et al., 2008). In addition, Ghana Business Promotion Act number 334 of August 1, 1970 was enacted and the authorities used it as a weapon to expel commercial migrants away from the country as noted by (Anarfi et al., 2000, 2003). This has dwindled activities of commercial farmers who were aliens in the country at the time (Anarfi et al., 2003)

As noted, much of Ghana's internal migration was induced by a search for fertile land to farm but in the case of North-South migration, lack of jobs and local services were foremost (Mensah-Bonsu, 2003). Young people from Northeastern Ghana migrated to the cities mainly for employment possibilities. People also had to move involuntarily due to ethnic unrests. It has been estimated that 100,000 people had moved because of ethnic conflict in Northern Ghana between 1994 and 1995 (Awumbila et al., 2008). More recently, education is increasing these North-South movements.

In Ghana, the pattern of studies on internal migration was that, earlier migration studies focused on the role of migrants in the development of Ghana's cocoa industry (see Skinner, 1960; Hill, 1961; Abdul-Korah, 2007). Evolution of migrants' communities within country were also studied by a number of researchers (see Harvey & Brand, 1974 ; Schwimmer, 1980; Pellow, 2001). Other researches focused on the role of migrants in development of Ghana's mining industry (see Skinner, 1960; Peil, 1974). As noted by Awumbila et al. (2008), the demographic, economic and

socio-cultural situations of migrants' places of origin and destination, and more importantly the individual migrants involved led to the focus of literature on such migration studies.

Drawing on the history of internal migration in Ghana, the causes and drivers of migration are a combination of socio-economic, political and environmental factors (Awumbila et al., 2008). Anarfi and Kyankye (2005) noted that many people have migrated from poor-resource areas to take advantages of the rich resources in the places of destination. Songsore (2003), also highlighted that males migrated both long and short distances to engage in mining and agricultural activities in the Southern parts of Ghana. Female spouses also had moved to join their husbands in order to help them socially and economically (Boakye-Yiadom & Mckay, 2006). Thus, in Ghana, a combination of factors had contributed to the migration of people both internally and internationally.

2.2 Migration Policies in Ghana

After a thorough search into the relevant literature on Ghana's country profile on migration, it can be said that Ghana has no explicit migration policy. It is also noted that migration appears in several national economic and social policies, laws and regulations yet in the absence of a comprehensive and all-inclusive policy on migration, international migration (emigration and immigration) feature highly in the migration discourse, more than internal migration (Awumbila & Teye, 2014).

After Ghana has gained independence in 1957, no comprehensive policy on migration existed until recently when Government of Ghana (GoG) has formulated a National Migration Policy (NMP) to help manage its migration streams, both internal and international migration flows. The policy was formulated in the context of national development, also taking into consideration sub-regional, regional and global interests.

The NMP has been formulated in line with several policy frameworks including Ghana's legal constitution, Ghana Poverty Reduction Strategy (GPRS) I and II, Ghana Shared Growth and Development Agenda (2010-2013), Ghana 2000 and Beyond: Setting the Stage for Accelerated Growth and Poverty Reduction, the Millennium Development Goals, and World Bank Development Indices (CMS, 2014).

The NMP was fully endorsed by various stakeholders including Government of Ghana, International Organization for Migration (IOM), United Nations Development Program (UNDP),

and the European Commission. They all provided different perspectives to the complexities of migration as a backdrop of national development and links between international community and Ghana. The NMP was the first-ever attempt by GoG to develop a comprehensive action to combat migration challenges such as brain drain. It has the intent of: creating a platform where issues on migration and its linkage with various facets of development will be discussed; operating within a democratic dispensation coupled with transparent governance, rule of law and observance of the human rights of citizens in Ghana, including as well foreign residents. Government of Ghana through the NMP seeks to effectively combine the opportunities and adjust challenges associated with migration at all levels involving internal migrants, foreigners in the country, and emigrant Ghanaians. Also rights of special groups particularly, women, children and orphans, the elderly and disabled persons are captured in the NMP. More so, there is recognition of multi-faceted partnerships in which government, business, communities, non-governmental organizations (NGOs) and community-based organizations (CBOs), faith based organizations (FBOs), academic institutions, international communities and development partners, rural and urban communities play reinforcing roles. It is thus expected that the NMP will function under these institutional framework reflecting the diverse composition of Ghana, national and sectoral interests of the government.

Government of Ghana has deemed it necessary to effectively manage migration to achieve national development thus it has set up an Inter-Ministerial Steering Committee on Migration (IMSCM) and mandated to formulate the NMP. The IMSCM, led by the Ministry of Interior, is charged to promote the implementation of the NMP. Also to enhance its implementation, the policy allows for the establishment of the Ghana National Commission on Migration (GNCM) to support in that respect.

2.2.1 Migration Laws and Policy Frameworks

2.2.1.1 Existing National Legal and Policy frameworks in Ghana

Ghana has a number of specified legal and policy frameworks intended to regulate all forms of migration. These policy frameworks can be found in [Appendix B](#). The existing national laws or policies establish that migration regulation in Ghana is implemented based on rights and freedoms spelt out in the 1992 constitution of Ghana and other national statutes and regulations. Government of Ghana therefore urges all organizations, and policy makers associated with migration issues to read and work within the provisions.

2.2.1.2 Sub-Regional Legal and Policy Frameworks

In addition to the national law and policy frameworks, there are other sub-regional instruments adopted by Government of Ghana to manage migration. The Lagos Plan of Action for the Economic Development of Africa (1980-2000) and the Final Act of Lagos (1980) were formulated. These policies called on all African Economic Communities (RECs) to build regional integration as blocs that would later change into the African Economic Community (AEC) by 2028. These provisions have protocols on the freedom of persons, free movement of goods, labor, capital, and services. All the member states were granted visa-free entry and stay in the bloc for a maximum of 90 days.

There was also the ECOWAS Treaty, adopted in 1979. Article 27 of the treaty stipulates that there shall be free movement of persons to goods and capital to enable commercial and industrial activities. The treaty which was revised in 1997 provides in article 3 (1) for “the removal, between Member States, of obstacles to the free movement of persons, goods, services and capital, and to the right of residence and establishment”. These provisions reflect the three phases to the migration policy of ECOWAS; the 1979 Protocol on the Free Movement of Persons, Right of Residence and Establishment. All the member states have ratified the 1979 protocol though a number of the countries including Ghana face challenges in applying and implementing them.

Recently, the 2008 ECOWAS Common Approach on migration adopted at the 33rd Summit of the ECOWAS Heads of States and Government was adopted. It offers member states policy guidelines to move beyond migration control and exclusion to migration management and opportunity.

2.3 Rural-Urban Migration and well-being in Ghana

Earlier migration studies (e.g. Caldwell, 1968; Beals et al., 1967; Gbortsu, 1995) in Ghana focused on reasons causing people's movement. Gradually, attention of a number of researchers (e.g. Tutu, 1995; Asante, 1995; Litchfield & Waddington, 2003; Tsegai, 2005; Ackah & Medvedev, 2012) is being shifted to the impact of migration on well-being.

In his studies, Caldwell (1968) found a number of factors to have caused migration in Ghana first, he identified the existence of a positive relationship between household income and the probability to migrate. He found also, the presence of friends and relatives in the places of destination, gender, age and household size determine any possibility to migrate. Caldwell noted that males have a higher chance to migrate than females while younger ones may migrate than older ones. He also found that larger households are more likely to produce more migrants than smaller households. Gbortsu (1995) drawing on the 1991 migration research study found that the share of migrants with formal education exceeds the share of non-migrants for tertiary degrees and above. However, Beals et al. (1967) found a negative relationship between education and migration. To them, no such evidence exist that education causes migration except "*it increases income potential and lessens an individual's abhorrence of cultural and social adjustments*" (Beals et al., 1967, p. 486).

Available evidence show that migration impacts the well-being of migrant households (see Ackah & Medvedev, 2012). Tutu (1995) drawing on the 1991 Ghana Migration Survey noted the impacts of internal migration on household income and consumption. He found that internal migration results in the decline of household labor supply yet such loss is compensated by combined effort of the remaining household members. Thus, of the households interviewed by Tutu, 52% reported no loss in short-run household output and no expected decrease in the long-run output.

Drawing on the 1991 Ghana Migration Survey, Asante (1995) found that remittances raise the well-being of migrant households and at the same time narrow the well-being gap between rural and urban communities. In a study conducted in households along the Volta Basin, incomes of migrant households were estimated to be higher than non-migrant households (Tsegai, 2005). This increment in migrant household income could probably have been caused by urban-rural remittances received by the households. Litchfield & Waddington (2003) revealed using 1991/92 and 1998/99 data of Ghana Living Standards that migrants have higher living standards than non-migrants. It is possible that the sampled migrants were those in jobs and earning higher incomes

in the cities. Also drawing on a representative sample of Ghanaian households, Ackah & Medvedev (2012) found that migration has an impact on well-being and poverty mainly through remittances. Thus they noted that households whose migrants go to urban centers and who receive remittances in large amounts are better off than non-migrant households.

Following from above, though remittances is a major channel through which migration can impact household well-being, a number of factors could also count. For instance, as revealed by Ackah & Medvedev (2012), household size is a major factor (see also Caldwell, 1968). Larger households with dependent children are negatively related with household welfare. More so, due to greater needs of households, remittances will have a little impact on the welfare of households and households with more than one migrant turn to have higher per capita income than households with a single migrant.

2.6 Conclusion

Among the factors causing migration in Ghana, economic situations seem to be the major motivations. Impacts of migration on well-being differ in a number of migrant households. Migration has improved well-being in a number of migrant households while it did not in other comparable migrant households. It should be noted that migrants send more than money. Majority of the studies that sought to determine the impact of migration on well-being in Ghana to the best of my knowledge have failed to note this. They only focused on financial remittances. Other forms of remittances different from money are not considered in these studies. This author therefore focuses on remittances in general and not just money; the findings will complement existing studies on the phenomenon and adds to the Ghana's migration literature.

CHAPTER 3: CONCEPTUAL AND THEORETICAL CHAPTER

This chapter is in two parts: conceptual and theoretical sections. The conceptual framework looks into definitions of major topic-related concepts. This is done to adopt working definitions to suit the research topic. In the theoretical framework section, I look at two major theories; the New Economics of Labor Migration (NELM) and the Livelihoods approach to migration studies. Household perspective allows for critical interactions between migrants and households which makes the adoption of these theories more suitable for the present study. Lastly a framework that integrates all of the specific issues will be designed specifically to analyze the empirical findings.

3.1 Concepts

3.1.1 Migration

Migration is a very difficult concept to define given that people move for various reasons and under different conditions. Migration is a geographical term that represents a time-space phenomenon (King, 2012). Due to absence of any consensus on what migration means, different kinds of migrants can be distinguished.

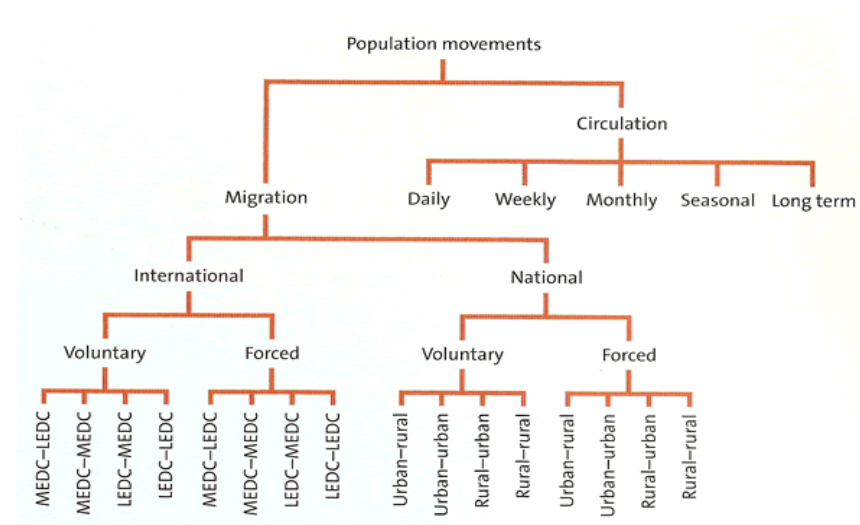
Table 1 provides an overview of various kinds of migrants under various conditions. It indicates that migration occurs for different reasons and under different circumstances. A migrant may move for fear of persecution and civil unrests as in the case of refugees and asylum-seekers. People may also move for economic reasons e.g. labor migrants or economic migrants or a combination of the factors. It has to be noted that the reasons for migration are diverse and are increasingly interlinked. This study therefore focuses on labor migrants as their movements are economically motivated. The table also highlights the fact that, migration can occur within and out of a country's boundaries – internal and international migration.

Table 1: Various meanings as apply to types of migrants

Migrant	A person who lives or has lived away from their place of birth for a period of one year or longer, having crossed the boundary of a political or administrative unit with the result that he or she does not automatically enjoy the same rights of citizenship and residence as someone who is a citizen or permanent resident of that place.
Seasonal Migrant	A migrant who – in an exception to the one year or longer criterion for a “migrant” – moves to and fro between home and another place on a seasonal basis.
Internal Migrant	A migrant who has moved within his or her country of birth, crossing a boundary between provinces, districts, municipalities or other political or administrative units.
International Migrant	A migrant who has moved outside their country of birth, crossing an international boundary.
Refugee	An international migrant who has fled his or her home country because of a well-founded fear of persecution for reasons of race, religion, nationality, membership of a particular social group or political opinion, and who has been granted refugee status by a receiving state according to the United Nations 1951 Geneva Convention on Refugees.
Asylum-seeker	An international migrant whose claim to refugee status is yet to be determined.
Economic migrant	A migrant who moves for economic reasons and who has no legitimate claim to refugee status.

Source: (IDC, 2004, p. 9)

Witherick (2006), developed a model to classify migration. The classification was based on major criteria including distance, cause and direction. With respect to distance migration is classified into national (internal) and international migration. Internal migration refers to movement (involving circulations of different durations) within the borders of a country (see Figure 6). In the model, internal migration has directions; rural-urban where the movement is from rural areas to cities or towns; urban-rural where individuals move from cities to rural areas; urban-urban where the movement is from one urban area to another; or rural-rural where the movement is from one rural area to another. International migration on the other hand involves a movement across an international boundary. It also has different patterns; LEDC-MEDC, MEDC-LEDC, LEDC-LEDC and MEDC-MEDC. It is important to note from the model that, all these forms of movements can be voluntary, where individuals are willingly forced to move, or forced, where individuals move for such reasons as wars, natural disasters, among others.



Source: Witherick (2006)

Figure 6: Model of migration classification

KEY:

LEDC ----- Less Economically Developed Countries

MEDC----- More Economically Developed Countries

Other factors such as motivation of migration were based on conventional push and pull factors. Push and pull factors are central in understanding the movements of people. Push factors are those conditions associated with a migrant’s place of origin which drive him/her to move voluntarily. Depending on the place of origin, push factors may include poor living conditions (housing, education and healthcare), unemployment and low agricultural productivity. In contrast, pull factors are those factors present in targeted places of migrants which attracts them consequently. It is possible for a migrant to be attracted by higher employment possibilities, better incomes, better healthcare and education. Migrants also stand the chance of enjoying urban facilities and new lifestyles not present in their places of origin. This study goes beyond the conventional push-pull factors to include household level factors which condition labor migration. I will come back to discuss more on these household level factors later in the theoretical framework section.

From Witherick’s classification of migration, it is obvious migration has several forms. Given various meanings of migration as apply to different types of migration as indicated in table 3.1 and in Witherick’s classification model, a common meaning of migration can be deduced. It is

therefore a specific form of human movement from one place to another within a specified period of time for specific reason(s). Drawing on this, the working definition for this study is the movement of labor from rural areas to urban areas for economic reasons. A labor migrant thus shall mean a person who has moved at the time of the research from a rural area to an urban area for economic reasons.

3.1.2 Development

Since the post war era, development has severely shifted in meaning (Pieterse, 2010). These definitions are well illustrated in Table 2 below. In relation to the topic under study, a focus shall be on alternative development because it highlights aspects of agency and human development in bringing about change. In the 1970s, the focus of development thinkers changed to alternative development in which development was seen as having *alternative goals, methods and strategies*. Alternative development as emphasized by Friedmann (1992), entails social and community development which results in ‘human flourishing’. As argued by Chambers (1983), rural development should be seen as lifting the poor to a state where they can reap the benefits of development. Thus alternative development emphasizes the capacity of people to cause change to happen. It is thus directed to the satisfaction of needs of people for whom development issues concern the most.

In the 1980s, human development thinking emerged. Human development thinking was built around capacity building and development became ‘*the enlargement of people’s choices*’ (Pieterse, 2010). Developing countries had formulated many policies to ensure the enlargement of people’s choices but majority of the rural folks still face development problems. In 2000, the Millennium Development Goals (MDGs) were adopted by many states to eradicate extreme poverty in its many facets (e.g. income-poverty, hunger, diseases, lack of adequate shelter and exclusion) (Waage et al., 2010). The goals also seek to promote gender equality, universal basic education and environmental sustainability. In 2015, the Sustainable Development Goals (SDGs) came to replace the MDGs. It builds on the MDGs to pragmatically end poverty, fight inequality and injustice as well as tackle climate change by 2030 (Hajer et al., 2015).

Table 2: Different meanings of development over-time

Period	Perspectives	Meanings of development
1800s	Classical political economy	Remedy for progress, catching up
1870 >	Latecomers	Industrialization, catching-up
1850 >	Colonial economics	Resource management, trusteeship
1940 >	Development economics	Economic growth – industrialization
1950 >	Modernization theory	Growth, political and social modernization
1960 >	Dependency theory	Accumulation – national, autocentric
1970 >	Alternative development	Human flourishing
1980 >	Human development	Capacitation, enlargement of people's choices
1980 >	Neoliberalism	Economic growth – structural reform, deregulation, liberalization, privatization
1990 >	Post-development	Authoritarian engineering, disaster
2000	Millennium Development Goals	Structural reforms

Source: Pieterse (2010, p. 7)

Although development is not stable in meaning, researchers have agreed, to a greater extent that it is about a change that represents improvement. Any improvement should be focused on poor rural households who may have limited income sources. As a matter of fact, they may consider development to have failed them and may adopt strategies for which rural-urban migration forms part to bring about the desired change they want. Since migrants may move for own self-improvement and that of their households of origin, this study shall situate migration in the context of alternative development to explain both the motivations for migration and the implications they have on the well-being of households. Human Development reports issued by UNDP from 1990 to 2014 emphasize the need to foster people's choices. More specifically, the 2009 report on migration defined human development as *“the expansion of people's freedoms to live their lives as they choose”*⁵. Another description provided was the fact that *“[...] It is about people realizing their potential, increasing their choices and enjoying the freedoms to lead lives they value”*⁶. To modify this a bit, the choice to migrate may allow labor migrants to lead lives in their households of origin. Migration is thus sought in bid to expand their choices and freedoms that will improve living conditions in the households of origin. This thesis therefore argues that labor migration is a

⁵ Klugman (2009, p. 14)

⁶ Klugman (2009, p. 16)

tool for developing and improving prospects for oneself and the household of origin and is an alternative response to rural development failures. In this study therefore, 'development' shall mean any improvement in economic and social well-being of labor migrants and their households of origin.

3.2 Links between Migration and Development

In the last few decades, migration has gained growing recognition as a factor in promoting development. Though most of the discussions focused more on international migration, they can equally be applicable to internal migration. Raghuram (2009) stressed that during the first half of the twentieth century, the literature discussed more about the role of internal migration in development. In the 1950s and 1960s, where development thinking began through the modernization theory, the role of migration was incorporated into the development agendas of countries. It thus marked the beginning of a discussion of international migration and development. The discussion heightened in the 1970s and 1980s when scholars accepted migration and development to be interlinked and began to establish possible links within the discourse. Dominant assertion of the literature is that, migrants continue to maintain links with the countries of origin. Besides, their interaction with the family back home and community of origin is a main channel by which migration could lead to development (Vargas-Silva & McNeil, 2011). It is also believed that, not every migration process could benefit development. At the macro level migration could drain the human capital of sending countries to the advantage of the recipient countries yet at the micro and community levels, migration could bring about a direct development to households and communities of origin.

Two (2) major arguments has spanned the migration-development discourse: 1) whether migration is an outcome of development, and 2) whether development is rather an outcome of migration. Migration as an outcome argument sees migration as an outcome of underdevelopment. The concern was whether poverty and underdevelopment can be driving forces of migration. Faist (2008), noted that underdevelopment has led to loss of highly skilled personnel from periphery to semi and core countries. Differences in income and living standards between less advanced and advanced countries were seen as factors causing migration but not every migrant moves to advanced countries (Vargas-Silva & McNeil, 2011). Migrants were rather being increasingly restricted by immigration policies of receiving countries. Castles (2004)'s work on "*Factors that*

Make and Unmake Migration Policies'' highlighted the case where Australians restricted the influx of Asian migrants into they were threatened by Asian's Population and established the White Australian Policy (WAP). Germans also recruited migrant workers and expected them not to settle permanently in the country during the 1950s (Castles, 2004). Apart from immigration policies, money is considered as even more constraint to movement. According to Vargas-Silva and McNeil (2011), whatever the motives behind the movement, migrants need a minimum level of income to fund. Vargas-Silva and McNeil mentioned three implications for the cost restriction of migration: first, an increase in GDP per capita can increase migration because those who previously had the zeal to move but did not move due to economic restrictions will now be able to migrate, second, the zeal to migrate might be higher than actual migration levels, and third, migrants who move are not always considered as poorest hence, any policy to help these migrants will not benefit the poor and their households of origin. Just as international migration is conditioned by factors mentioned earlier, internal migration (rural-urban) may also be conditioned by inequalities between rural and urban areas. Labor migrants may move to urban areas where industrial activities are more prominent. In most developing countries, migration policies are only in terms of emigration and immigration but no explicit internal migration policy exists. Unlike China where the *hukou*⁷ system limits rural-urban migration, it is not the case in Ghana making the movements easier for everyone. This study argues therefore that labor migration in Ghana may be limited by money (depending on the distance) and not internal migration policies.

Brain drain is also a fundamental issue in the migration-development link. Though modernization theorists believe migration brings about capital transfers and other benefits, the dependency theorists rather believed brain drain has become a barrier to economic growth, development and poverty reduction (Nunn, 2005). It weakens the implementation of policy programmes such as public health and basic healthcare when nurses and doctors leave to work in other countries than their home countries. In the educational sector, it may undermine the smooth functioning of schools when teachers migrate to other countries. Even more developmentally negative, brain drain may result in the deskilling of skilled migrants, a situation known as 'brain waste'

⁷ Hukou system is "a system of residency permits, was used by the Communist Party beginning in 1958 to minimize the movement of people between rural and urban areas. Chinese citizens were classified as urban and rural based on their hukou; urban residents received state-allocated jobs and access to an array of social services while rural residents were expected to be more self-reliant" (Nancy, 2010).

(Raghuram, 2009). To the neoliberalists, people do not only migrate for economic reasons but to add value to themselves by investing in education and other training programmes, a phenomenon termed as 'brain gain'. According to Vargas-Silva and McNeil (2011), professionals who migrate consider salary expectations in targeted countries when deciding to invest in human capital. In brief, brain drain is regarded as a necessary evil to the sending country and a blessing to the recipient country. Yet the issue of return migration renders such argument less relevant. The return migrant is expected to have acquired knowledge and skills to be applied in the sending country which may lead to development.

On the otherhand development as an outcome argument sees migrants as mainly development actors engaging in developmental activities such as remittances and diaspora initiatives (Raghuram, 2009). This brings us to the contributions of migrants to the households of origin.

3.2.1 Contributions of Migrants to Households of Origin

An important contribution of migrants is remittance transfers. Remittance is generally defined as financial transfers from migrants to contacts in their places of origin. Migrants send more than money (Sørensen et al., 2002 ; Solimano, 2003; Faist, 2008; Skeldon, 2008). Remittances comprise two resource transfers namely; monetary and in-kind transfers (Solimano, 2003). Monetary transfers involve money while in-kind transfer involves goods sent from migrants to households of origin. Remittances could also be taken as transfers of knowledge, capital and universal ideas collectively known as '*social remittances*' (Faist, 2008). Sørensen et al. (2002) asserted that all forms of migrant contributions to sending countries is remittances.

Evidences show how remittances have benefitted migrants' households of origin. Sørensen et al., (2002) found that migrant remittances benefit local households by sustaining their daily living, payment of debt, investment in consumable durables, better housing, land purchase, small businesses and education. Remittances provide income insurance for migrant households in sending areas (De Haas, 2010). To De Haas, the motive behind remittances is to improve the lives of those left behind. In addition, he argued that remittances may increase household income while acting as insurance against market failures, failing state policies, and lack of social security. In an attempt to understand how remittances sent from Somali refugee camp is spent, Lindley (2009) found that remittances helped families to survive conflict and sustained communities in crisis. Also, remittances provided subsistence needs, healthcare, housing and sometimes education (Ibid).

Migration is seen as a cause of change (Portes, 2010). The only way migrants can affect the well-being is by maintaining close economic and social interactions with their households of origin. Considering various motives behind migration such as search for better education, economic opportunities, family reunion and asylum, migration may lead to development but development may also offer opportunities for people to migrate in many respects. It is possible for migration to impact development through remittances the migrant transfer back to the household of origin. As noted earlier, it is the main channel through which migration could bring about a change in the household. This and other roles of rural-urban migrants are what the study seeks to find.

3.3 Motivations for Remitting

Every migrant has a reason for remitting. These reasons fall within four broader motives namely altruistic motive, self-interest motive, implicit family contract I (loan repayment) motive and implicit contract II (co-insurance) motive (Solimano, 2003).

3.3.1 Altruistic motive

The altruistic motive of sending remittances rests on the care migrants have for families back home. It is believed that the possibility of a family member to secure job after migrating to an urban area is high. So the expected income he or she stands to earn will also be higher than it is in the rural area. The limitation of this model is that remittances have the tendency of decreasing overtime (Smith, 2003). This is because family attachment tends to decrease with time but remittances will increase finally when the migrant returns home with new capital (Solimano, 2003).

3.3.2 Self-Interest Motive

The self-interest motive points to the fact that remitting is done based on the economic and financial motive of the individual migrant. This motive can be accomplished after the migrant settled in the destination, secured a job and save enough income to engage in investment activities back home. Thus, the migrant may engage in investment activities e.g. buying lands and other properties. The family of the migrant acts as trusted agents through whom this investment is implemented.

3.3.3 Implicit Family Contract Motives

The implicit family contract has two elements – loan repayment motive and the co-insurance motive. With the loan repayment motive, the migrant sends remittances to offset loans taken to fund the initial movement. The co-insurance motive on the other hand rests on the notion of risk diversification in the family back home. In difficult times when family income is almost diminished, the migrant can help support by sending remittances to the household of origin. Equally when the migrant faces difficult times at the place of destination, the family can also support (Solimano, 2003).

3.4 Expectation and Obligation

Apart from the above motives for remitting, the outcomes of remittance may also be influenced by the concepts of ‘expectation’ and ‘obligation’ of a migrant. Expectation can be a role anticipated to be performed by an individual whereas obligation involves a great deal of responsibilities conferred on the individual either by norm or social pressure. It may also be seen as a sense duty or responsibility recognized by the individual. Expectation may be casual and may not necessarily translate into the actual performance of the roles but the feeling of obligation may compel an individual to perform basic yet vital roles in the household. Thus in this study, it is argued that the interaction of expectation and obligation also works to determine remittance behavior of labor migrants. Migrants may or may not remit because it is expected of them but when they are specifically motivated and are fully convinced of what the benefits of the outcome will be, obligation will lead them into remitting continually.

In the end, the altruistic, self-interest, and family contract motives may interact with household expectations and the obligations migrants may feel to determine remittance outcomes in the households of origin. Aside other factors, migrant constraints may also limit remittance flows to the households of origin.

3.5 Theories

3.5.1 New Economics of Labor Migration

The New Economics of Labor Migration (NELM) emerged in the late 1980s and early 1990s (De Haas, 2010). In that era, a major change in migration studies emerged to critique some basic assumptions which are different from the neoclassical model of migration (Massey et al., 1993). Its proponents have conceived migration to have undergone changes with regards to migration decision making. NELM has shifted its arguments from theories that explain individual migration decision making to researches beyond a pool of factors that affect labor supply decisions (Stark & Bloom, 1985a). In the 1990s, NELM as an approach became dominant and gained acceptance in migration studies. But it was Oded Stark who primarily revitalized it by placing migration decision making in wider social entities for example, families and households. (Stark, 1991) condemned the Harris-Todaro model for being too individualistic and for placing excessive emphasis on wage disparities between rural and urban sectors, making the model too rigid to encompass complexities in migration phenomenon. According to Porumbescu (2015), NELM became an ‘alternative’ to early theories, particularly the neoclassical theory of migration which holds the assertion that the individual primarily decides why and when to move. But it has to be understood that a combination of factors such as high income risks of households, lack of job, and declining land productivity and changing weather conditions which affect agricultural output as well as how they are processed by an individual can together determine the decision of the individual to migrate.

NELM emphasizes that the decision to migrate by a laborer is determined in “*wider social entities*” (Stark & Bloom, 1985a, p. 173). Stark agreed that the decision to migrate is conditioned by structural units such as the family and household, and not the individuals. The proponents of NELM believed the individual migrant and the household enter into an implicit contract (Stark & Bloom, 1985a). Stark and Bloom believed the condition rests on “*relative bargaining powers*” of the two parties (1985, p.174).

Stark and Levhari (1982) and Lucas and Stark (1985) opine that migration is not a mechanism for an individual to maximize income but should be a mechanism for the household to share and minimize risks. NELM perceives both internal and international migration as household’s response to income risks. Though migration is a household level strategy to minimize and share risks, household income maximization becomes a secondary motive in the decision-making process.

According to Lucas et al. (1985 cited in De Haas, 2010), households are more able to diversify resources base by sending at least a member elsewhere which tend to minimize risks by engaging in investments to earn higher income. But if migration is not tagged to income maximization, then the decision to migrate may rest on the need to meet household basic needs such as consumption, health and educational needs.

Some proponents of NELM for example, Taylor (1986, 1999) , Taylor and Wyatt (1996) , Stark and Bloom (1985a), and Stark and Levhari (1982) see migration as a mechanism to perfect the imperfections caused by market failures for example, unemployment, crop failures, etc. unlike the developed countries, the institutional mechanisms to handle risks do not exist in the Developing Countries (Porumbescu, 2015). Even if they exist household income level may not permit any insurance against the market imperfections. To overcome these barriers household laborers resort to migration. It is said to be the most economically efficient strategy among other strategies households adopt (Lucas & Stark, 1985).

NELM motives for migration, together with the resources transfer they imply, are likely to be of great importance to the households. According to Stark and Bloom (1985b), remittance transfers to the migrant's family "*are better explained as an intertemporal contractual agreement*" and not a deliberate activity of the migrant (p. 173). Porumbescu (2015) asserted that migration "*becomes a tempting alternative for extra income*" required to invest in means of production and also to sustain the current living of families (p. 61). Remittance then enables households of origin to invest in production and other activities to improve their well-being (Stark, 1991). Families also see remittances to diversify their income sources (Taylor & Martin, 2001). Households fulfill the contractual agreement by initially supporting the migration of their member(s) and expect in return remittances. The migrant and the household are better off since an exchange of commitments to share income provides co-insurance (Stark & Bloom, 1985b).

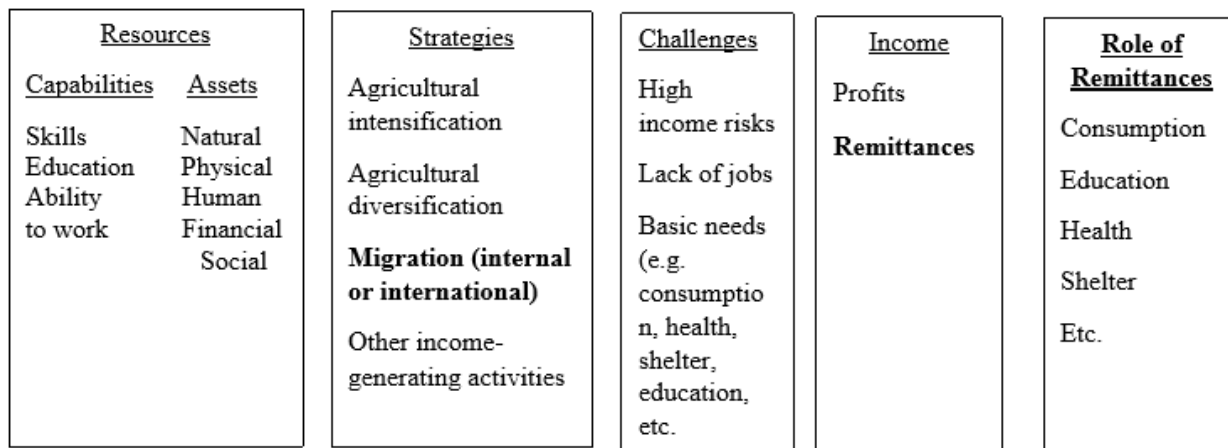
3.5.2 Livelihoods Approach to Migration Studies

Closely linked with the NELM approach is the livelihoods approach. Emerging in the 1970s the livelihood approach seeks to criticize the classical theories based on 'push and pull' factors of migration. It has been used extensively for rural-urban migration in poor countries (De Haas, 2010). The term 'livelihoods' refers to "*the means of gaining a living*" (Chambers, 1995, p. 174). It consists of assets, structures, processes, outcomes and vulnerability context. It includes social

institutions, of which households are producers of migrant labor. Five (5) main categories of livelihood assets can be distinguished: natural, social, human, physical, and financial capital. In an attempt to maintain, secure and improve livelihood, households and their individual members have a choice to combine two or more activities and this becomes a livelihood strategy to them. The livelihood approach shifts attention from the historical-structuralist approach and move towards a more empirical approach to investigate migrant strategies in organizing their livelihoods.

For a meaningful analysis of household well-being, there must also be an understanding of household livelihood strategies. It is also best to know how households decide to use their limited resources to meet the basic needs or to sustain their current living. The livelihood approach thus grants an all-encompassing framework for assessing available resources and assets of households and how they are linked with strategies used to reach desired outcomes (Maxwell et al., 2000). The term 'livelihood' serves as an organizing principle for the study of income accessibility and the basic welfare needs which draws on Sen's (1981) tradition of analyzing entitlements. Entitlements means the *"legal means by which an individual or household gains access to their needs"* (Maxwell et al., 2000, p. 7). Mostly identified of these legal means are the exchange of household labor for money, effective combination of resources and labor, among others. As a result of many pressing household needs, and the limited available resources to meet them, the notion of 'livelihood security' has come to be a more encompassing term for analyzing household resources, assets, production and exchange activities, and needs.

Migration is usually combined with other strategies such as migration, agricultural intensification, diversification, and non-farm activities (Bebbington, 1999; Ellis, 2000; McDowell and De Haan, 1997; Scoones, 1998). According to De Haas (2010), the livelihoods approach sees migration as a strategy households employ to diversify, secure and improve livelihoods. Thus migration has the potential of improving current living conditions of households by relying on the direct economic and social interactions between labor migrants and their households from poor rural areas. Thus in line with the livelihoods approach migration is seen as having the ability to deliver sustainable livelihood outcomes such as; more income, increased well-being, reduced vulnerability, and improved food security through remittances.



Adapted from Maxwell et al. (2011)

Figure 7: Livelihood security at the household level

Figure 7 maps out a number of the relationships between household capabilities and assets, strategies, income, and the resulting outcomes. It depicts that household resources comprise mainly human capabilities such as skills, education, and the ability to work as well as other assets such as the natural, physical, human, financial and social capital. The strategies are the decisions regarding how these resources are put to use and the actions required to achieve those decisions. They include not only activities that directly generate income, but also the coping strategies used when normal income-generating activities fail to generate the monetary income required to sustain households. These should include other household activities that do not generate income but are necessary for ensuring household well-being. According to Taylor & Martin (2001), lack of “*access to credit and income insurance, they self-finance new production methods and self-insure against perceived risks to household income by investing in the migration of one or more family members*” (p. 10). Migration of a household labor tends to bring benefits that are capable of improving household well-being. Thus the outcomes depends on how well a household has efficiently utilized its resources. The more the level and diversity of the assets to a household, the less vulnerable the household becomes.

The assets, strategies and outcomes occur within a vulnerability context. Vulnerability can prove definitional difficulty yet it could mean exposure to the external environment within which people exists. Such environment exposes households to risks and shocks which defines households’ and individuals’ abilities to cope with and to recover from a current shock (Chambers, 1989; Watts

and Bohle, 1993). As noted by Dercon (2002), rural households in developing countries face severe income risks which results in high income variability. The ability of households to recover from a risk such as income rests on the resources they have and how efficiently they are allocated or combined to yield desired results. Thus the outcomes determine how well a household has efficiently utilized its resources. The more the level and diversity of the assets to a household, the less vulnerable the household becomes.

In brief, because the focus of the study is on labor migration, the livelihoods approach helps to focus analytically on several questions; In view of high income risks of poor rural households, they employ migration as a livelihood strategy but how does the labor migrant reduce this income risks of the origin household?, how do households organize other income-generating activities and assets?, apart from migration, what other coping strategies do households employ when faced with high income risks?, how do they protect their future ability to earn a livelihood and to ensure their well-being?. Questions like these are addressed from a livelihood perspective and applies to both individuals of a household and the household as a unit.

3.5.3 Criticisms against NELM and the Livelihoods Approach

NELM and livelihood approaches have been attacked on the ground of placing too much emphasis on the impact of migration on development in places of origin. These approaches have focused so much on the role of remittance in changing rural households. Proponents of these approaches argue that remittances allow these households to invest in means of production and improve their livelihood. They believe that migration is often a household strategy to perfect the damage caused by market failures and other structural constraints in the sending areas and while emphasizing this, they understand that migration induces development in the sending areas by enabling households to break various economic, financial and political barriers imposed by the dominant political and socio-economic structures. This is an idealist assumption that the migrant will definitely get a job and remit benefits but benefits may not be forthcoming as expected due to constraints such as high cost of living in the migrant's place of destination, high non-negotiable bills that migrants have to prioritize because they ensure business growth and sustenance as well as low income earnings. The existing theories hardly acknowledge the migrant challenges and their needs which can influence their remitting behavior.

NELM and the livelihoods approach attempted to show their dissatisfaction with the classical theories of migration especially the neoclassical theory and they moved away from individual to the household as the most appropriate decision-making unit. In an attempt to de-individualize the theory of NELM, proponents forget the power relations that might exist among members of a family or a household. According to Carling (2005) the household as a unit should not be glorified as something homogeneous, monolithic and philanthropic unit in taking unanimous decisions to the advantage of its members. A strict household approach also rules out any agency to individual household/family members because there is no possibility to revolt against the will of powerful household/family members. However, individuals may migrate without the consent of their households which will indicate that emphasis of NELM on household is unjustified and overlooks the agency of individual household members.

Lindley (2009) has argued that the link between the strategies and aims underlying initial migration and impacts of migration is problematic. NELM approach attempts to formulate that the motivation to migrate translates into the act of remitting. To Lindley, “*the desire to remit does not always match with the capability to do so*” (p. 1330). Migrants may also not remit due to influences emanating from the cultural and political environment of the receiving areas. Sometimes recipients are not honest, not appreciating the efforts of the senders and do not use the remittances for the intended purposes. Phillips (2009), also highlight that over taxation of income and incredibility of officials to be open with exchange rates could be some limitations to remittance flow.

Last but certainly not the least, NELM and the livelihoods approach seem to have overemphasized the positive impacts of remittance on the sending households. The modernization and neoliberal theorists argued that, remittance is a benefit derived from migration which goes to impact development in the places of origin. They understand remittances to ensure productive investment through capital accumulation. The dependency theorists argued that recipients rather engage in conspicuous consumptions – spending on luxury goods and services. In addition, they hold the view that money remittances may result in a leakage where remittances are spent on foreign products creating a possibility of dependency between places of origin and destination. In Castles and Kosack (1973) the short-run impact of remittances on rural households do not raise the standard of living in the long run. Islam (1991) found that in Bangladesh villages, remittances were spent on basic needs, luxuries and attaining ‘social status’ rather than investing in productive

investments. Evidence also suggests that Mexican migrants mostly invested remittances in weddings, dowries, improving housing and family maintenance (Roberts, 1997). Its only few cases recorded in which remittances have actually met the need of productive investment.

Despite some serious shortcomings of the household approaches, it is nonetheless true that household can prove to be a better unit of analysis. NELM and the livelihoods approach allow for the integration of other factors, not individual utility maximization as affecting migration decision making (De Haas, 2010).

3.6 Creating an Analytical Framework

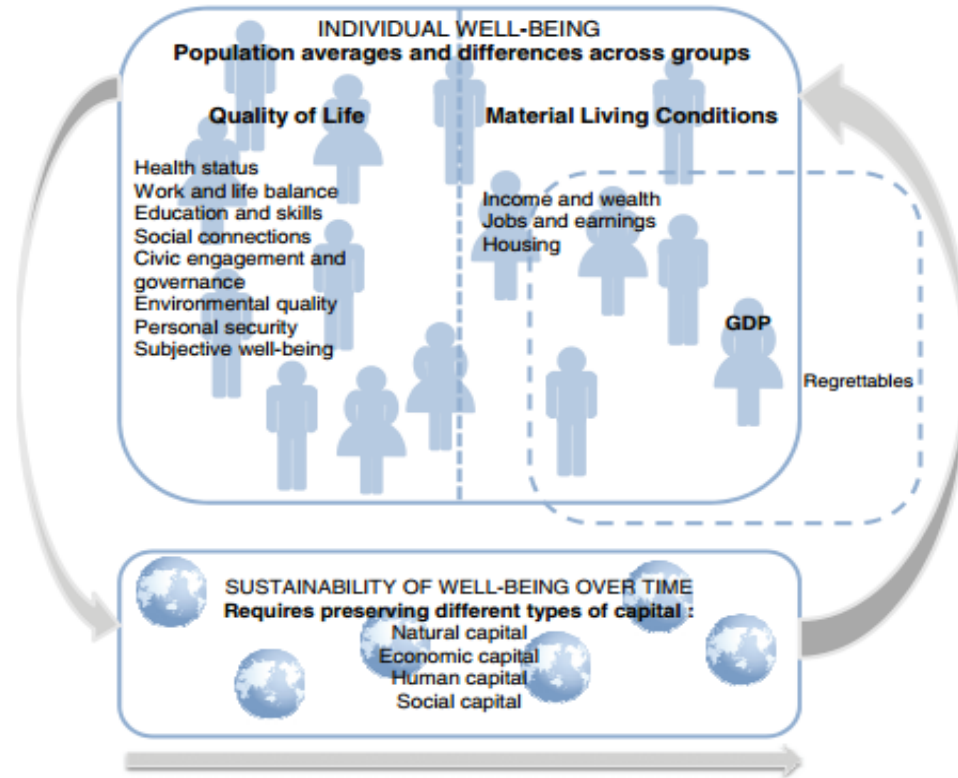
One aim of this study is to create an overall framework for analyzing the linkages between labor migration and household well-being by focusing on migrant roles and challenges. The background for this study rests on several conceptual literatures.

3.6.1 A Conceptual Framework for Well-being Status

The conceptual framework for analyzing well-being status is taken from (OECD, 2013). This multi-dimensional approach draws closely on the framework proposed by Stiglitz et al. (2009) and previous work of OECD (Hall et al., 2010). The importance of the OECD's framework to measuring well-being is that, economic well-being is a critical factor to determining overall well-being. The literature on well-being recognized that there are many correlated factors of well-being (Diener, 1984; Diener et al., 1985; Campbell, 1976) however, this study focuses on subjective measures and not objective measures of economic factors of well-being.

OECD identified three pillars that aid in understanding and measuring well-being; first, material living conditions that determine people's consumption choices, and their command over fundamental economic resources; second, non-monetary attributes of individuals which grants them the opportunity to choose from what life can offer them and third, the sustainability of the socio-economic and natural environments where people live and work. From the framework, micro data is essential for the measurement of economic well-being. It is argued that micro data could give more meaning to individual or household well-being rather than macro data. It is important that subjective views of households and individuals be considered when assessing well-being since there may be a wide gap between economic situations and material living conditions in households (OECD, 2011; Stiglitz et al., 2009 in OECD, 2013).

Income and wealth form two important components of material well-being. OECD has defined income as “*the flow of economic resources that an individual or household receives over time*” (2013, p. 27). It includes wages and salaries, money earned through self-employment, resources received from other sources such as property, pensions and social transfers” (Ibid). In contrast, wealth is defined as accumulated assets that pay. It may include financial assets, property assets, pensions, vehicles and household goods. With income, people are able to meet their basic needs and sustain their choices over a period of time. Improvements in income might result in improvements in other dimensions of well-being such as educational attainments and healthcare. In this way it is possible labor migrants may add to the income of the origin households through remittance transfers. As explored by OECD, such limitation is due to the difference in growth between GDP and household income. Dunn et al. (2011) also noted that, the way in which individuals spend their money determines to a greater extent the level of satisfaction they gain. Again, Taylor et al. (2011) asserted that no matter how much income individuals may have, their financial capabilities might determine their satisfaction. Financial capability here means the spending abilities of individuals. It then suggests that though direct link between economic well-being and overall well-being may be difficult to establish, it can be understood from the viewpoint of the spending ability of an individual.



Source: OECD (2013, p. 28)

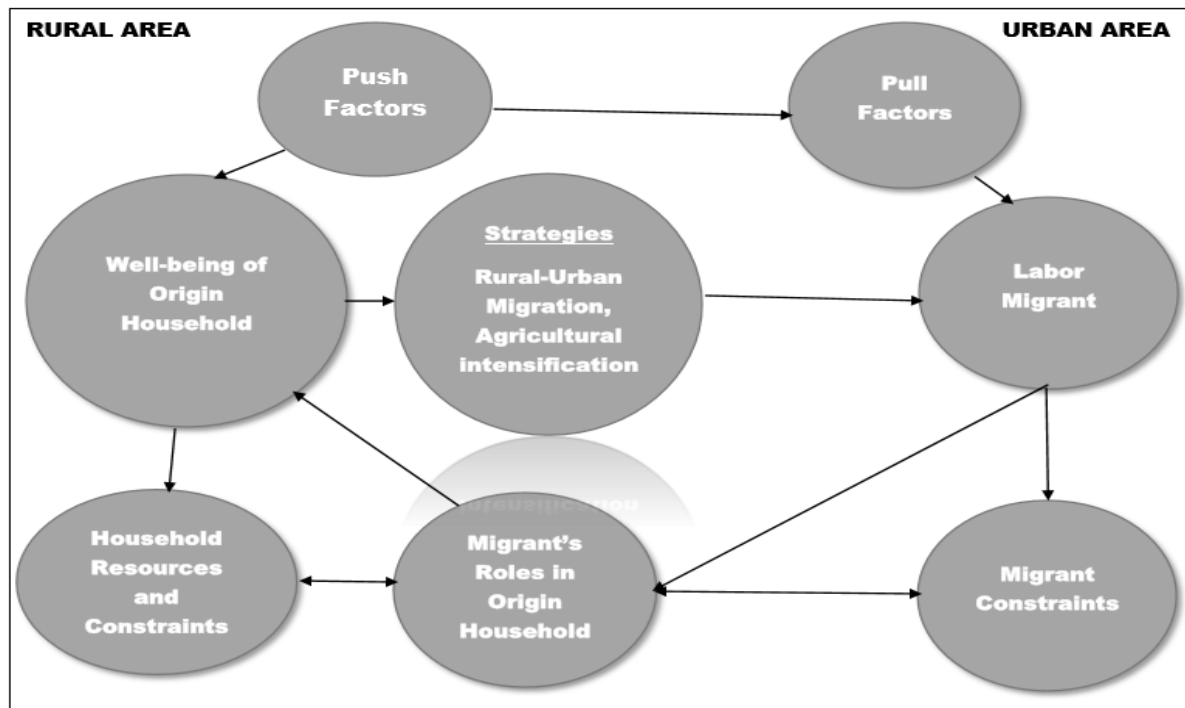
Figure 8: Framework for OECD's well-being Indicators

3.6.2 Combining NELM, Livelihoods Approach and Well-being Status

The capabilities, assets, and strategies which individuals and households bring to bear in the process of living highlight some of the more important determinants of well-being in the OECD's framework. The framework highlights several of the outcomes (e.g. income and health) and some activities that appear in the livelihood framework. In the livelihoods framework, households are compelled to take decisions in terms of how they allocate their time and resources, among the different outcomes that can be achieved with limited income.

The analytical approach in the present study, therefore, is to begin with individual level, household level, and community level factors that influence the decision to migrate, before proceeding to migrants' role in the origin households, then how such roles bring about desired outcomes to improve the well-being status of households. For migration to impact household well-being, migrants ought to maintain constant links with the households of origin. In this case, the roles they play are important. They may remit (e.g. physical cash, food items, clothing, business ideas, etc.),

check on the family regularly through phone calls or personal visits, productive investments, and housing which go to ensure family well-being (see **Error! Reference source not found.**). However, it is possible such roles may be limited by a mix of migrant constraints, role of obligation and income level for instance; rising cost of living, limited employment opportunities, inadequate supply of consumer goods, and lack of shelter which may limit the role they play.



Source: Author (2016)

Figure 9: Framework for analyzing labor migrant’s role in origin household

On the whole, the framework is designed to interpret rural-urban labor migration and provide an understanding of the roles labor migrants play in impacting household well-being in Ada, Ghana. It is based on flexible concepts and their causal relationships. More so, it has the capacity for modification as a result of data and texts that might not be available at the time the research was conducted and the framework, developed.

CHAPTER 4: METHODOLOGY

4.1 Choice of Methodology

The study is broadly based on qualitative method with a combination of techniques: interview and non-participant observation.

According to Seamon (1979 cited in Clifford et. al., 2010), qualitative method seeks to “explore the meanings, emotions, intentions and values that make up our taken-for-granted life worlds” (p. 5). The researcher picked the qualitative method not because it is “easy” but it is the most appropriate in connection to the information the study seeks to gather about the phenomenon (Kitchin & Tate, 2013). The goal of the study is to investigate the role of labor migrant in ensuring household well-being. The necessity of migration, particularly, how it seeks to impact well-being differs from one household to another. These are based on subjective views peculiar to both the migrants and the households involved. More so, well-being is a generic term which should draw on the individual assessments of the quality of life. Thus, the researcher dwells on households assessments of well-being in relation to the role of their rural-urban migrants. Such circumstances and well-being impacts of migration should be best explored using qualitative method since it explores opinions, reasons and motivations surrounding the occurrence of a phenomenon.

Interview is a primary data collection technique that involves a conversation between a researcher and participant(s) (Flowerdew & Martin, 2005). Rather than being an interrogation, interviews are conversations with purpose (Eyles, 1988 cited in Flowerdew et al., 2005). Interviews can be completely unstructured where participants are allowed to freely give an account on experiences by describing and explaining their lives in relation to the phenomenon under study; semi structured where the researcher partially controls the conversations; and highly structured where conversation is based on a well-defined set of questions regarding a phenomenon. This study adopts the semi-structured interview to gather information on the roles of migrants and how such roles ensure well-being of origin households. The semi-structured interview in the study context is based on pre-constructed flexible questions to guide the interviews, to allow for further probing questions to be asked during the conversations, and also to keep the participants on focus (Creswell, 2007). The questions are open-ended which offer the researcher the chance to go round them in order to

explore the topic more thoroughly (Bryman, 1988 in Flowerdew et al., 2005). These advantages of semi-structured interview technique help to solicit data that is needed for this study.

Considering the objectives of the research, observation was also used. Observation can be based on; participation where the researcher acts as an observer in ongoing activities and records as he or she observes or non-participation where the researcher observes participants without active participation. According to Kitchin and Tate (2013), a researcher is only noticeable and disengages him/herself of a situation under scrutiny. This study adopts the non-participant observation method to complement the data that is gathered. With this method, the researcher was able to gather information on the livelihood activities of the sampled households, the general agricultural activities of the research communities, living conditions of households and some assets present in the households.

4.2 Sampling Method

This study adopts purposive sampling (PS) and the snowball sampling (SS) techniques. Purposive sampling is a non-probability sampling technique that selects a sample based on strategic choices of a researcher (Ted, 2008). Such strategic choices involve a variety of criteria that a researcher may consider. PS may be tied to research objectives, researcher's knowledge of a place and people, and its elements. Sometimes it may be based on the willingness of participants to partake in a study as noted by Oliver (2006). Sample selectivity based on research objectives, internal knowledge of population (and its elements), and accessibility are what this study considers. Based on the research objectives, I purposively selected households in three communities in Ada; Kajanya, Toje and Afiadenyigba. These places are close to each other and share similar socio-economic backgrounds (e.g. occupation, average income, place of residence and religion). Households were also selected based on their willingness to participate in the study. PS is suitable for this study because it tries to determine why particular people feels particular ways, the processes by which attitudes are constructed and the role they play in dynamic processes within the group (Ted, 2008). To ensure this, household heads were purposively selected as they are well experienced to describe the socio-economic backgrounds and well-being status of their households in relation to migrants' role. They can as well give detailed accounts of their coping strategies and livelihood activities.

A potential threat of PS to this study is that the researcher is the sole determiner of the sample selected though it may be highly subjective. The sampled population may be too narrow and may

not be selected correctly. However, the aim of the research is not to study a representative sample rather an illustrative sample to find out how the role of labor migrants ensure household well-being in the three communities. To ensure the consistency and validity issues, the selection criteria were tied to the research objectives which were also connected to the theoretical assumptions of the study. Thus the findings of this study are strictly related to the specific communities considered and not the entire population of Ada.

PS was used to select households but in the case of the labor migrants I had to use the SS technique. Snowball sampling involves selecting some participants with the necessary characteristics and through their recommendations, finding other participants with the same characteristics (Gobo, 2004). In this study I visited households to ascertain if some of their members had migrated. Then I pleaded with the households to contact them on my behalf for interview. After agreeing to participate I booked appointments and interviewed them in the places of destination. Again, the selection of the labor migrants was purposively done with criteria such as; place of destination, proximity and willingness of participation in the study. Although snowball sampling technique helps to identify hidden participants, it has the potential of limiting the sample size required for a study. Due to proximity and inadequate funds, only labor migrants residing in Accra were selected. It is therefore hoped that such limitation would not pose any threat to the research findings.

4.2.1 Sampling Procedure

I had to find and gain approval from households before I could start the interviews. Thus I purposively attended church services in the three areas and made the fieldwork known to most of the people but for the Muslim households, consents were sought upon visiting them. Church services in the study area served as the best place to get in touch with about 90% of the people. I was put on the liturgical orders of service and given the opportunity to deliver a short talk on the research mission. I then informed them about the days I would be coming to conduct the interview.

On the days of the interview, I sought permission in each of the sampled households and upon approval I introduced myself to the participants and gave a brief introduction to the research topic and the reason why their responses were much needed for this study. For some of the households the heads were not around so I rescheduled appointments with them. The interviews with the labor migrants were also based on their consent.

4.2.2 Research Sample

The sample for this study consists of 15 heads of labor-migrant households, 10 heads of non-labor migrant households, and 3 individual labor migrants. At Kajanya, two (2) male and 2 female heads from migrant households, and 2 male and one (1) female head(s) from non-migrant households were interviewed. At Toje, three (3) male and 1 female migrant-household head(s), and 3 male and 1 female non-migrant-household head(s) were interviewed. And at Afiadenyigba, 5 male and 2 female migrant-household heads, and 3 male and 1 female non-migrant-household head(s) were interviewed. In addition, the sample consists of 2 male and 1 female migrants. Thus in all, 28 participants were interviewed in the study area. A summary of household head and individual migrant participants is shown in table 4.1 and table 4.2 respectively.

Table 3: Number of household heads by type and sex

Location	No. Of Heads From Migrant Households		No. Of Heads From Non-Labor Migrant Households		Total
	Male	Female	Male	Female	
Kajanya	2	2	2	1	7
Toje	3	1	2	1	7
Afiadenyigba	5	2	3	1	11
Total	10	5	7	3	25

Source: Fieldwork (2015)

Table 4: Information on individual labor migrants

Labor Migrant	Age Ranges	Sex	Place of Origin	Place of Destination	No. of Years of migration	Occupation
M1	30-35		Ada	Accra	2	A commercial driver
M2	45-50		Ada	Accra	5	Chop bar business woman
M3	45-50		Ada	Accra	3	A basic school teacher

Source: Fieldwork (2015)

Only labor migrants were considered in this study as they can contribute to household well-being. Primary data was drawn from both migrant and non-migrant households so the researcher can ascertain the extent to which the well-being of both households differ (*See objective III*). According to Black (2010), qualitative methodologists often attain a “*representative sample by using a sound judgment which will result in saving time and money*” (p. 225). In order to ensure the effectiveness of this sampling techniques I engaged in semi-structured interviews with 25 household heads and 3 individual labor migrants.

The heads of the migrant households shared useful knowledge on the impacts of migration on the households and explained in detail some of the direct economic and social interactions between them and their labor migrants. They expressed some role of expectations they anticipated their labor migrant to play. However, heads of the non-migrant households shared experiences on how their everyday living explains the well-being of their households. These responses will further be discussed with the support of the selected theories on which the research questions are based.

Besides the three (3) labor migrants shared useful experiences on how they influence the well-being of their households of origin and the possible challenges they face. The snowball sampling technique was useful at this point because I would not have tracked them except through the households of origin. I asked them questions on some of their experiences with everyday living, their relationships with members back home, information on livelihoods, their decisions to migrate and more importantly, specific roles they play in ensuring the well-being of the households origin.

It may be difficult to obtain the adequate sample needed to achieve saturation but it is believed that a number of factors could help. Apart from the nature and scope of the research, other factors such as quality of interviews, number of interviews per participants, sampling procedures and the researcher’s experience are key (Marshall et al., 2013). In this study, the researcher intends to make an in-depth analysis of the topic under study but not to study a representative sample of the population. Thus, this sample not being a representative of the population of Ada, is an illustrative sample to show how labor migrants interact both economically and socially with the households of origin.

4.3 Data collection

This study adopts a dual methodology of both primary and secondary data sources. Primary data formed a greater proportion of the study because the researcher is interested in getting an in-depth knowledge of the topic under study in relation to the study area. Secondary data only serve reference purpose and support to the findings gathered. This study employs semi-structured to structured interview techniques with a mix of methods as interview, observation and secondary data.

4.3.1 Summary of Pre-data collection Activities

Before I went to Ghana for fieldwork, interview guides were already prepared. Two interview guides were prepared; interview guide for household participants and interview guide for labor migrants. The interview guides were shown to my supervisor where she made few comments and advised I should add few things such as questions to engage the households more. Three days after my arrival in Ghana, I decided to conduct a pilot study to test the research questions. I chose to use my family and few friends from other households. I chose these households for several reasons; first, I wanted to practice my interviews with the belief that participants would provide a feedback and suggestions about my methods and what it was really like to be a participant. Second, I wanted to grasp a better understanding of the roles migrants play in the households in order to test my assumptions about this experience. Third, for the sake of personal reasons, I wanted my family and that of few friends to know the work I was about to begin and lastly, my family and households of my friends were a convenient choice which would not require approval. According to (Turner, 2010), a pilot study helps to refine research questions. After the pilot study there was the need to revise my interview guide by adding issues that I had not realized earlier. The pilot study revealed possible constraints that could inhibit roles that labor migrants play in the households. I also discovered additional useful questions for instance, asking participants about specific events that brings migrants home more often which could serve as a sense of obligation to the communities of origin. I was able to find out the extent to which relationships explain migrant roles in the households. For these experiences, the pilot study helped to readjust my objectives to suit the theoretical assumptions of the study. After the pilot study, the actual interviews began and data was collected with the instruments considered.

4.3.2 Qualitative interviews

Qualitative interviews were conducted to obtain knowledge about the roles of migrants and the challenges involved in ensuring household well-being. The researcher conducted the interview in the local dialect (*Dangme*) for several reasons; first, to aid the understanding of the questions to the participants; second, due to the educational level of the people, and third, I wanted participants to explain in detail their opinions and experiences regarding the topic under study. Even though a handful of participants could speak English, they opted the *Dangme* because they can express themselves very well only in the local dialect. For the labor migrants none was fluent in the English language so I interviewed them in *Dangme*. Semi-structured interviews were conducted with household heads who could give a detailed account of the well-being of their households with respect to the role of their labor migrants and their livelihoods. This was supplemented by more detailed interview guides.

Before each interview I engaged in general discussions with the participants on issues concerning their work, health, and a recent ICT programme the District Assembly wanted to adopt. I did this to gain their attention and to know how best they can express themselves when answering questions. Interviews with household heads probed such issues as their reflections on the decision of household members migrating from the study area, what benefits they derive from their labor migrants and how it ensures well-being of their households, household living conditions to see whether it has improved with the current benefits they derive from the labor migrants, their overall satisfaction with the roles of their labor migrants, how they perceive the well-being of their households and how they perceive labor migrants to have played a part. Interviews with labor migrants also probed issues such as; migrants' relationship with household members back home, the decision to migrate, their livelihood activities in the places of destination, the role they play in the households of origin, the challenges they face, and lastly how they compare the place of destination to the place of origin. The interviews with the household heads lasted between 30 minutes and an hour but that of the labor migrants lasted about an hour because I had to pause many times so they could attend to their customers.

Most sessions of my interviews were recorded and photographs taken to show the extent of migrant roles in the households of origin. Notes were carefully and appropriately taken from the participants who gave rich information to the research questions.

A major challenge encountered was that three households refrained from being interviewed when seeking their concern for audio recording of the responses. Two of them were simply afraid that their voices would be heard on the community radio and in the newspapers while the other was simply not in the mood.

4.3.3 Non-participant Observation

On the field, useful observations were made. In the town, two days were set aside for market activities. These are Thursdays and Fridays and on the days, the communities become almost empty because the inhabitants go to the market square to engage in buying and selling activities. I also observed the landscape as I moved from one community to the other, stretches of land cultivated showing clearly that the area is an agricultural one. Assets such as electricity, poultry, goats, sheep, pig, drinking spots, food joints and many more were present in the sampled households.

The observation employed in the study has the ability to influence the results in one way or the other. It gave me a clear picture of the attitudes of the participants but little on the roles labor migrants play in the origin households. The only role of the labor migrant readily observed was building projects currently being undertaken in some of the houses. However, I hope the semi-structured interviews would reveal more of such roles of the labor migrants.

4.3.4 Secondary Data Sources

This study also made use of secondary data to supplement information gathered from primary data sources. Some information on migration and development from previous researches were gathered. For instance, historical data and information on Ghana's migration was obtained from migration country paper published in 2008 from the Centre for Migration Studies (CMS), University of Ghana – Legon. The paper provides information on the socio-economic situation of Ghana and historical context to Ghana's migration. I also gathered information on internal migration from the Institute of Statistical Social and Economic Research (ISSER) in University of Ghana, Legon. More specifically, I was able to obtain information on internal migration, determinants and welfare impacts from the same institute (ISSER). Official statistics on internal migration in Ghana were obtained from reports published in 2002 and 2012 respectively by the Ghana Statistical Service (GSS) as well as general reports published by reputable organizations

such as the Department of Economic and Social Affairs (DESA) and the World Bank. Some migration policies in Ghana were obtained from Ghana's migration country profile published in Geneva, Switzerland by International Organization for Migration (IOM). Information on the study area were obtained from the Town Administrative Office and Municipality website. Further, some data were obtained from both published and unpublished dissertations with additional information from the internet.

Though these secondary data sources may provide a necessary support to the primary data collected, it tends not be specific to the study area. Rather, they consist of information on what pertains in the 10 regions of Ghana. This notwithstanding, one can compare the trends in migration related phenomena from the reports which might help explain some of the results obtained.

4.4 Data Analysis

Data for this study is analyzed qualitatively with an analytical framework. Some broad headings were taken into consideration in the design of the interview guides and these broad headings were in accordance with the objectives set for the research. Data processing for this study began with transcription of the data gathered. Next, a thorough reading of the interview transcripts and observational notes was done in order to aid rewriting and reorganization of the data. I later cross-referenced the transcribed scripts with the interview transcripts just to ensure that the original context is not lost. Then I categorized data into broader themes to connect and link responses in accordance with the research objectives. Data was sorted on the basis of similarities and relationships between the broader themes. The data was then analyzed based on the broader headings as follows; motivation of migration, the role of labor migrants and how they affect well-being in households of origin. The analysis also probe insight into some of the differences that exist between labor-migrant and non-labor-migrant households. Also, attention is given to the problems labor migrants face in playing such roles.

Data on socio-economic background of the participants is displayed in tables and attached in the appendix and references to them were made.

Secondary data collected were used mainly for reference purposes. Some were reported in their original formats as evidences for most arguments for the present study. They also formed a baseline

with which the findings were compared. Nevertheless, the secondary data was carefully scrutinized at the very beginning of the research.

4.5 Ethics, Knowledge and Power Relations

Research is inherently political with regards to issues of ethics, power, and knowledge (Crang & Cook, 2007). As a researcher is obligated to the sponsor, so he or she is obligated to the participants (Payne & Payne, 2007). In the absence of a formal licensing institution, a researcher should be able to set some guiding principles when conducting research. Despite the fact that there exist several ethical issues Clifford et al. (2010) identified confidentiality and anonymity as two important ethics. In this study, the issues of confidentiality and anonymity were taken very serious. As a qualitative researcher, I sought permission from the participants before interviewing them. I also employed 'do-no-harm' principle and created the environment that was trustworthy for the interviews. I also remained as neutral as possible without showing any strong emotional reactions to their responses (McNamara, 2009). I must say with confidence that the consent of the participants were sought. In terms of confidentiality and anonymity, I assured participants that no information of theirs will be disclosed to any third party without their permission. Their names will also not be disclosed or used in any part of the findings and discussion chapter. I sought permission from the participants to add field photos in my write up as part of my study.

When it comes to data interpretation, I wish to avoid misstatements or misinterpretation of responses from the participants. Thus in the field I made sure my lenses focused on information I heard and things I observed. I must say with some level of confidence that, data in this study illustrate what I heard and saw as a qualitative researcher about the phenomenon under study. I also deemed it necessary to interpret my data based on the evidences gathered so it can be believed.

In conducting the research, the researcher had at the back of his mind that it is answers that participants will give that will form majority of the data to use. Since they have power to or not to give out information, I solicited, rather than compelled them. More importantly, the issue of power was overcome when I made my research mission known to them at church services and introduced myself as one of their own.

On the whole, data for this study is accurate because ethics were practically and strictly observed in the field.

4.6 Researcher's Reflexivity and Positionality

Reflexivity is a process of self-examination to explore one's assumptions, emotional reactions, and cultural positioning through specific actions (Probst, 2015). In doing this, the researcher ought to be aware of the influences he or she might have on the participants or the phenomenon under study and how such experiences affect him or her (Ibid). In the present study reflexivity was engaged in three distinct activities: planning, conducting, and writing the research.

In planning the research, I was convinced the outcome of the study will be based on the co-production of knowledge involving the researcher and the participants (Ben-Ari & Enosh, 2011). The researcher carefully scrutinized the methods employed to make sure they are the right methods to find solutions to the research questions. Where necessary, the researcher applied the methods systematically in order not to lose focus in the field. There were constant forth and back verifications of the theoretical assumptions, research objectives and the problem statement to ensure that there are no discrepancies. In planning for the research, I aimed that participants will be very objective in their responses (Finlay, 2002). Thus the planning stage was carried out with high professionalism.

At the conducting stage, in order that none of the methods poses threat to the study, the researcher constantly reviewed each stage of the research and set performance standards. Reflexivity is also *"a process of constant, self-conscious scrutiny of the self as researcher and of the research process"* (Dowling in Hay, 2010, p. 31). The researcher constantly evaluated himself and the successes in order to measure the progress of the work done. During the conduction stage the researcher always reviewed the research objectives to suit the responses the participants gave. Reflexivity should be seen as an *"intellectual resource rather than defensive audit"* (Payne & Payne, 2004, p. 192). The knowledge obtained from the methodological studies as well as several advices from supervisors constantly served as a powerful resource which the researcher used to appropriately take field notes. This has helped in converting the responses of the participants into reliable and constructive text (Lynch, 2000).

Finally at the writing stage, the analysis relied heavily on the objective responses of the participants. The researcher ensured that the interpretations of the responses did not change the realities told by the participants. The researcher also kept the field notes under review in order not to pass misinformation to the public.

As a researcher, there were assumptions I made with regard to access and positionality that relate to the concepts of insider and outsider. In this study, the researcher made the research mission known to the participants ahead of time so there was no challenge of access except one household where the participants denied being interviewed. In this case the ethical issues were observed. As a researcher, I was very conscious not to let the experiences I share with the participants influence the study. I kept my eyes open while I assumed that I know nothing about the phenomenon under study. I maintained equal status to the participants and did not take any interest in taking sides (Crang & Cook, 2007).

4.7 Challenges of the Study

This study faced a number of challenges which need to be highlighted. One challenge has to do with the difficulty in tracking the migrants and the households of origin and this in addition to time constraint limited the number of migrants that the researcher could interview. Thus only 25 household heads and 3 individual labor migrants were interviewed. It is therefore hoped that the results from the labor migrants might be reflective of those from their households of origin. Another challenge is the generalizability of the research findings. I must say here that any generalization of these research findings must be done with caution. The research findings are only peculiar to the three communities. Data collected from these communities was intended to illustrate how households benefit from some of the roles labor migrants play. Therefore these findings should not be generalized.

CHAPTER 5: FINDINGS AND DISCUSSIONS

This chapter presents and discusses the relationship between internal labor migration and household well-being. It draws on empirical data taken from household heads and individual labor migrants. The findings contribute to answering the questions 1) What factors influence the decision to migrate from Ada?; 2) Which specific roles do labor migrants play and of what benefits are the migrant roles to the households of origin?; 3) What possible constraints inhibit the role of labor migrants in ensuring household well-being?; and 4) What differences exist between the well-being of labor-migrant and non-labor-migrant households?.

The methods used to obtain data for this chapter are interview, observation and audio recording of one-on-one interactions with household heads and individual labor migrants. In this analysis, two main theories are used: NELM and the livelihoods approach.

5.1 Summary of Subjects' Socio-economic Background

The participants were drawn from three communities in the Dangme-East district of Ghana - these communities are Kajanya, Toje and Afiadenyigba (see APPENDIX C: Summary of Sampled Households' Socio-economic Backgrounds). Twenty-five (25) participants were sampled from these communities; Seven (7) participants from Kajanya, seven (7) from Toje, and 11 from Afiadenyigba. In addition, three (3) individual labor migrants residing in Accra were interviewed. They share similar socio-economic backgrounds. As found out all households engage in some form of agricultural practices mainly for both family subsistence and commercial purposes. The major crops grown are tomatoes, okra, maize, pepper and cassava. Except cassava plant, the rest are seasonal crops. These crops are grown on owned or hired lands by the households. Of the 25 households interviewed, 17 fully owned the lands while six (6) hire them. Only one (1) household partly own and partly hire the land. However, one (1) household did not report any land ownership information. Aside the farming, majority of the sampled households rear animals such as goat, poultry, sheep and cattle. All sampled households have electricity as their main source of light. Some of the assets found in the households were fridge, television and means of transport such as bicycle and motorcycle for daily commuting. All households interviewed in Kajanya and Afiadenyigba have KVIP⁸ toilet but those from Toje have access to only a public toilet. Though

⁸ KVIP-Kumasi Ventilated Improved Pit is a type of toilet introduced in Ghana. It is mainly a latrine

majority of the households engage in agriculture they also derive secondary livelihoods from other labor works such as carpentry, masonry and small owned businesses. There is one major market in the area and it is organized every Tuesdays and Fridays. Some household members sell on school campuses during weekdays while others engage in businesses such as petty trade, motorcycle taxi, “kenkey” selling and selling in small shops such as drinking spots and food stores. Others are fish mongers who smoke fishes for sale. The three (3) individual labor migrants interviewed were a commercial driver, a “chop bar⁹” business woman and a school teacher.

With regards to their social backgrounds, 12 households consisted of multiple family units while 13 households consisted of single family units. In all the sampled households there were dependent children. Some are pupils in primary schools while others are students in Junior High Schools. Household sizes range between four (4) and 30 with migrants inclusive. Thus, average household size for the 25 households interviewed is 8.16. In 17 households males were heads and in the remaining households females were the heads. The people have a common language known as *Dangme* though some could speak other languages like Ewe¹⁰ and Twi¹¹. In the sampled households some members were reported to have completed Senior High School, university and training college. But majority of the members have completed basic schools (Junior High School).

5.2 Migration information of households

Fifteen (15) households interviewed were migrant households while the remaining 10 were non-migrant households (See APPENDIX C: Summary of Sampled Households’ Socio-economic Backgrounds for more details). From the findings, males seem to have migrated more than females in the three communities. This finding corroborates that of Caldwell (1968) who found that males and younger persons are more likely to migrate than the respective females and older persons. Probably this is so because of the long traditional assertion that females should remain and keep the home. In recent times women are seeing engage in migratory activities for specific reasons. Those factors such as age and marital status might determine whether they migrate or not than that of the men (Martin, 2004). Moreover, younger persons might migrate more than older persons because they are the most economically active ones. Two (2) households have members migrated

⁹ “Chop bar” is a local term in Ghana which denotes a restaurant in which local dishes are prepared and sold

¹⁰ Ewe is the native language spoken by people in the Volta Region of Ghana

¹¹ Twi is the native language spoken by the Ashantis in the Ashanti Region of Ghana

to other rural areas while 13 households have members migrated to urban areas. With exception of few households that have single migrants, majority have at least one migrant. Some migrants are students in the Senior High Schools, Colleges, and the Universities while others are labor migrants.

5.2.1 Motivations for out-migration from Ada

Migration is only possible if the individuals involved have reasons to move. One aim of the study is to ascertain those factors that seem to have been motivating the decision of people to migrate from Ada. With motivation of migration, the study researches into those individual level, household level and community level factors that encourage, inspire and provoke household members to migrate to the urban areas. The following responses point to some of the reasons accounting for the out-migration in the study area:

“For now small businesses are what we engage in to cater for family members. We don’t usually get much income from them. The farming business too is not as good as before because of low rainfall. Thus some people have migrated to the towns to make ends meet so they can cater for those of us left behind” (Informant 1, non-migrant, female, Kajanya)

“In Ada there are no jobs apart from the farming we engage in and it is dependent on rain. Mostly when the season start land preparation does not always match with rainfall. This delays the farming process and by the time one realizes, rainfall stops. This is becoming a problem because we do not reap much from the farming. If I had a chance, I would have relocated maybe to the city to look for a job that will earn me more money” (Informant 2, non-migrant, male, Toje)

“Here in Ada, our main concern is work but there are only few. We have no option than to farm because we have dependent children to look after. We need to provide for their education, daily consumptions and others. Some parents of the kids have left for the cities to look for jobs so they can cater for them” (Informant 3, non-migrant, male, Afiadenyigba)

“Migrating to this place was a necessity for me because I would not have known what to engage in to earn a better living should I stay back in Ada. I needed to take care of my children who were about starting their basic school in the village. I think this place is better

than Ada since I'm able to remit to pay for my children's daily expenses as well as that of my mum" (Informant 4, migrant, male, Accra)

From the responses the motivating factors seem to relate much to what is perceived as changing conditions for farming because the area depends primarily on agriculture. This is what he said:

"In this area, the only work available is farming. We did a lot of things from the profits we had some years ago. But now, it is becoming unprofitable. It does not rain like it used to. We experience crop failures as a result. Prices of the produce are not high. Life is thus becoming unbearable with farming. I think this may be a reason why people are leaving"
(Informant 5, non-migrant, male, Toje)

Four main factors may have accounted for these changing conditions of farming that: first, declining prices of farm produce. According to the informants, most people prefer to grow seasonal crops (e.g. tomatoes and okra) because they earn quick income from them but over the years prices for these crops had been falling. A major problem to the farmers as I observed is their lack of bargaining powers to compete with buyers' price hence they take prices as given. According to a non-migrant, *"these are perishable farm produce so if we do not hand in the products at that price, they will spoil"*.

In addition to low price, inadequate rainfall also contributes to why farming is unprofitable. Ada forms part of the Greater Accra region characterized by a tropical savanna climate with two major rainy seasons and annual average rainfall of about 750mm. The first major season starts from April and ends in mid-July while the second season occurs in September/October. The region is however dry during a third season called Harmattan. During this season, there is no rainfall at all (GSS, 2014). Rainfall is generally high during the two major season between March and September with annual rainfall of about 750mm. These climatic conditions have now changed according to the reflections of the informants which affects farming activities in the communities. Field Photo 1 below shows how inadequate rainfall had resulted in a stunted growth of maize crops on a field.



Source: Fieldwork (2015)

Field Photo 1: A field showing maize crops lacking adequate rainfall for better growth

Third, animal destruction to farm produce has become a major concern to the people in the smaller communities in Ada. In the three communities, informants reported cases where cattle invade and destroy their crops on the fields. A female non-migrant expressed that she made several complains to the owners yet they seemed not bothered. Other participants stressed that the inability of owners to keep the animals might be the reason why these things happen. Perhaps, there might not be any internal law to address such issues so owners of animals get off scot-free. Fourth, rising cost of some farm inputs such as fertilizers, insecticides and pesticides, was one other important factor reported by the informants to explain why farming is not profiting. Inability to acquire these inputs much earlier makes pests and insects to attack crops on the field and when this happens, informants confirmed that, they harvest only little. In the words of a male non-migrant farmer; *“I make losses because I don’t recover the initial money invested in the farm”*.

There was a cassava processing building in one of the communities studied. It was built for the Women Cooperative Society to process raw cassava into gari¹² which can then be sold at higher a price. The society involved mainly women farmers who were into gari processing. They buy cassava from farmers in the area, process them into gari and sell them in the local market or in the

¹² Gari is a local food processed from cassava

distant markets. Unfortunately, the factory is no longer functioning due to internal problems as reported by the informants. The participants reported that for now selling cassava dough is what they do which earns them low income. Only few of the people still engage in gari processing but in small quantities.



Source: Fieldwork (2015)

Field Photo 2: A cassava processing building in a community in Ada

5.2.1.1 Individual Level Factors

The responses suggest that there is a limited job portfolio for the people of Ada and this job portfolio is dominated by farming particularly for those who are mostly unschooled. They migrate to the cities where their expectations concerning job possibilities are higher. The issue of limited jobs is reflected in the responses above:

According to **informants 1, 2, 3, and 4** the decision to migrate by some household members had been influenced much by the limited job opportunities in Ada and the hope that by migrating to the cities they would secure better jobs to cater for other members left behind. These non-migrants reflected the case where their members who have migrated had put so much trust in the urban areas that things ‘over there’ would rather get improved than if they choose to stay back. As discussed in the theoretical chapter, pull factors are those factors present in targeted places of migrants which

attracts migrants thereafter. It is possible for a migrant to be attracted by higher employment possibilities, better incomes, better healthcare and education. As found out, labor migrants' expectations of getting better jobs and earning better incomes explain partly this phenomenon of out-migration from Ada. This is what a labor migrant said:

“I came to Accra because I need to earn money so I can cater for my family. What I do for living here earns me more income than staying back in the village. I engage in chop bar business and I think it is going well for me” (migrant, female, Accra)

For this labor migrant, she has been engaged in the ‘chop bar’ business in Accra for over 10 years and through that she is able to cater for her family back home. She indicated that, the business has been booming despite some few challenges. From observation, her location accounted for her boomed business and for the fact that she is the only person engaged in the business in the area. She is more satisfied in Accra than staying in Ada because as a result of her boomed business she is able to remit more (on monthly basis) to her family back home. Thus the pull factors strongly rests on expectations of better opportunities, mainly better jobs and higher income, in the urban areas.

Apart from limited job opportunities, another individual level factor causing migration is family reunion. Family reunion is a significant factor for moving internally as it is internationally. Upon marriage, either spouses or both move from the family home to a new residence within the same setting or they relocate to a new place. Also a spouse may initially move internally for work and then bring family members to reunify in the new place of residence (Martin, 2004). In Ada, the need for people to migrate to join their partners has been flagged with great importance, if not a priority. As reported by the household heads some of their married women had moved to join their husbands in the cities and the sub towns within the district. It is not uncommon to see married women who have migrated to join their husbands engage in selling activities in the houses for extra income. They keep the home while their husbands go to work. Thus, this has become an opportunity for either partners not to lose touch with the other. It has also become so important that most couples see it as a platform to engage in joint income generating activities particularly for family sustenance. Perhaps like everywhere women are supposed to stay with their respective partners as soon as they get married. Possibly, however, it does not always happen as soon as women get married in the communities studied. Some couples live in separate places for a while

and then bring their partners to reunify with them in their places of residence, explaining the migration decisions of some women in the communities.

5.2.1.2 Household Level Factors

The reflections of the non-migrants also revealed a condition of high income risks associated with the sampled households. These households are mostly farm households who depend greatly on agriculture as a mean of survival. Possibly, the changing conditions for farming in the three communities could explain these income risks. From the findings, it becomes difficult for some farmers to purchase equipment at the start of the farming season. In a discussion with some non-migrants, they expressed concerns about how farm inputs such as fertilizers, pesticides, and grains (maize) are increasingly becoming expensive and lack of adequate money to purchase more of them means only small pieces of land will be cultivated. This is true because as I observed from the terrain, most lands were not cultivated. Perhaps, it could be attributed to late preparations of the lands which did not meet the onset of the rainy season or farmers' lack of sufficient income to cultivate the lands might be a cause of such delays. All these result in the low income they earn. It therefore adds to the income risks associated with households in the three communities. While agriculture is still important in Ada, poverty is a major concern in most farm households. Many of these problems including higher income risks could only be solved by creating opportunities outside the area of agriculture. Adaawen and Owusu (2013), also made this observation in their study of migrant workers from Northern Ghana. To them migration is the strategy usually adopted as a response to poverty and poor agricultural productivity. The theory of NELM sees migration to be a strategy to diversify income risks in households. In line with this, the study revealed that as part of the reasons why household members migrate, they do so in order to diversify income risks in most farm households in Ada. Thus there has been a rising need for additional income by family members in order to sustain their families and this rising need could mean engaging in livelihood activities outside agriculture which explains the migration of labor migrants to the urban areas.

The findings also revealed that migration is a strategy adopted by the sampled households to meet basic needs. The reflections of the non-migrants demonstrated that case where households have more needs than available resources (income) to meet them; there is the need to pay for children's school supplies (e.g. fees, uniforms, lunches, notebooks, etc.), provide for their daily upkeep

(feeding), shelter, healthcare, and so on. Since farming is less profitable it becomes necessary for some household members to migrate in order to fulfill these responsibilities. Also from the interviews I found that those who have migrated left behind dependent children which confers on them both a social norm and a necessary responsibility to maintain economic interactions with the families while at the places of destination.

Thus, in the communities studied those who have migrated were both labor and student migrants. Whereas the labor migrants have moved to the urban areas because they sought improved economic opportunities away from home, student migrants move mainly for study purposes. Those who had remained behind were children and parents to the labor migrants. Perhaps their ability to migrate might have been restricted mainly by age. In that case they keep constant economic interactions with their relations in the households of origin.

5.2.1.3 Community Level Factors

The infrastructural base in Ada has implications for migration decisions of individuals. The community has only two Senior High Schools and a technical school. With inadequate secondary level schools, students mostly migrate to the cities to further their education. Also, the lack of university in Ada makes Senior High School leavers migrate to the cities to attain higher level education. Those who had successfully completed universities in the cities always feel reluctant to return due to lack of jobs in Ada. They are mostly encouraged by their families to stay and work in the cities. Households would not want their educated members to come back to the communities where the possibility of securing a job is very minimal. This decision of many households depicts the need for their members to secure better jobs in order to take responsibilities in the households back home. It is expected that since they had received much from their parents, it is now their turn to cater for them and the only way is to remain in the cities where the possibility of getting a job is higher than the place of origin. This has become a social norm in the three communities.

I observed that Ada also lacks essential services and this could be as a result of the scattered nature of the population. People are limited in choice with regards to banking service. In Ada there is the Ghana Commercial Bank and a rural bank established many years ago. These banks are not able to provide loan facilities to farmers except government workers (e.g. teachers, doctors, nurses, etc.). Farmers usually do not have the collateral securities to use when deciding to borrow from the banks making it difficult to cultivate the land at the start of the rainy season. In terms of

healthcare, there is a District Hospital and few clinics that cater for the health needs of the people. Not until 2000, the people depended on the few clinics available and due to the scattered nature of the population they have fallen short of the many health demands of the people (Author's field note, 2015). Many people found their way out in search of health facilities in other towns to address their health concerns. Informants reported that the construction of the District Hospital has eased greatly some of these concerns but there still remain few challenges. The most challenge faced by the people as some informants have clearly spelt out has to do with the ease of accessibility especially for the elderly. This issue can be explained by the bad nature of the roads and again, the scattered nature of the populace. Notwithstanding, informants agreed to some extent that the construction of the District Hospital has brought improvements in their health. A key factor which has contributed to these improvements is the introduction of the National Health Insurance Scheme (NHIS) by the Government of Ghana. A couple of years ago, there was an increase in the interest of Ghanaian government especially in how the health sector should be financed. Also, for some time now the proposal by World Bank to introduce user charges has lingered in Ghana and the government sees it as an obstacle to securing health care particularly because they would not be able to pay those charges should the need arise. In the face of these complexities the NHIS was introduced as a social intervention to help many to secure better health care at rather subsidized charges. To be enrolled on the scheme you must register and become a beneficiary. As subsidized as the charges a lot more still struggle to register. Some parents who have large family sizes have expressed that they find it difficult to register all their children due to inadequate income. This illustrates a situation where household level characteristics ought to determine the well-being of household members. For instance, the number of children, household income level, and amount of land owned will determine the income base of households yet if these characteristics are low, consumption, and healthcare would also be low. The severity of these may trigger migration for family sustenance. These same socio-economic factors that may be present in the households may determine remittance behavior (with regards to the propensity to remit and the amount remitted) on part of labor migrants and remittance use on part of the recipient households.

Clearly the individual level factors are as a result of the community's lack of essential services for its people. If the communities were to have jobs available for its inhabitants migrant labors would have been engaged and will in a way limit their migration to the cities for better opportunities. In case of student migrants, if the communities have rather a considerable number of secondary and

tertiary level schools to absorb them they would remain and further their education in Ada. All these implied that the community level factors impede on individual level factors to cause the migration of migrant labors and others, whose future seem not too bright in the community but in the cities where their aspiration of getting better jobs and other opportunities are higher. It is conditions, like those analyzed above that explain the generality of poverty of many households in Ada.

Just as community level factors explain the individual level factors yet the individual level factors also explain household level factors. In this study household income is taken to mean the total sum of incomes earned by individuals that make up a household. This implies that household income depends greatly on the livelihood activities of individual household members. In the communities I found that changing conditions of farming lead to low profit to many farmers since the livelihood activities of the people is dominated by farming. As such agriculture might not generate the monetary income required to sustain many rural farm households in Ada. This more often than not leads to diminishing farm household incomes. Diminishing income levels have implications for further livelihood activities since the households have more pressing needs to accomplish. As a result they tend to devote more time to work in order to earn more income. In line with NELM, migration is a strategy to share and minimize income risks associated with households (Stark & Levhari, 1982). As incomes of most farm households in Ada diminish, so is their living standards and would wish to migrate to the cities to help raise living conditions in the households back home. As the responses indicated, some individual household members (labor migrants) have migrated to the cities to earn a living for the betterment of their families back home. This also explains the comment of Porumbescu (2015, p. 61) that, migration *'becomes a tempting alternative for extra income'* to sustain the current living of families. NELM and the livelihoods approach can apply to such situations where rural farm households would want to raise their living standards by sharing income risks among their members who then engage in different livelihood activities in the cities to help sustain the households. The necessity of this then forces the migrants to engage in economic interactions with the households back home by remitting cash, food items or sometimes pay personal visits to check on the household.

Overall it can be established that conditions in the community impede on individuals' economic activities which affect most households since they are recipients of the poor economic conditions

in most communities. It therefore poses threats to household's livelihood activities and living conditions allowing rural-urban migration. Based on the findings therefore, it can be said that the combined influence of individual level, household level, and community level factors help to explain the migration decision of migrants in Ada.

5.3 Role of Labor Migrants in Ensuring Well-being in Origin Households

Labor migrants can affect the well-being of their families by influencing such components as consumption, health, education and asset endowments. Also based on the analytical framework New Economics of Labor Migration and the Livelihoods approaches set the study aims to deepen understanding of the roles labor migrants play in ensuring household well-being. The analysis takes delight in knowing some of the factors that affect the likelihood for the labor migrants to play such roles (for example remitting), the magnitude of such roles and some of the characteristics, not only labor migrant characteristics but also household characteristics and even community characteristics to call for such roles to be played. Labor migrants can provide economic support as well as social support to sustain members. As we shall come to find out, labor migrants from Ada play important roles in that regard. The roles vary from one benefitting household to the other depending on their pressing needs.

5.3.1 Reports by Household Heads

As found out economic support forms one of the greatest roles labor migrants play in households back home. They remit in order to sustain their households' living conditions. The study also found that remittances sent to the sampled recipient households comprise mainly cash and food items. According to informants money forms the greatest proportion though migrants also send foodstuffs and urban luxuries such as soap. Some migrants were able to send televisions and fridges to their families back home. They have conveyed ideas in the form of business plans that has helped to sustain some of the households. In one of the houses a female household head stressed that:

“One day my son visited and brought an idea of establishing a small shop so I can sell and earn additional income. He gave me an initial capital and also brought deep freezer to aid carry out the business. He also brought television for his younger siblings for entertainment purposes”.

This household head stressed that it is this business that sustains the family aside other income sources. Her example points to the importance of ideas and plans that migrants bring to sustain their current standard of living. The example also points to the fact that even if her labor migrant is unable to remit cash afterwards the household can live on the daily incomes she earns from the business.

Remittance flow takes two main routes: First, there is a direct flow of money and other items from the labor migrants to family members and second, from family members to migrant students. Remittance flows depend on the relationship between the labor migrants and their family members. The findings revealed that pattern of remittance flow in which labor migrants send remittances mainly to close relationships including parents and their biological children. In line with Harbison (1981), the family is indeed the enabling economic and social support unit. Though many researches had found the case where households as well provide economic support to out-migrants the pattern of remittance flow revealed in this study was that households act as providers of economic support to migrant students and other children elsewhere only when they receive from labor migrants. This shows two important economic interactions between migrants and their households of origin, that households sometimes provide support to migrants (mostly migrant students) and labor migrants provide economic support to their households of origin.

Migrants also provide social support to households back home. According to heads of the labor-migrant households, their labor-migrants call to check on the health of family members to know how they are faring. This is also a two way affair as families also call them to check on their health, work and how they are coping in the cities. They emphasized that labor migrants do pay occasional visits especially during Christmas and Easter festivities. During these seasons they enjoy spending quality time with their families than staying in the cities. Besides, when a member dies in the communities, some labor migrants go to sympathize with the bereaved family. In some cases they support by donating to the bereaved family. The donations are mainly used to recover monies spent in organizing the funeral. More so, during the town's festival – *Asafotufiami*¹³, individuals who had migrated return to spend a week with the families. All the three (3) labor migrants interviewed accounted to have migrated for long durations yet they engage in these temporal migratory

¹³ Asafotufiami festival is an annual gathering of the people of Ada in the Greater Accra region of Ghana. During this gathering, they remember and thank their forefathers for liberating them from their rivals, the Ewe tribe. It is celebrated the first week of every August and it forms one of the biggest events in the district.

movements back to Ada. These movements clearly speak of their mobility behavior towards Ada. They do not move as persons alone but also with cash and goods such as food and other items.

Thus it can be established that labor migrants have different purposes for being at the place of destination and the place of origin at a time. The analysis so far establishes that the labor migrants only engage in economic activities in Accra while such things as festivities and other emergencies (e.g. funerals, family issues, etc.) explain why they come to the place of origin. Though the labor migrants had migrated because of work, their obligation and their ability to provide basic needs of the households of origin and the community at large explain their mobility behavior towards the communities of origin.

5.3.2 Experiences of Individual Labor Migrants

Only three (3) individual labor migrants were interviewed in their respective destinations on the role they play to ensure well-being in their households back home. The following were their responses:

M1: *I send money every month to my mother who lives in the village for daily consumption, checkup and payment of school fees for my children.*

M2: *I call home very often, I send money sometimes, and I pay occasional visits. During Christmas, I buy food items for my family in the village.*

M3: *I came here so I might fulfill basic roles in the family. God being so good, I am trying my best providing for the family. I do send money and food items.*

The above responses are not too different from the responses given by the household heads. It is imperative to note that population movement in which migration is a form has three distinctive dimensions; duration, frequency, and seasonality (Bell & Ward, 2000). Migration characterized by long duration can be fused with visits. This might be triggered by 1) the motive of migration, 2) economic interactions between the migrant and the household, and 3) emergencies that occur in households. Though people may have migrated for long, they may also engage in temporal movements involving a seasonal focus for instance, moving for Christmas and Easter festivities, home festival celebrations, and funerals. The response of **M1** illustrates this form of movement. Migration may also not be solely physical movement of people but in their interactions with households, there may be movements of goods, cash and other items either from migrants to

households or households to migrants. It is interesting to know that both migrants and households of origin receive from each other just that households receive more than their migrants receive from them. While migrants at some points in time receive items such as fish, maize, okra, etc., they send urban luxuries such as sugar, soap, cooking oil, rice, and many others to the households of origin. The findings thus revealed both monetary and in-kind types of remittance transfers. The findings also reveal that the out-migration of household members results in a remittance linkage between the out-migrants and their households of origin – an assertion of the NELM theory. Hence the number of labor migrants for those households receiving remittances may indicate that the need for supplementary income may have facilitated the migration decision of household members. Then of course, the impact of remittances on the receiving household will be dependent on the number of out-migrants the household is able to produce. The higher the number of out-migrants so will the amount of remittances be high and the ability of it to ensure household well-being (Ackah & Medvedev, 2012).

Also, households were interviewed to ascertain the frequencies that characterize these remittance flows. Table 5 summarizes the responses of only labor-migrant households. It shows different frequencies of remittance flow to recipient migrant households in the three communities. One could observe that remittance flow does not follow the same frequency. Four (4) migrant households receive urban-rural remittances on monthly basis whereas four receive remittances occasionally. The occasional flow remittances may be tied to Christmas and Easter festivities. Two (2) migrant households reported irregular flow of remittances. It occurs “once a while” or “as and when they get” (Author’s field report, 2015). Apart from this, two (2) migrant households reported to have been receiving remittances 2-3 times in a year. Two (2) migrant households did not report any remittance flow thus, they do not receive remittances from their migrants.

Table 5: Frequency of remittance flow to labor-migrant households in Ada

Households	Community	Frequency	Recipients (Expressed in terms of their relationships to migrant)
H _{m1}	Toje	Every market day	Sister
H _{m2}	Toje	Once in a while	Father
H _{m3}	Toje	Occasionally	Mother and Father
H _{m4}	Toje	Occasionally	Mother and Father
H _{m5}	Afiadenyigba	Every 3 months	Mother
H _{m6}	Afiadenyigba	No report of remittance flow	N/A
H _{m7}	Afiadenyigba	Monthly	Parents and children
H _{m8}	Afiadenyigba	Every 2 months	Mother
H _{m9}	Afiadenyigba	3 times in a year	Younger brothers
H _{m10}	Afiadenyigba	No report of remittance flow	N/A
H _{m11}	Afiadenyigba	Monthly	Mother and children
H _{m12}	Kajanya	Occasionally	Parents and siblings
H _{m13}	Kajanya	Monthly	Mother, siblings and children
H _{m14}	Kajanya	monthly	Sister
H _{m15}	Kajanya	Monthly	Sister

Source: Fieldwork (2015)

Key: H_m - migrant households

To ascertain how they receive the money, participants stressed that monies are received mainly through MTN¹⁴ mobile money transfer and sometimes through the Ghana Commercial Bank (GCB). Participants acknowledged that they prefer the mobile money transfer to the bank transfer because they save ample time joining long queues in the banking hall considering the fact that only one bank offers such services in the town. Labor migrants interviewed also confirmed this. As they

¹⁴ MTN stands for Mobile Telephone Network and is a mobile network service provider in Ghana

stressed this mobile money transfer is convenient, faster and have wide coverage. A male labor migrant who prefer this service to the bank transfer reported that:

“I walk into any MTN outlet and hand in my money, then a code is given to me after it has been processed. I then send the code to my recipient to cash the money at the MTN outlet at Kasseh-Ada. They charge only a small amount of money as a transfer charge”.

This facilitates the easy transfer of remittances by the labor migrants.

It is important to highlight that not everyone in labor-migrant households receive remittances. In fact, individual labor migrants may feel more responsible and would love to ensure well-being of their immediate families than other members of their households. From [Table 5](#) recipients are mainly immediate family members and children of the migrants and these cut across the three communities. This might be a result of the affection and love migrants have for their immediate families and the necessity to ensure their well-being. Maybe also the responsibility that one may feel towards those closer, and the feeling of obligation aftermath might often be stronger than a feeling of obligation to the extended family members. Parents usually feel happy when they receive money from their sons and daughters away from home. Not only are they happy but they as well feel proud to receive and hear from them.

However, not all labor-migrant households receive remittances (see [Table 6](#)). It may be the case that such migrants are not employed thus they do not earn any income. Some migrants are particularly students who expect their families to meet their basic needs. For instance, migrant household numbered 10 consisted of only migrant students and in this household there was no data to indicate any remittance flow which presupposes that rural-urban migrants who are students do not work and thus cannot add to household income. In the other way household numbered 6 has labor migrants but they are not able to send remittances. Apart from remittances benefitting receiving households, it is important to note that all remittance receiving households do not benefit equally from remittances regardless of their economic background. Low-income households may benefit greatly from remittances than medium-income and high-income households because to the poorest households, remittances are immediate addition to household income which raises consumption levels.

5.4 Impacts of remittances on the receiving households

To find out how migrant remittances could be benefit recipient households, I interviewed participants on the possible channels through which remittances are put to use. Table 6 presents some insights into mix of remittance composition as well as the reasons of remitted funds. It thus displays the share of households who reported each of the series of reasons as the primary motive for receiving money from their labor migrants. From the table the most important reported reason is consumption followed by health need and a bit of investment. It is also seen that the different uses into which these remitted funds are put depend on the frequency of the flow. For migrant households that receive remittances on a monthly basis, it served daily consumption purposes. Money remittances were also used to pay for children's school fees, purchase building materials and pay for electricity bills. For those migrant households that receive remittances on occasional basis, the money is sometimes used for farming and National Health Insurance Scheme (NHIS) registration. Migrant households that receive money remittance on an irregular basis use it to cater for special needs. The table also points out that it is only the case of one migrant household that money remittance had served a purpose of investment. The money has helped a female household head to establish a small shop in which she sells food items. Thus urban-rural remittances go to supplement family incomes earned from other sources e.g. farming, and selling.

In the three communities, the use of money remittances mainly for consumption purpose is attributed to the declining agricultural outputs experienced by the farmers as well as the generally poor living condition in Ada. During the post-harvest periods, there is the need for households to sustain their members because the harvested agricultural products would have been consumed. Thus money remittances have become very important in most households for the daily upkeep of members. As reported by the participants, when they receive the money, they purchase sacks of maize or rice grains for use while they await the next farming season.

Table 6: Remittance use pattern in recipient migrant households

Households	Communities	Composition of Urban-rural Remittances	Usage of Money remittances
H _{m1}	Toje	Money, food items	For daily consumption
H _{m2}	Toje	Money, Clothing	Feeding and shelter
H _{m3}	Toje	Money	Consumption, purchasing building materials
H _{m4}	Toje	Money	For NHIS registration, farming
H _{m5}	Afiadenyigba	Money	Health needs
H _{m6}	Afiadenyigba	N/A	N/A
H _{m7}	Afiadenyigba	Money	For daily consumption
H _{m8}	Afiadenyigba	Money, food items	Purchase of needs
H _{m9}	Afiadenyigba	Money, food items	To support family consumptions
H _{m10}	Afiadenyigba	N/A	N/A
H _{m11}	Afiadenyigba	Money	For daily consumption
H _{m12}	Kajanya	Money, food items	For consumption, building
H _{m13}	Kajanya	Money, food items	Consumptions, purchase of land, payment of school fees, purchase of building materials.
H _{m14}	Kajanya	Money, food items	Consumption, investment in a small business payment of electricity bills.
H _{m15}	Kajanya	Money, food items	Consumption, payment of electricity bills, payment of school fees for children

Source: *Fieldwork (2015)*

Key: *H_m - migrant households*

As explained earlier on in the theoretical chapter, labor migrants may remit money to their families back in Ada, whether on a regular basis for different reasons including self-interest, altruism, consumption smoothing, or insurance motive. In some cases these remitted funds will be consumed instantly, while in other cases they may be used to purchase special needs or invest in housing and

financial assets. In some labor-migrant households remittances were used to purchase land. This illustrates the self-interest motive of the migrants. On the other hand, labor-migrant households who receive money on a monthly basis may illustrate a greater affection and responsibility the labor migrants have for the households of origin and perhaps a result of some pressure they feel from the families back home. In those households remittances mostly served consumption and educational needs as well as payment of utility bills. The occasional and irregular receipt of money remittances by the labor-migrant households may illustrate the co-insurance aspect of the implicit contract of NELM and the Livelihoods approach. Since the co-insurance aspect of the implicit contract sees remittances as risk diversification, in difficult situations or emergencies, labor migrants can send remittances to the households of origin. This may partly explain the occasional and irregular flows of remittances to some of the migrant households. The occasional and irregular remittances were mainly used for farming, NHIS registration, and sometimes funeral performances.

It is noted that the frequencies characterizing remittance flows relate to the different used patterns. Table 6 reveals that where remittances serve the purpose of consumption and educational needs of children, remittances flow almost every month. However, in household numbered five (5) the migrant sends remittances to the mother every three (3) months for health care. Therefore, consumption and education of children are two important needs labor migrants would not like to neglect in the families. It then follows that when migrants have special obligations to their special relationships such as mother and children they tend to play active roles in the households of origin.

Overall, it is obvious some of the migrant households depend greatly on urban-rural remittances to meet most of their needs. They are the households that depend on remittances for daily consumption and children's education. Therefore, these patterns of remittance composition point to the importance of remittances in sustaining the well-being of poor households.

5.5 Household Expectations regarding the Role of Their Labor Migrants

The expectations of households sometimes give rise to the actual role migrants play in the households of origin. As part of the interviews households were asked what were their expectations regarding the role of their migrants. This question was asked to help ascertain the extent to which household expectations match migrant roles. The following were the responses given by some of the migrant households.

To help in times of need

To send money to the mother and children to help cater for their basic needs

Send anything we request from them

To take care of family members

To take care of younger siblings who are schooling

To find better jobs so they can look after the younger ones

To send us money and food items

To help with the education of the children

From the above there is the expectation that labor migrants will remit in order to meet basic needs of the households. The household expectations point to one key fact that labor migrants can be able to take care of their parents, younger siblings and meet other needs basically by remitting. Thus remitting is a major component of migrant roles that ensure the well-being of households especially in poor rural areas. The expectations point to the fact that catering for family members is the major concern of the households. Thus some of their expectations are that children's school needs and other basic needs be met by the migrants. But some of the expectations may be too high for the labor migrants to fulfill. For instance, the respond: "*send anything we request from them*" may be beyond the migrant's ability to perform taking into consideration challenges migrants may face in the place of destination. Too high expectations may prevent them from playing their roles especially when a single migrant is in charge. Sometimes the role of expectations is very much tied with the obligations migrants may feel. Though it is expected of labor migrants to play specific roles in the households of origin they are mostly influenced by the obligations the migrants may feel. The experiences of the three (3) labor migrants show that their responsibility to cater for their parents and children is what makes them stay committed to playing their roles. This is an expression of special obligation they have with their close relationships. Therefore, the remittance behaviors of the labor migrants are more determined by migrant constraints (e.g. income level), obligations and household expectations.

But some labor-migrant households actually do not have any expectation regarding the role of their labor migrants. This means that though they receive remittances at times, such remittances

are not based on requests. The feeling of obligation of labor migrants is still important here as it is what may inspire them to still remit to those households. The feeling perhaps might be greater.

As observed this role of expectations are based on the motives for migrating and the different use patterns of remittances. In the section on reasons for migrating it was found that a combination of individual level, household level and community level factors cause migration in the three communities. In particular migration is a result of food insecurity and declining household incomes caused by the perceived changing conditions of farming and the lack of jobs in the communities. Also the sampled households have more needs than the available income to satisfy them creating the enabling environment for migrating. The high income risks of the households create a role expectation for the migrant that they remit money to meet basic household needs and provide care for younger ones. More so, the role of expectations has conferred on migrants a sense of responsibilities to fulfill. This may have resulted in the roles they play in the households of origin. The remittance use patterns are also tied to these role of expectations (see [Table 6](#)). In some cases labor migrants may have played such roles under social pressure while in other cases it may be that the feeling of obligation to playing such roles is greater. The feeling of obligation might be a core issue in understanding remittance patterns and behaviors of the labor migrants. The experiences of the labor migrants show no such thing as migrating from home and starting their own lives but it confirmed that they still feel obligated to the households of origin, more specifically, their parents and children. That is how come parents and children receive remittances from the labor migrants almost every month from [Table 5](#).

Since NELM stressed that migrants enter into implicit agreements with the households of origin before migrating the expectations of the migrant households and migrant obligations could explain the implicit contract. Though no formal rule governs this contract two factors come to mind and its these factors that explain why labor migrants show commitments in playing active roles in the households of origin: 1) the affection and responsibility on part of labor migrants to ensure the well-being of their households is strong, and 2) labor migrants have become the sole providers for their families, in which case their inability to provide may put the family in hardship.

Households were also asked if their migrants actually meet their expectations. Some of the responses given were that:

Yes, to some extent

No, migrants do not play their roles as expected

Yes, the migrant is doing well

Not yet

Yes, our migrants are trying their best

Perfectly well

The above responses show the extent to which migrants are meeting household expectations. Three of the responses pointed out that labor migrants are actually meeting their expectations while the rest showed that labor migrants are not actually meeting household expectations. Apart from the reasons already discussed above to explain commitments of migrants to playing active roles in the households of origin other factors may also count: first, the migrants may be fully employed and earning reasonable incomes, second, more than one migrant may be involved in playing the active roles (Ackah & Medvedev, 2012), and third, their role has become so important that if they do not provide, basic household needs will not be met. The following extract is a conversation between the researcher and a commercial driver in Accra. It highlights how important the role of the labor migrant is to the sustenance of his mother and daughter.

Example 1: Individual migrants' interview extract

R: What do you do for your family back home?

M: *I send money to my daughter and my mother every month.*

R: What purpose does the money serve in your family?

M: *The money provides for my daughter's school fees, books and daily feeding. It also provide for the consumptions of my old lady*

R: What about their health needs. Isn't it a concern to you?

M: *With regards to their health, I enrolled them on the National Health Insurance Scheme so until it expires, their health is not a worry for now. I sometimes visit and send my old lady for medical examinations*

R: Are you the sole provider for your old lady? I asked because you may not be her only son

M: *Yes, you are right. I have siblings. Some are farmers in the village and others are traders in other places. With regard to my daughter, I provide all her basic needs but as for my mother, my sister, who happens to be a fish monger in the Volta region sends food items such as cassava dough, fish and maize grain to support consumption need of the family.*

R: *Why won't your brothers, who you said they are farmers provide for some of your old lady's need?*

M: *They sometimes tell they do not have.*

From **example 1**, it is obvious the labor migrant had become a very important bread winner for his aged mother and daughter despite his siblings who reside in the village. If he stops playing such roles his daughter is more likely to drop out from school and his aged mother would suffer. The brothers' inability to cater for their mother may be as a result of the changing conditions of farming discussed earlier. The siblings of the commercial driver may provide for a while during the harvest seasons then stop in the post harvest season. Even if the commercial driver stops providing during the harvest season his role would still be needed for the post-harvest season as the farmers would have finished spending their farm earnings. This emphasizes that agriculture in Ada cannot generate the needed monetary income to sustain the poor households during the post-harvest seasons. This example illustrates the feeling of obligation the commercial driver has to the mother and daughter.

The response that migrants are meeting household expectations "perfectly well" may give insight into the case where the labor migrant; 1) is fully employed and earning higher income; 2) has a limited number of family members to cater for back home; and 3) is the sole care-giver in the household of origin. The propensity to remit is much influenced by the amount of money a labor migrant may be earning thus the higher the amount, the higher the propensity to remit to the household of origin. Also, the number of care-receivers a labor migrant may support also influences the impact of remittances on poor households; the higher the number of people to cater for, the lower the impact of remittances on the household. This is because the money has to be shared according to the needs of the household.

Nevertheless, the case where household expectations were not met by labor migrants could be explained by challenges migrants face in the place of destination. In line with this I interviewed both households and individual labor migrants to ascertain those challenges. The responses are presented in the next section.

5.6 Constraints Faced by Individual Labor Migrants in Places of Destination

5.6.1 Household Reflections

Few responses of households below indicate some of the reasons.

Migrant is not fully employed. He is doing a temporal work for now

Migrant is not yet employed

Lack of employment

Inadequate income from migrant's job

It is evident that migrants' inability to secure jobs in the urban areas limit them from remitting to the households of origin. Even those who secure menial jobs that do not pay well either remit little or do not remit at all. This confirms that not every migrant household receives remittances from their migrants. This also reflects in the occasional and irregular flow of remittances to some of the migrant households. For those migrant households that receive remittances on a monthly basis I understood their migrants are working and receiving good wages.

5.6.2 Experiences by Individual Labor Migrants

In order to ascertain some of the problems that migrants go through in their places of destination and how such problems affect the roles they play, the three labor migrants interviewed shared useful experiences in their responses. Their place of destination is Accra, Ghana.

The business woman who engages in a 'chop bar' business expressed the following views:

Nowadays, prices of consumer goods which I use to prepare food for my customers are high. Sometimes you order for it and it does not come on time. I have to pay rents to my landlord and a toll to the market authorities for business space. These rents do not include utility bills thus I have to pay for these bills as well.

The commercial driver expressed that:

The vehicle worries me more often

There are a lot of commercial vehicles nowadays so it's becoming difficult to go the number of times I used to.

I pay high rents and utility bills every month

The migrant teacher in a private basic school expressed that:

My salary is inadequate

We don't receive wages on time

There is high cost of living here in Accra so I do not save much

The above responses give insights into some difficult times labor migrants go through in their places of destination. The labor migrants opined that cost of living in Accra is very high. In urban areas, this is a major challenge to many migrants. High cost of living raises their expenditure on food and other items. As in the case of the migrant teacher high cost of living prevents him from saving enough income. Sometimes the delay in receiving wages also limits him from remitting more regularly. Another limitation has to do with high non-negotiable utility bills and rents. Sometimes the high rents are exclusive of utility bills. At the end of every month, large proportions of their incomes go into paying for accommodation, utility bills and business spaces. The migrants expressed also that these bills are not negotiable thus they prioritize them as they directly affect their businesses and sustenance in the place of destination. In the case of the 'chop bar' woman, she pays tax to the local market authorities for the business space. These taxes are paid on daily basis and for that matter it lowers her income. According to her she remits on monthly basis but I believe these challenges will lower the amount.

The migrant teacher expressed that his salary is inadequate and sometimes he is not paid on time. The commercial driver also stressed that the vehicle breaks down more often. Low income but non-negotiable rents and utility bills are among migrant challenges that limit remitting abilities of migrants. In the sampled households some of these issues were raised; for instance a household head expressed the fact that "*migrant would have played a key role in the household except that the current work he engage in does not earn enough income*" (Author's fieldnote, 2015). It then means that the households of origin themselves trust that only a good and well paying job can make their migrants remit more back home.

Migrant constraints have implications for remitting behavior and different patterns of remittance flows to households of origin. Labor migrants that have good and well-paid jobs are better able to

remit more than those who do not have well-paid jobs. Thus the findings reveal that those labor-migrants remit more regularly than the others. More so, labor migrants who earn higher incomes are able to save than those who receive low incomes. While the above tend to explain the abilities of the labor migrants in remitting, the feeling of obligation matters as well because it is this feeling of obligation that drive them to engage in economic interactions with the households of origin. All these go to explain the different patterns of remittance flow to the labor-migrant households. It could also explain a delayed fulfillment of the various role of expectations. Just that some of the labor migrants would be forced to remit no matter what as they have special relationships to cater for: like the case of the commercial driver who still remit even though he face challenges. While most migrants might have a level of obligation to remit the case of the commercial driver might be an expression of a special obligation he has for his special relationships like the daughter and the aged mother.

In summary, the analysis so far indicates that remittance transfer is a significant migrant role to ensure the well-being of poor households. The findings of the study revealed that migrants' remittance behavior is chiefly shaped by the interaction of their levels of obligations and constraints they face in the places of destinations. Also the poor economic status of the households of origin might confer on them that sense of obligations to remit. Thus remittances were chiefly received by origin households with poor economic status, particular those with higher income risks (relatively small incomes). Thus remittances are immediate additions to household income which significantly raise the income of many poor households. The results in the present study showed that the relative effect of labor migrant remittances was much greater in high income-risks households than better off households; without migrant remittances the sustenance of poor origin households would have been difficult. It is possible income inequality in the study area would have been reduced because more poor households would receive remittances than better-off households. However, this could not be fully established in this study because it was limited to only three communities in Ada.

5.7 Well-being Status of Sampled Households

This section analyzes both monetary and non-monetary components of the sampled households. The components considered include material living conditions (income), quality of life (education, health, etc.), and preservation of well-being of these households over time. The livelihood

activities that give rise to these components of well-being are also presented. These components are not measured in absolute terms but based on individual assessments of the sampled households. How well-being differs between migrant and non-migrant households are also identified in the course of the analysis.

5.7.1 Perspectives on Monetary Components of Well-being of Sampled Households

The subjective views of both labor migrants and non-migrants about their households were solicited to know how well they are coping with current living. The monetary components of well-being the researcher has limited his arguments to are income and wealth. An attempt is also made to analyze formal and informal coping strategies households adopted to sustain their income overtime and how the monetary components affect non-monetary attributes of well-being.

5.7.1.1 Livelihood Activities in Ada

In Africa, for that matter Ghana, much of the livelihood activities is no longer based on wage-earning jobs in the formal or government sectors of the economy (Maxwell et al., 2000). As noted by (ILO, 1990a) , it is becoming increasingly common to see people earn a living from informal wage labor or self-employment. In Ada itself, livelihoods are restricted to a fairly limited range of activities, but these activities are sometimes combined in several ways which do not last for long (Author's field note, 2015). For this reason, it becomes difficult in distinguishing livelihoods at the household level in the communities, except with those considered as primary activities of the breadwinners of each household.

The sources of income reported in this study are largely labor based and are highly dependent on the education and skills, health, and the ability to work. Sometimes social relations play a vital role. Usually trade-offs exist between the amount of time devoted to income-generating activities and to domestic duties, considering that most households have big sizes.

5.7.1.2 Labor-based Livelihoods

Labor-based, income-generating activities are the most important source of income in the sampled households. Only a few engage in protected wage labor and these are usually salary workers such as teachers, health workers, and bankers. These people are skilled professionals. Most engage in unprotected wage labor and these are usually electricians, masons, dressmakers, taxi drivers, motor taxi cyclists, fishermen, and carpenters. Some household members engage in self-employed labor

work mainly store-keeping. Income-generating activities between men and women also differ in Ada. The women mostly engage in petty trading and the preparation and sale of street food while the men engage in both skilled and unskilled labor works. Some of the unskilled labor works in Ada are farm laborers, cleaners, and sand winning. This notwithstanding, there exists similarities in the livelihood activities of both men and women. For instance, both engage in agricultural and productive self-employment work. Only few were reported to engage in unpaid work for reasons that they work for their relatives. Besides, the Kasseh market serves as a secondary, but also a primary source of livelihoods to the people. Both men and women engage in the selling activities in the market. As said earlier on, the market is organized twice in every week – Tuesdays and Fridays.

5.7.1.3 Agricultural Livelihoods in Ada

In Ada, especially in the Dangme-East District, where the studies was conducted, 44.1% of households are engage in any kind of agricultural practices (GSS, 2014). In the rural localities, 55.8% of the households engage in agriculture. Mostly, they engage in crop farming – usually seasonal crops. Also, they keep a few livestock such as poultry and goat to serve as liquefied assets. Both men and women were found keeping these animals. It was found that men dominate in agricultural activities. As reported by the sampled households, agriculture is threatened by low rainfall, low prices of produce, pests and diseases, and animal destruction to crops, resulting in low productivity and low income (as discussed in the motivations for out-migration).

5.7.2 Multiple Sources of Income to Sampled Households

In the sampled households, evidences of multiple income-generating activities exist, which is more important to income diversification and also insurance against income risks. All households (both labor-migrant and non-labor-migrant households) interviewed have at least one source of income. All the households visited are farm households and they derive income from agriculture. After harvest the farmers sell some of their outputs to buyers who come with vehicles or to their customers in the local market. As mentioned earlier on income flows to labor-migrant households in the form of remittances. Thirteen (13) out of the 15 labor-migrant households receive money and food items (see [Table 6](#)). However, none of the 10 non-labor-migrant households reported any receipt of money or food items. Out of the 25 households interviewed 2 households reported that some of their members work as teachers and receive monthly salaries and these are the only

cases found where members work for the government. However, those non-labor-migrant households interviewed did not report any case of members working for the government. Individual members in both labor-migrant and non-labor-migrant households earn income from selling in the town's market. Some household members mostly women derive income from food preparation and sale on the streets. Others sell the food on school's campuses and in the houses. These activities also cut across both labor-migrant and non-labor-migrant households. More so, some households get income from the sale of animals such as goats, sheep, cattle and poultry. Other jobs that bring income to individual household members include masonry, carpentry, small businesses, trade, dressmaking, and many others.

Drawing on the evidences above, it can be established that most households, both migrant and non-migrant for that matter have multiple sources of income. But labor-migrant households stand the chance of having more income sources than the non-migrant households as a result of the addition to income by remittances. Though non-migrant households might also receive remittances, the sampled households (non-migrant) reported no data on remittance flows. Income portfolio is used here to mean multiple income sources to a household. Thus the income portfolio of the 13 migrant households have a relatively higher number of income-generating activities than the non-migrant households. More possibly, the income of the migrant households might be relatively higher than the non-migrants. The multiple income sources to some migrant households might explain the finding of Tsegai (2005) that in the case of households in the Volta Basin, incomes of migrant households were higher than non-migrant households.

The livelihood differences between labor-migrant and non-labor-migrant households have important implications for further livelihood activities. Urban-rural remittances may create a dependency of the poor households on the migrants. It may cause labor-migrant households to relax as they can always count on the labor migrants to remit to them. However, in the case of the non-labor-migrant households due to their limited income portfolio, they are forced to rely greatly on farming for food and income. In the long run, farmlands will be deteriorated which will further threaten their food security, livelihoods and consequently their standard of living.

5.7.3 Uses of Income and Non-monetary Components of Well-being in Sampled Households

5.7.3.1 Income and consumption

In the three communities household income served mainly consumption, health and education purposes. Considering the fact that rainfall is low leading to low harvest, incomes are used to purchase food in order to meet the daily consumptions of household members. Some labor migrants also engage in the transfers of goods and other food items to supplement what the households of origin already have. Some of the food items labor-migrant households have reported to receive are; rice, cooking oil, canned tomatoes, and yam. These additional food items sent by migrants to their households go to prevent any likelihoods of food insecurity as they can be kept and used in the long run. Also, some households (both labor-migrant and non-labor-migrant) purchase maize grains and store them while awaiting the next farming season. Thus in poor rural areas, labor migrants seem to contribute to increase the material well-being and reduce the general poverty in their households back home. This is so in most labor-migrant households as they are able to survive by pooling remittances from the number of labor migrants they have sent to the urban centers. Labor-migrant households also receive clothes from their migrants in the cities but only on special occasions such as Christmas and during the town's festival.

5.7.3.2 Income and education

Children's education is of great importance to majority of the rural households so incomes also go to support their educational needs. They stressed that a significant proportion of household income is set aside for children's school fees, textbooks, exercise books, Parents Teachers Association fees and their feeding fees. During severe hardships some migrant households rely on the financial support of the labor migrants. However, the case is different for non-migrant households who have not indicated any remittance information. Limited in securing additional incomes they either borrow or force children to engage in paid jobs. The following extract is a conversation between the researcher and a non-migrant household head. It reveals how the household cope with the challenges of children's education.

Example 2: An interview extract with a non-migrant household head

R: do students in the house face any challenge in attending school?

HH: *yes, they do.*

R: what could those challenges be?

HH: *lack of money to buy books, pay for their examination fees and PTA dues*

R: how do you ensure that they overcome those challenges?

HH: *I sometimes ask them to engage in 'apaa'¹⁵ in order to get their fees.*

R: does it not affect their punctuality in school?

HH: *sometimes because their teachers force them to bring the fees on time they absent themselves from school in order to work.*

The extract points out that children are asked to engage in paid jobs in order to get money for their fees. Sometimes children had to substitute school hours for paid work. Some heads of non-labor households also reported that lack of income causes students to go and 'push trucks' or sell for market women in the local market. The implication is that those children are not allowed to sit for end of term examinations which retards their progress onto the next grade. Both labor-migrant and non-labor-migrant households face these difficulties but it is minimal to some extent in the case of recipient labor-migrant households. Meanwhile, the effect is more felt in non-labor-migrant households. Some labor migrants help their families to overcome educational challenges by remitting money to their families back home. It is becoming a social norm of a sort that parents would want their children to go higher in education than the level they had attained. Thus they try their possible best to ensure that children receive the best of education even with the limited resources they have. From **example 1**, the commercial driver recounted his experience that, if he stops sending money his daughter will drop out from school. Labor migrants thus appear to contribute to improve educational well-being in the households of origin. Thus there is evidence of a positive relationship between remittances and children's school attendance. Internal remittances caters for children's education, through paying for their school fees and other educational expenses (Nakamuro, 2010).

¹⁵ 'apaa' is a local term in Dangme which means working on people's farms for money. The work can take various forms such as weeding farms and helping farmers to harvest their farm produce.

5.7.3.3 Income and Health Need

Income also helps households to meet the health needs of their members. In the three communities, incomes served health needs by helping households to insure their health with the National Health Insurance Scheme. As reported by participants they register children and other members on the scheme just that it becomes difficult for those households with larger sizes. A father of 10 children but having 6 of them staying with him in the village is not able to register all the six. A discussion with him proved that his inability to register all of them is caused by inadequate money. Though these fees are subsidized by the government large household sizes become a limitation to NHIS' registration. In migrant households where remittances flow to children and parents, portions of the remittances are used to register children with the NHIS (see [Table 6](#)). Some households reported that both parents and individual migrants pool resources together to ensure this. It thus becomes a shared responsibility between some parents and individual labor migrants. However, in non-migrant households, the responsibility of paying for children's NHIS registration rest solely on the parents as they do not have any labor migrant to rely on.

5.7.4 Sustenance of Household Incomes

The high income risks associated with households inspire them to engage in both formal and informal coping strategies to sustain members. I interviewed households to know if they engage in any savings program and how reliable are such savings program. The table below highlights these savings activities of the households.

From [Table 7](#), it was revealed that a little more than half of the 25 households interviewed reported to engage in Susu whiles only four (4) out of the 25 engage in bank savings. Three (3) engage in both Susu and bank savings whiles five (5) prefer self-keeping mode of savings to all other modes. It therefore translates that the most cherished mode of savings is Susu followed by self-keepings. Only a few engage in bank savings.

Table 7: Distribution of Households' Mode of Savings

Mode of savings	Number of both Labor-migrant and Non-migrant households
Susu	13
Bank savings	4
Both susu and bank savings	3
Self-keepings	5
Total	25

Source: Fieldwork (2015)

All the 25 households reported to engage in at least one savings program. From the analysis, it can be seen that comparably, many households prefer saving their money with the Susu collectors to the bank. This may be as a result of the low income earnings associated with many of the households in a day. There is therefore the reluctance of these households to send their small incomes for safe keeping at the bank. Many of the households interviewed explained that they preferred saving with individual Susu collectors as they almost always come to their doorsteps to take the monies. They further explained that at times, the Susu collectors meet them in the market squares for the money during market days. Those who do not have the opportunity to give in the market still have the chance to do so when the Susu collectors come to the houses. In Ghana the spatial distribution of banks is limited to mostly cities and towns while avoiding the rural areas. Though they have in recent times tried to meet the saving needs of people with different income levels, many of them do not have branches extended to the rural areas. Level of education is not a limitation to opening savings accounts in the banks yet many household members who are mostly unschooled do not want to have their small incomes saved in the banks thus they prefer Susu savings.

Perhaps, the advantages of Susu savings can explain why majority of the households seem to save their money with Susu collectors. Susu savings are short-term advances which can qualify one to secure loans at zero interest rates and without any collateral securities involved. Unlike bank savings, individuals save most at times moving to the banking hall to make any transaction on their accounts. In Ghana customers have to join long queues to either deposit or withdraw their monies.

The recent attempt to decongest banking halls through the introduction of Automated Teller Machines (ATMs) is not really working to the satisfaction of customers as ATMs lack monies in them and do not work at times.

However, some years ago, as reported by the participants, there were incidences where unknown and untrusted Susu collectors ‘disappear’ with their monies. The researcher has experienced this incidence once and had lost trust in majority of the Susu collectors. Nonetheless, Susu savings proved to be a convenient mode of saving as in most cases, individuals always look out for those they know and trust very well before entering into savings agreement with them. In addition, in times of need they could count on them as they make the monies available for their owners whenever needed.

5.7.5 Households’ Overall satisfaction with Living Conditions

Households were interviewed to ascertain how they describe their living conditions and to see how they explain the reason for their current living conditions. The results showed that living conditions vary from one households to the other. Even among the groups of households there exists some differences. Surprisingly with the exception of few households, all other households openly stressed with certainty that they have ‘good’ living conditions. Among labor-migrant households 11 (a little less than half of the total number of households interviewed) reported to have good living conditions while four (4) reported with certainty to have improving living conditions. Among the non-migrant households, only three (3) stressed to have good living conditions while seven (7) reported not to have improving living conditions. Let’s have a look at some of the views of few members of the households by first considering the views of labor-migrant households.

Some of the perspectives of heads of the 11 labor-migrant households who reported to have good living conditions are as follows. Their views try to answer the question, *to what extent will you describe the living condition of your household and whether it has improved over the years?*

Our living condition is not bad in as much as we don’t beg for food (H_m5)

The living condition of my household is good and has improved very well (H_m11)

So far as we get what we eat and get on well, we are okay (H_m13)

We have very good living conditions. We feed well and our members are healthy
(H_m7)

It is better than what we experienced some years ago **(H_m1, H_m8)**

The responses above clearly point to the fact that the living conditions of these labor-migrant households are not that bad because to them they feed well (three times daily) and they are healthy. These results can be attributed to the fact they receive frequent remittances from their migrants. In addition, these households stressed that their living conditions have improved very well while others stressed that it has improved to some extent.

In making account of the reasons why they consider their living conditions to have improved one head of a labor-migrant household stressed that:

“...now some family members are working in the towns and they do send money and other items to cater for us. Aside that, the market is helping us a lot. We supplement what we receive from our migrants with the earnings from the market”.

Even though some labor-migrant households may feed well they may still not be satisfied with their living conditions. Two (2) of the labor-migrant households reported that:

Our living condition is not good as expected but it is getting better

We are not satisfied with our current living

These households may depend entirely on farming and out of frustrations posed by low rainfalls and low incomes they may seem not satisfied with their current living conditions. These same migrant households may not be receiving remittances and may have difficulties in meeting consumption and health needs. A household head stressed that:

“Our living condition has not improved as expected. When I used to work very well, living conditions were good but now that I’m old, I can’t work leading to poor living conditions”
(Non-migrant, female, Toje).

To the female non-migrant, deterioration of health tends to reduce one’s well-being as he/she cannot engage in active work to earn income. This informant might have been receiving remittances from migrants yet she is not satisfied because work gives her a level of satisfaction

which she is currently not deriving as a result of old age. This shows that a lot of factors determine one's well-being and not just material living conditions.

In addition, those non-labor-migrant households that reported good living conditions have similar views as the labor-migrant households. Others are still expecting to see improvement in their living conditions with time. Though these households (both labor-migrant and non-labor-migrant households) have good living conditions, they fall short in some components of well-being. Not every member of these households have been registered on the NHIS. Majority of the households also face challenges in ensuring better education of their children.

However, the difference between migrant households and non-migrant households in this case is that majority of migrant households have their incomes supplemented by labor migrants whereas non-migrant households ensure their well-being all by themselves. This brings us to a discussion on the extent to which migrants are considered to have played a key role in the improvement of households' living conditions.

To find out the extent to which households would say migrants had played a significant role in improving their living conditions, few responses from migrant households indicated that:

“Our living condition is improved greatly but migrants played a little role. I know our migrants cannot basically provide everything the family needs but the little they started doing, we are satisfied with them. I know with time the roles they play will increase once they begin to earn higher incomes” (H_m3)

“... Yes migrants played key role in improving our living condition. They remit money and food items, they pay our monthly electricity bills, they pay occasional visits and sent televisions and fridges to help improve our lives” (H_m7)

“...Yes, they have provided most of our needs through remittances and personal visits” (H_m13)

“...Yes, our migrants played significant role in ensuring the well-being of our household. They call frequently to check on the household, they have organized and started housing projects in the house, and remit as well” (H_m11)

“... Students in the house some years back have failed to attend school due to money issues but it’s now a thing of the past as we receive remittances from migrants to pay for their educational needs” (H_{m4})

The above responses show that the roles labor migrants play have been recognized by the households of origin as significant for improving their living conditions. Some have played such roles to a greater extent while others to only a minimal extent. Those who have played greater role may have better jobs earning them good incomes while those playing little role may have not been earning good incomes. Moreover, those who played greater role may have been sending remittances more frequently than those who played little role. This establishes the fact that migrants may not be able to play significant role in ensuring well-being of their households if they are faced with challenges in the places of origin. Migrants who have played their roles very well as reported by the households of origin are those that have overcome the challenges discussed above. However, those migrants who have not dealt with the challenges have either not ensured household well-being or did so only to a smaller extent. Thus challenges present in urban areas indirectly affect household well-being by hindering the role they play in the households of origin.

CHAPTER 6: SUMMARIES, CONCLUSIONS AND CONSIDERATIONS

So far, this study explored how labor migrants from a poor area in Ghana impact the well-being of their households of origin. By focusing on the economic and social interactions between labor migrants and their households of origin, the study provides insight into the extent of how such interactions positively affect the well-being of those households. The present study though, is a case study of three rural communities and may not be a representative of the total number of communities in the study area, the researcher is certain that the discussions presented are still relevant in conveying the importance of internal labor migrants in improving well-being in the households they come from. The present chapter put forward some theoretical parallels and recommendations for future research as well as policy implications and interventions.

6.1 Summary of Empirical Findings

This thesis has studied the link between internal migration and household well-being by focusing on specific roles and constraints of rural-urban labor migrants in Ghana. It aims to find out specific roles rural-urban labor migrants play and how beneficial such roles are to their households of origin, to unveil pragmatic limitations to the roles they play, and to find out some differences that exist between the well-being of migrant and non-migrant households. In order to achieve these objectives, the study has been designed to answer the following questions: (1) which specific factors influence the decision to migrate? (2) Which specific roles do labor migrants play and do the roles affect the well-being of their households of origin? (3) What possible constraints inhibit the role of these labor migrants? and (4) do labor-migrant-households and non-labor-migrant households differ in well-being at all? Following the analysis presented in the thesis, the following conclusions indicate major answers to the research questions.

6.1.1 The Decision to Migrate

In the study area, the results have demonstrated that a combination of individual level, household level, and community level factors account for the decision to migrate. More specifically, though agriculture is important to the farm households it was found that it might not generate the monetary income needed to sustain quite a number of the households. This was mainly attributed to some changing conditions of farming such as low rainfall, declining price of farm products, and animal destruction to crops, perceived to be posing threats to profit, food security, and consumption. For

most of the households, this was identified to be the reason for their low income positions in the communities. Though there are evidences of multiple income-generating activities, some are short-lived. Hence the likelihood of household members earning income over the long run is threatened by their inabilities to acquire jobs. This creates pressure on the economically active members of the households. According to the labor migrants interviewed, those that their families have become a burden to provide for their needs are those who had migrated to the urban centers. Their decision to migrate has been significantly tied to the role of obligation they have with the households, and also the inspiration to do so. Thus it is seen that the community level factors impact on the individual and the household factors to determine migration. The analysis indicated that lack of jobs in the communities explains the unemployment status of most household members which consequently threatens their income levels. It can be concluded therefore, that in line with the major theories adopted for this study, migration is indeed a household level strategy to reduce any possibility of households losing income, and food insecurity by migrating elsewhere for alternative livelihoods. It is imperative to note that possibly, there might be other factors that account for the out-migration of labor such as: distance and presence of relatives elsewhere. However, the findings revealed that survival is a key motivation for the migration of household members considering the fact that they are farm households who depend greatly on agriculture for income. Though there are other sources of income such as selling in market squares, and mini shops, the income is not able to meet the greater needs of the households. These greater needs of households coupled with limited incomes that interact to enforce the the decision to migrate.

6.1.2 Labor Migrant Roles and Well-being Impacts in Recipient Households

In this study, the major roles of labor migrants in their households of origin had been the catering for the educational, health and consumption needs of their immediate family members. Remittances appeared to be the major role that labor migrants play in their households of origin. As indicated in the analysis, some families have been depending solely on migrant's remittances and this is determined by the frequencies characterizing such remittance flows. In households where remittances served the purpose of daily consumption, remittances flow more frequently. Unlike a few non-migrant households that find it difficult to pay for children's schooling, and force them to engage in labor works, in the migrant households, remittances had served children's educational needs. The remittance outcomes were determined by migrants' motives. In the

analysis, it was found that remittances were determined in some cases by the self-interest, family contract, and altruistic motives. But the family contract and the altruistic motives were more predominant. Thus remittances flows occur every month in some households for daily consumption and children's schooling, showing the altruistic motive for the migrants' remittance behavior. Whereas, in other households, remittances were received only on irregular basis to cater for special needs such as health and funeral performances. Remittance behaviors of the labor migrants were also determined by the interactions of migrant constraints, level of income determined by the nature of jobs they engage in, and the obligations they feel. Sometimes the obligations are tied to certain role of expectations required of them by the households of origin. Yet it was noted that the relation between expectation and obligation, as well as obligation versus migrant constraints interplay to determine remittance behavior of the migrants. Most at times, migrants may have strong obligations to remit but their low income levels have limited their remitting abilities. This has affected remittance outcomes in the households studied. Also, the obligation to remit might be stronger yet migrant's constraints such as high non-negotiable bills may limit their remittance abilities. But it might be emphasized that special obligations the migrants have to special relationships back home were key in understanding their remittance behaviors. As indicated in the analysis, the commercial driver remit as a result of special obligation he has for the daughter and mother. Apart from these, Apart from the remittances they transfer, they also pay personal visits to their households during Christmas and the town's festival (*Asafotufiami*). Also, funeral performance of community members seems to bring them to visit and mourn with bereaved families. This is another level of obligation migrants render in the communities of origin. According to household reports, these migrants bring along food items such as yam, rice, cooking oil, fish, among others though they sometimes receive from their households. Those who could not come remit money to cater for some basic needs of their households. In the recipient households remittances served consumption purposes, health and educational needs. Thus it has improved the living conditions of the recipient households over the course of time. Based on the empirical findings, recipient migrant households seem to have more income sources than non-migrant households. The analysis showed that to the recipient migrant households, remittances are addition to household income whereas, incomes of non-migrant households are not supplemented. Any addition to their income might come from paid work or

borrowing. This has affected children's education in few of the sampled households. Though migrant households also suffer from this, it is comparably minimal due to remittances they receive.

6.1.3 Limitation to Labor Migrant Role in Households in Ada

On average, the remittance behavior of the labor migrants is highly influenced by both migrant and household constraints. At the places of destination, cost of living has been identified by labor migrants as one among other factors that takes away their income. It was also realized that the ability of labor migrants to secure jobs as soon as they reach their destinations also influence their remittance behavior. But in the migrants' households of origin, the study found that their needs outweigh the capability of a single labor migrant to meet them. Also, the number of care-receivers is huge which discourages labor migrants from remitting.

Focusing the study on the household, it was possible to illustrate ways in which labor migrants affect well-being of the households of origin. The findings of this study add up to a growing body of evidence indicating that labor migrants are development agents, sustaining the well-being of their households of origin.

6.2 Policy Implications of the Results and the Way Forward

The findings and the analysis presented in this study point to specific general policy implications which can increase the positive impacts of migration and control the rate of outmigration within the poor rural areas of Ghana. First, it was established that internal remittances are essential supplements to households of origin, however, it can result in a dependency of poor households on remittances. The thesis points to one fact that, labor migrants can only influence the well-being of origin households through sending remittances. These remittances only provide extra income to the recipient households. It will be of great importance to poor households if other direct strategies be formulated to improve the household economy. The government, in this case may have to provide sufficient resources to carryout local or regional development in order to boost the local economy. Through that people can have access to income-generating opportunities without migrating. In addition, there is the need for the government to offer occupational training for the youth, especially those who complete basic education and can no longer further it. This has the ability to facilitate economic autonomy of the poor households.

Second, in formulating any development strategy in a poor area, low-income (poorest) households may be entities that should be given special attention. Since the analysis indicated that labor migrants come from relatively poor households, they are the households that will benefit most from migrant remittances. Migration of household laborers may remain important strategy for household current sustenance but separate programs may be more needed to reduce them from being dependent on urban-rural remittances. Especially for the elderly, welfare system should be put in place to cater for their consumption and health needs.

Equally, at the places of destination, policy interventions may be implemented to ensure equal employment opportunities and appropriate wages for all labor migrants. The study reiterated the sensitiveness of labor migrants to the economic needs of their households of origin, which many of them more often than not make important contributions by sending remittances. Also, it clearly pointed out that the labor migrants left behind dependent children indicating that they are forced to maintain direct economic interactions with them back home. Yet labor migrants especially those who engage in informal economic activities are exploited. The protection of labor migrants from exploitation by the government is much needed so their efforts may not go in vain since they are important breadwinners of their origin households.

6.3 Data Gap

The issue of limited data on internal remittances in Ghana made this research dwelled on only household reported data on remittance flow. It was difficult to come up with estimates of remittances that the households receive. During the interviews, some household heads said openly that they had forgotten. In order to aid future research, it is recommended that the government takes the necessary actions to make the local remittance market attractive to both internal labor migrants and the recipients. The government may also take practical steps in ensuring that internal remittances are recorded, especially those that pass through formal channels such as banks and mobile money transfer systems. Finally, internal migrants should be given incentives in order to remit through the formal channels. Incentives such as reduced cost of money transfer should be given to senders.

6.4 Recommendations

There are quite a number of issues encountered in this study and are recommended that further studies be conducted.

6.4.1 Considerations for Future Research

It is recommended that similar studies are conducted to find results which could be compared with the present one to broaden the scope of research on the topic. For instance, the linkages of labor migrants and their households of origin can take several forms, not just economic and social interactions. Apart from direct economic and social interactions, this study has not considered other aspects of household well-being with regards to the role of the labor migrants as whether they are more able to influence those aspects of well-being or not. Future research is needed to ascertain how labor migrants tend to influence other aspects of household well-being (e.g. psychological well-being). In addition, this study has not considered the role of migrant associations to ascertain how they influence the general well-being of the communities of origin. It is important that future research considers this in order to know their roles and how beneficial they are to their communities of origin.

6.4.2 Theoretical Considerations

The spectrum of factors influencing migration decision extends beyond the household. NELM only conceives household factors to condition the migration of labor. The findings of the study revealed the case where household incomes were much influenced by their livelihood activities outside the household. In other words, a household income position and the rural setting in which it is located also influence migration. While NELM has not considered this, the concept of relative deprivation would have worked. It is recommended that NELM's assumptions be broadened to also include external factors that influence a household's income position and migration. In addition, the assumption of NELM that migration-cum-remittances is a deliberate household strategy to diversify income and enable investment does not always hold with reference to the findings of the present study. The findings had revealed that migration and remitting are more based on need, more especially; family subsistence, children's education, health care, among others. Nevertheless, the fact that critical economic and social interactions prevailed between the labor migrants and the households of origin made NELM a suitable theory for the present study.

NELM indeed offers a household perspective to ascertain the impacts of remittances on household variables for instance; the impacts of remittances and the income insurance provided by migrants on the expected well-being of the entire household. In the analysis some households have solely depended on remittances as they served as their major source of income. Thus in those households, remittances have served the purpose of daily consumption.

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APPENDIX A: Interview Guide

A. HOUSEHOLDS

Date of Interview:

Name of Town:

Name of Respondent:

Religion:

1. Household History

- What is the size of your household?
- Is the household headed by a male or female?
- If a female, what could be the possible reason? Death of husband? Or other reasons?
- Does your household own any means of transport? (Car, Bicycle, motorbike)
- Does your household has any animal? (cattle, goats, sheep, poultry)
- Does your household have electricity?
- Does your household have television?
- Does your household have a fridge?
- Does your household have a toilet?
- Is any household member currently attending schools?
(If yes, which schools?)

2. Household Type

- Is your household made of;
 - a. Single person living alone?
 - b. Immediate/single family living alone?
 - c. Multiple families living together?
(If yes, what is the number of families present?)
- Are you living with dependent children?
(If yes, are they your biological children, step, adoptive, foster?)
- Do you live with visitors or non-family members? (Tenants, friends, etc.)
- Do you have household members living in nearby houses?
- Do you have other members living in other places in the same town?

3. Present Household Relationships/Composition

Please indicate those who usually live with you.

a: Number in Household	b: Relationship to Respondent	c: Gender M/F	d: Age	e: Place of birth	For persons above age 6		For persons above age 17	
					f: highest level of education of X:	g: is X learning any form of vocation	h: Marital status of X	i: What does X do for living?
1.	Respondent							
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								

4. Livelihood

- Do your household engage in farming?
If yes: a. do you own the land or you hire the land for that purpose?
b. how big is the farmland?
- Do your household engage in fishing?
If yes do they work for others or for themselves?
- Do you have household members engage in any form of business?
If yes: a. what is the nature of the business?
b. are they self-employed or they work for others?
c. is it permanent or casual?

- Do you have assets that you rent? (land, building)
- Do some household members work for the government?
- Is any of your household members a pensioner?
- Do the household receive remittances internally or from abroad?
- Do the household have joint ventures it engages in?
- Do household members engage in any savings program?
If yes: a. which savings program?
 b. for how long?
 c. how reliable is the savings program?
- Has any household member started a new income generating activity for the past years?
If yes please specify.

5. Household Migration Information

- Has any member migrated from this household?
- If yes, how many?
- What is the gender of the migrant? (m/f)
- What is his/her marital status?
- To where has he/she migrated? Rural or Urban?
- How long has he/she migrated? A month, a year?
- What could be the possible reasons for his/her migration?
 - Lack of job opportunities
 - Develop oneself?
 - Develop family or household?
 - Others?

6. Role of the Migrant

- How do you connect to your migrant? (phone calls, regular visits)
- Does he/she send anything to any of the household members? (money, food items, clothing)
If yes:
 - a. What does he/she send?
 - b. How often?
 - c. And to who?

- What relationship does the migrant have with those he/she sends the items?
(Children, grandparents, siblings, etc.)
- Do the migrant call household members more frequently?
- Does he/she pay household visits?
(If yes, is it regularly or occasionally?)
- Do the migrant engage in any form of investment in the house? (Housing project)
- What would you say has been the benefit of the items the migrant send?

7. Household Expectations of Migrants

- What are your expectations regarding the role of the migrant?
- Does the migrant meet household expectations?
- Is there a mismatch between your expectations and the migrant's roles?
- What could be the reason for the mismatch?

8. Household Well-being Status

- Would you say that your household members feed well?
(If yes, how many times per day?)
- Would you also say that your household members are healthy?
 - a. Are they on the National Health Insurance Scheme (NHIS)?
 - b. Who sponsored them?
- Do students in the household face challenges in attending school?
If yes:
 - a. what are the challenges?
 - b. how do they cope with the challenges?
- Will you say there is happiness in the house?
- To what extent will you describe the living condition of your household?
 - a. Has it improved as compared to years back?
 - b. Would you say migrant played a role in that regard?

Thank you!!

B. LABOR MIGRANTS

Date of Interview:

Name of Town:

Respondent:

Religion/Ethnicity:

1. Migrant Information

- Gender of migrant (m/f)
- Age of migrant
- Marital status?
- What is your highest level of education?
- How long have you migrated?
- From where have you migrated?
- Have you moved only once? Yes No

If no, what were your destinations?

- Do you live here alone? Yes No

If no:

- a. Who do you live with?
- b. How are you related to those you live with?
- Do you live in a rented house?
- How long do you want to stay here?

2. Migrant Relationship with Household back home

- Do you have household members back home? Yes No

If yes, what is your relationship with them?

- a. Your immediate family?
- b. Parents?
- c. Grandparents?
- d. Siblings
- e. Uncles, nieces, nephews?
- f. Others?

3. Livelihood

- Do you engage in any form of businesses?
- Are you employed by the government?
- Do you work for others?
- Do you engage in any savings program?
 - If yes:
 - a. Which savings program?
 - b. For how long?
 - c. How reliable is the savings program?
 - d. How did the savings help you for the past years?
- Have you started any new income generating activities for the past years?
 - If yes, what are they?
 - If no, do you have any new plan of gaining income? What are the plans?
- Do you foresee any change in the possibility of gaining income in the future?
 - a. More possibilities
 - b. No
 - c. Less possibilities
- Do you employ anyone?
 - If yes:
 - a. How many?
 - b. Are the employees locals?
 - c. Others please specify.

4. Motive of Migration

- Were you working before you migrated? Yes No
 - If yes:
 - a. What were you engaging in?
 - b. Were you working for others?
- What would you consider to be the motive behind your movement?
 - a. Is it to develop yourself?
 - b. Is it to develop your household?
 - c. Others?

- Why did you choose this place as your destination?
- Do you have friends currently living here who have migrated from the same place as you?
- Is there a particular community they settle in this town?

If yes:

- a. What is the name of the community?
 - b. Are you a member?
 - c. Does the association engage in any community development activities back home?
 - d. How do the association finance its activities?
 - e. Do you pay dues to the association?
- Will you say you have achieved the purpose for which you migrated to this place?
If no, will you move to a different place in the near future?

5. Role of the Migrant

- Do you in anyway connect to your household back home?

If yes:

- a. In which ways do you connect to them?
- b. Which relation do you connect with more specifically?
- c. Do you send them anything of any kind? Yes No

If yes:

- a. Is it cash or kind? (Average amount)
- b. How often do you send?
- c. For what purpose do you send such items to your household?

If no:

- a. What could be the constraints?
- d. Do your household rather send you something of any kind?
(Please specify)
- e. Have you ever paid your household visit after migrating?
If yes, how many times did you visit?
- f. Do you engage in any investment activity in your household back home?
(building project)
- g. Which other things do you do to support your household back home?

6. Household Well-being Status

- Would you say that your household members feed well?
- Would you also say that your household members are healthy?
- Are they on the National Health Insurance Scheme (NHIS)?
- Have you sponsored any household member's health insurance? (Children, parents, others)
- Do you receive phone calls from any of your household members?
 - If yes:
 - a. Is it a request for money or other things?
 - b. Is it to check on you?
- Are your household members happy?
- To what extent will you describe the living condition of your household?
- Has it improved as compared to years back?
- Would you say you played a significant role in that regard?

Thank you!!

APPENDIX B: National Laws and Policies on Migration in Ghana

Law or Policy	Provision
1992 Constitution of Ghana	Grants citizenship by birth, marriage; amended in 1996 to grant dual citizenship
Immigration Act, 2000, (Act 573), Immigration (Amendment) Act, 2012 (Act 848) and Immigration Regulations, 2001 (L.I 1691)	Provides admission/entry, residence, employment and removal of foreigners; recognizes diaspora for citizenship
Citizenship Act, 2000, (Act 591) and the Citizenship Regulations, 2001 (LI 1690)	Grants citizenship by birth, naturalization and registration
Labour Act, 2003, (Act 651) and Labour Regulations, 2007 (L.I. 1833)	Grants permission for immigrant labour and other legally relevant industrial legal provisions
Refugee Law, 1992 (PNDCL 305D)	Grants refugees status in accordance with the UN 1951 Convention and the 1967 Protocol as well as the OAU (AU) 1969 Convention; established the Ghana Refugee Board to manage refugee affairs
Human Trafficking Act, 2005 (Act 694) and Human Trafficking (Amendment) Act, 2009 (Act 784)	Recognizes the 2000 UN Convention on Human Trafficking; created a Human Trafficking Management Board
The Children's Act, 1998 (Act 560)	Grants children rights, maintenance and adoption; regulates child labour and apprenticeship; supervised by the Ministry responsible for gender, children, and vulnerable groups
Ghana Investment Promotion Centre Act, 1994 (Act 478) 2013	Established the Ghana Investment Promotion Centre (GIPC) to encourage and promote investments

Ghana Free Zone Act, 1995 (Act504)	Established free zones for development; grants resident permits to foreign workers who wish to work in designated free zones
Minerals and Mining Act, 2006 (Act 703)	Permits holders of mineral rights immigration quotas by specified numbers of expatriate personnel; freedom from taxation of financial remittances
Petroleum (Exploration and Production) Act, 1984 (PNDCL 84)	As in the Minerals and Mining Act, 2006 (Act 703) above
Foreign Exchange Act 2006 (Act 723)	Permits operation of businesses in foreign exchange and the conduct of such business
Representation of the People (Amendment) Act, 2006, (Act 669)	Allows Ghanaian emigrants to participate in the democratic process through voting in general elections
The Revised 1994 Population Policy	Acknowledges the role of migration in development, voluntary return of highly skilled emigrants for national development; recognises issues and problems/challenges of internal migration with regard to development
The National Youth Policy, 2010	Recognizes youth as a national resource and the future; acknowledges challenges of unemployment, rural-urban migration and urbanisation; recognizes the youth propensity for internal migration and emigration
Ghana National Climate Change Policy, 2013	Acts as guide to the management of climate change and migration related processes and consequences
National Ageing Policy, 2010	For effective management of ageing issues in relation to migration.

Source: Specific legal and policy instruments identified by the CMS.

APPENDIX C: Summary of Sampled Households' Socio-economic Backgrounds

A. MIGRANT HOUSEHOLDS

HH ¹⁶	HH Size (Incl. Migrants)	Sex of HH Hd. ¹⁷	HH Assets	HH Type	Livelihood Activities	Land Own. Type	Land Size in Ac.	Highest Level of Educ.
H _m ¹⁸¹	13	M	Cattle, sheep, goats, land, poultry, TV ¹⁹	MF ²⁰	Farming, animal rearing, selling	Owned	25	S.H.S ²¹
H _m 2	9	M	Goat, sheep, poultry, land, bicycle, TV, Fridge	MF	Farming, selling	Hired	18	Univ.
H _m 3	8	M	Goat, sheep, poultry, TV, land	MF	Farming, selling	owned	5	J.H.S ²²
H _m 4	9	M	Cattle, goat, poultry, bicycle, motorbike, land	SF	Farming, (Motorcycle Taxi) ²³ business,	Partly owned, partly hired	25	J.H.S

¹⁶ HH stands for Household

¹⁷ Hd. stands for Head

¹⁸ H_m stands for migrant household

¹⁹ TV stands for Television

²⁰ MF stands for multiple family

²¹ S.H.S stands for Senior High School

²² J.H.S stands for Junior High School

²³ Motorcycle Taxi – A business involving motorbikes used as taxis to carry passengers for money

H_m5	10	F	Car, motorbike, bicycle, goat, poultry, TV, fridge, land	SF ²⁴	Farming, “Kenkey ²⁵ ” selling	Owned	Can’ t tell	J.H.S
H_m6	6	F	Bicycle, TV, fridge, land	MF	Farming, selling	Owned	7	J.H.S
H_m7	4	F	TV, land, fridge	MF	Selling	Owned	2	J.H.S
H_m8	6	M	Poultry, TV, fridge, land	SF	Farming	Owned	4	(Middle school) ²⁶
H_m9	5	M	Bicycle, motorbike, goat, poultry, land	SF	Farming	Owned	7	S.H.S
H_m10	7	M	Goat, sheep, poultry, land	MF	Farming	Hired	2	Training College
H_m11	4	F	Poultry, land, TV	SF	Farming, selling	Owned	2	S.H.S
H_m12	15	M	Goat, sheep, poultry, TV	MF	Farming	Hired	4	J.H.S
H_m13	30	M	Goat, sheep, poultry, TV, bicycle	MF	Farming, selling	Hired	4	Univ.
H_m14	10	F	TV, fridge, bicycle	MF	Selling	N/A	N/A	J.H.S

²⁴ SF stands for Single family

²⁵ Kenkey is a local dish prepared from corn or maize grain. It is associated with the Ga tribe in Ghana

²⁶ Middle School is the level of school operated in Ghana before the introduction of reforms in the 1980s. It is now equivalent to the Junior High School level (see <http://countrystudies.us/ghana/59.htm>)

Hm15	9	M	Goat, fridge, TV, land	SF	Farming, selling	Owned	2	J.H.S
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B. NON-MIGRANT HOUSEHOLDS

HH	HH Size (Inc. Migrants)	Sex of HH Hd.	HH Assets	HH Type	HH Size (Inc. Migrants)	Land Own. Type	Land Size in Acres	Highest Level of Educ.
H1	8	M	Land, poultry, motorbike, TV	MF	Farming, selling	Owned	7	Middle School
H2	8	F	Poultry, land, bicycle, motorbike, TV	SF	Farming, selling, rentals	Owned	7	J.H.S
H3	8	M	Goat	SF	Farming, Selling, motorcycle taxi business	Hired	5	N/A
H4	6	M	Poultry, bicycle, TV, land	SF	Farming	Owned	4	J.H.S
H5	4	M	Bicycle, poultry, land, goat, TV,	SF	Farming	Owned	2	N/A
H6	4	F	Bicycle, TV, fridge, land	MF	Farming, selling	Owned	2	J.H.S
H7	6	F	TV, land	SF	Farming	Owned	2	N/A
H8	5	M	Poultry, land	SF	Farming	Owned	4	Middle School

H9	4	M	Bicycle, goat, SF poultry, land	Farming	Owned	3	Middle School
H10	6	M	Goat, sheep, MF poultry, land	Farming	Hired	10	Middle School