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ASSESSMENT OF MIGRANTS' REMITTANCES AMONG FARMING HOUSEHOLDS IN KWARA STATE

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Abstract

This study was carried out to assess the remittance received by rural farm households in Kwara State, Nigeria. The specific objectives were to: identify the types and sources of remittances received; evaluate the uses to which remittances were put by household heads; identify the constraints to receipt of remittances; and to identify the determinants of remittance received by households in the study area. Primary data were used for the study. Survey instrument used was semi-structured questionnaire, administered to 120 respondents randomly selected in a four-stage sampling procedure. Analytical tools employed include descriptive statistics, Likert-type scale and regression analysis.The study revealed that majority (98.3%) of the remittances were of internal type whereas 89.2% of remittance were received from respondents' children. About 57.5% of the respondents used remittance for agricultural activities. Illiteracy was observed to be quite challenging in the study area given that the constraint of form filling at the bank to obtain remittances ranked first with a mean score of 4.03. The OLS regression result indicated R^2 value of 0.855. At 5% level, age of household head, marital status, gender, number of remitters, presence of motorable access roads, type and frequency of remittancewere statistically significant.The study recommended that efforts should be targeted towards provision of basic infrastructure by the government. Likewise, provision of motorable roads and communication networks will facilitate receipt of incomes remitted to rural households. Banks should improve on their services targeted towards financial-inclusiveness considering the bulk of the rural remittance received by individuals with limited or no formal education.

Keywords: Migration, Regression analysis, Remittance, Remittance use, Rural households

Introduction

Agriculture in Nigeria, as the case is in other developing countries as well, is still mostly carried on at a subsistence level with the bulk of production handled by the rural farmers who have the mandate not only of providing food for the populace but also raw materials for several agro-allied industries. The nature of agricultural practices in these rural areas still largely entails the use of human labor given that their activities are characterized by small land holdings and limited financial resources making farm mechanization elusive in the current state. According to Asogwa and Agbo (2013), these households collectively form an important foundation upon which the nation's agricultural economy rests. Farm households not only provide employment and food for the country's teeming population, they also provide a more equitable basis for distribution of income as well as effective demand structure for other sectors of the economy (Dorner, 2010; Bravo-Ureta & Evenson, 2011).

By and large, rural areas in most developing countries, Nigeria inclusive are characterized by very low level of development when compared with their urban counterparts. This is evident in the paucity of various social amenities required to improve on the residents' quality of life. For this important reason, many households have experienced rural-urban migration in the past decades considering that majority of the rural dwellers are interested in going after pastures which are seemingly "greener" than the low quality of life they have been inundated with in the villages. Some past studies (Berner, 2000; Wang *et al.*, 2000, Gill,2003; Bhattacharya,2002; Sorensen, 2004; Madu, 2006) submitted that migration has been identified as a survival strategy utilized by the poor, especially the rural dwellers as rural-urban migration results from the search for perceived or real opportunities as a consequence of rural-urban inequality in wealth. This inequality and/or urban bias in development has over the years resulted from the overwhelming concentration of wealth, assets, purchasing capacity, economic activities, and variety of services in the urban centers as well as the continued neglect and degradation of rural environments. According to Kiiru (2010), migration, whether domestic or international, is generally a household decision and a

strategy to diversify income, minimize risk, cope with economic crisis and improve livelihood and welfare.

The rural-urban migration experience may have serious implications on food security in the long run putting into consideration the loss of farm labor attributable to such migrations given that agriculture largely entails manual labor among the rural dwellers. There is however another side to this coin of labor loss which is the fact that rural-urban migration comes with recompense in the form of remittance. Migration and the attending migrants' activities have over time resulted in instances whereby individual migrants remit money to the families they left behind. The increasing rate of rural-urban migration has resulted in substantial rise in the remittances sent to households. Indeed, remittances are fast becoming a major part of the rural farm family incomes in Nigeria. Khoudour-Casteras, (2007) stated that remittances are positive outcomes of migration and are the portion of migrant workers' earnings or available income sent to their families back home. The World Bank (2005) opined that households that receive these remittances tend to use the proceeds primarily for current consumption (food, clothing) as well as investments in children's education, health care, improvement in householdfood and security, and water and sanitation. Nevertheless, the ability of remittances to compensate for labor shortage in rural areas is still a function of the amounts and value of remittances received by migrants' households at home, especially in the developing countries (World Bank, 2005).

Rural dwellers have shown high tendencies of supplying labor to more profitable ventures rather than agriculture, hence the attraction to migrate. The high incidence of rural-urban migration has to a large extent continued to rob the farm-families of labor sources and this is a cause for concern especially considering the mandate of feeding the increasing population which the rural farmers are saddled with. Migrants are more likely to be in their youthful age which implies that farming will over time be left to the ageing populations who have limited strength and ability to carry on agricultural activities. Remittances have over time evolved into a commendable contributor to rural households' income especially attributable to these rising migration incidences. Having its toll on agricultural labour supply in rural communities, it becomes important to understand the convolutions of migrant households with respect to whether remittance incomes indeed make up for the loss in labour supply.

The inclination exists that households to which money are remitted by the migrant members become dependent on such incomes for sustenance. This may arise out of sheer negligence of farming which is their primary occupation or for lack of adequate remittances capable of supplying the labor loss from farm as a result of the migration. Hence, the motive of breaking the vicious cycle of poverty in rural farm-families becomes a fleeting hope. This study was therefore carried out to assess remittances received by rural households in Kwara State, Nigeria. The specific objectives were to identify the types and sources of remittances received; evaluate the uses to which remittances were put by household heads; identify the constraints to receipt of remittances; and to identify the determinants of amount of remittance received by households in the study area.

This study is justified by the fact that farming is the predominant occupation in the study area whereas there has also been high incidence of rural-urban migration resulting in labor-drain. Remittances are hence gradually becoming major contributor to the income of the average rural family in the study area therefore making it necessary to understand the dynamics of this income source among farming households in order to harness the potentials of such income.

Materials and Methods

Study Area

Kwara State, Nigeria was the study area. The geographical location of the state is between latitude 7^0 20` and $11^0$ 05` north of the equator longitude $2^0$5`and $6^0$ 45` East of the prime meridian (Ogunlade et al., 2009). There are 16 Local Government Areas in Kwara State with a total population of about 2,371,089 million and covering a total land mass of 32,500 square kilometers out of which 75.3% is cultivable. There are total of 1258 rural communities in the state (National Population Commission-NPC, 2010). Mainly, Kwara state has dry and wet seasons with the dry season running from the months of November to April while the wet season prevail in the other months. The climate and edaphic factors in Kwara state are well suited to agriculture and therefore majority of the households in the peri-urban and rural areas make theirs source of livelihood from agricultural production activities. The state is endowed with vast land resource that is cultivable hence providing the farmers with such factor of production required for their activities.

Four major agro-ecological zones have been identified by the Kwara State Agricultural Development Project (ADP) based on the ecological characteristics, cultural practices and the administrative convenience of the project. Zone A comprises the Baruten and Kaiama Local Government Areas. Zone B includes Edu and Patigi Local Government Areas. Zone C composes the Asa, Ilorin East, Ilorin South, Ilorin West and Moro Local Government Areas. Zone D consists of Ekiti,

Ifelodun, Irepodun, Isin, Offa, Oke-Ero and Oyun Local Government Areas.

Sampling procedure

A four-stage random sampling technique was used in selecting the households for this study. In the first stage, two out of the four ADP zones were selected and these included Zones A and D. The second stage involved the random selection of one local government area from each of the selected ADP zones. The selected local government areas were Baruten and Okeero from each of the ADP zones respectively. The third stage entailed the random selection of five villages from each of the two local government areas using the ADP village listing. The selected villages from Baruten LGA include Shindaruwa, Ilesha, Tungan Arijo, Dongari, KenuBooku, Mahuta, while those selected from Oke Ero LGA include Ilale, Aiyekale, Ilofa, Igbana and Erinmope. The last stage involved the random selection of 12 households from each of the ten selected villages to give a total of 120 respondents households that were surveyed in this study.

Primary data were used for the study. The primary data were collected with the use of semi-structured questionnaires which gathered information on socioeconomic characteristics, sources, frequency, channels, constraints to remittances, uses of remittances etc. The questionnaire was designed to elicit the sources, uses and determinants of remittance amounts received by households in the study area.

Data collected were analyzed using descriptive statistics, Likert-type scale andregression analysis. The descriptive statistics used, to describe the socio-economic data of the respondents as well as the types and sources of remittances received in the study area, include frequencies and percentages. Likert-type scale was employed to investigate the constraints associated with remittance collection in the study area. Regression analysis was used to examine the determinants of remittance amount received by respondents in the study area. The model for this is implicitly specified as:

$$Y = f(X_1, X_2, \ldots X_{6,}, d_{1,} d_{2,} d_{3,} d_{4,} d_{5,} \mu)$$

Where Y = amount of remittance, (₦), X_1 = Household size, X_2 = Age of the household head (Years), X_3 = Education level of the household head (Years), X_4 = Number of remitters, X_5 = Frequency of remittance, X_6= Marital Status of household head, d_1 = Gender of the household head, d_2 = Access to electricity (Yes = 1, No = 0), d_3= Use of remittance (1 – Agricultural purpose and 0 otherwise), d_4=Type of remittance (internal-1, international-2), d_5=Source of remittance (children-1, other family members-2), μ = Random error term (disturbance term).

Results and Discussion

Result on Socioeconomic characteristics

Some of the socioeconomic characteristics of the respondents considered includes: gender, age, marital status, educational status and household size. Table 1 presents the distribution of the respondents based on their socioeconomic characteristics. Results from Table 1 revealed the mean age of the respondents to be 59.5years. The modal age range was however 51-60years with up to 33.3 % of the respondents falling within this age range whereas about 60% of the respondents fell within the age range of 51-70. This finding is consistent with that of Fadipe *et al.* (2014) where they carried out an analysis of income determinants among rural households in Kwara State which revealed that up to 60% of the respondents were within the age range of 50-71. In this study, 26.7% are within the age range of 61-70. This differs from Fadipe *et al.*'s (2014) study which showed 18.9% of the respondents as belonging to that range. This is an indication that there is a gradual aging population in the study area which may be attributable to rural-urban migration to an extent. About 87.5% of the respondents were married. This may be attributed to the fact that individuals in the rural areas lay more emphasis on family values which is evident in the parents sometimes consummating marriages on behalf of their children.

Majority of the households (90.0%) were headed by male members and this finding is in tandem with the study of Fadipe *et al*. (2014) where it was revealed that about 90% of the households surveyed were male-headed. Almost 88% of the respondents were married. The study revealed that there was a mean household size of 7.25 individuals in the study area and with the modal household size in the range of 6-10 individuals as about 52.5% of the respondents has household size within this range. This finding deviates from that of Etowa *et al*. (2015) where up to 71.6% of the households had less than 6 members in the household. The observed household size in this study is as well higher than the national average and one may attribute this to the practice of polygamy which is prevalent in some parts of the study area.

Table 1: Results on Socioeconomic Characteristics of the respondents

Socioeconomic Characteristic	Variable description	Frequency	Percentage	Mean
Age	<40	5	4.2	59.5
	41-50	28	23.3	
	51-60	40	33.3	
	61-70	32	26.7	
	>70	15	12.5	
	Total	**120**	**100.0**	
Gender	Male	108	90.0	
	Female	12	10.0	
	Total	**120**	**100.0**	
Marital Status	Single	5	4.2	
	Married	105	87.5	
	Widowed	10	8.3	
	Total	**120**	**100.0**	
Household size	1-5	37	14.2	7.25
	6-10	53	52.5	
	11-15	30	33.3	
	Total	**120**	**100.0**	
Educational Status	No Formal education	62	51.7	
	Primary education	32	26.7	
	Secondary education	18	15.0	
	Tertiary education	8	6.7	
	Total	**120**	**100.0**	
Main Occupation	Farming	78	65.0	
	Trading	12	10.0	
	Artisanal	21	17.5	
	Civil Servant	9	7.5	
	Total	**120**	**100.0**	

Source: Field Survey, 2016

Almost 52% of the respondents had no form of formal education while only 6.7% attained educational status beyond the secondary level. This is an indication that the literacy level among the respondents was quite lower when compared to that from the study by Etowa *et al.* (2015) where up to 18.2% of the household heads had at least 12 years of formal education. About65% of the respondents had farming as their major occupation. This is contrary to the observation of Fadipe *et al.* (2014) where it was observed that up to 97.8% of the respondents were farmers. This may be an indication that there is a decline in the number of individuals

actively engaged in farming in the agrarian communities. This may be as a result of rural urban migration which has resulted in labor-drain from the rural areas which without a corresponding boost to the mechanization of farms may pose serious food insecurity challenge to Nigeria. The finding on the percentage of respondents who had farming as their major occupation is however more in tune with that of Etowa *et al*. (2015) in the study carried out to examine the effects of migrant remittances on farm household welfare in Nigeria where it was observed that 60% of households reportedly had the principal occupation as agricultural activities.

3.2 Data description of remittance received in the Study Area

Table 2 presents the distribution of the remittance received in the study area based on the remittance amount received, source, type, frequency of receipt, number of remitters from the household and the use to which remittance collected by the household is put.

Table 2: Descriptive Statistics on the Remittances received by respondents

Remittance Characteristics	Variable description	Frequency	Percentage
Remittance(₦)	1000-5999	45	37.5
	6000-10999	35	29.2
	11000-15999	25	20.8
	16000-20999	15	12.5
	Total	**120**	**100**
Source of remittance	Children	107	89.2
	Sibling	13	10.8
	Total	**120**	**100**
Type of remittance	Internal	118	98.3
	International	2	1.7
	Total	**120**	**100**
Frequency of remittance Receipt	Monthly	47	39.2
	Yearly	73	60.8
	Total	**120**	**100**
Number of remitters	1	48	40
	2	42	35
	3	23	19.2
	4	7	5.8
	Total	**120**	**100**
Remittance Use	Agriculture	69	57.5
	Others	51	42.5
	Total	**120**	**100**

Source: Field Survey, 2016

The study revealed that about 37.5% of the respondent households received less than ₦6,000 as remittance income on monthly basis. Almost 90% of the respondents that received remittance had the source as their children who had over time migrated from the rural areas. Less than 2% of the remittances recorded are international in nature while about 98% come from internal sources including locations ranging from nearby towns to other regions of the country. This quite aligns with the submission of Sander and Miambo

(2005) that there are many more beneficiaries of domestic than international remittances in Africa.

Only about 39% of the respondents ascertained that they received remittances on a monthly basis while others received quarterly, occasionally or during some festive periods. Majority (40%) of the households had only one remitter while 5.8% had up to four remitters from whom remittance were received by the households. Surprisingly, 57.5% of the respondents committed the remittance received towards agricultural activities, while 42.5% used the funds in meeting family obligations such as feeding, health related costs, school fees of other household members, contributory schemes to mention a few.

Various studies carried out in Nigeria and other parts of the world have indicated several findings as regards the use to which households commit remittance incomes. However, key to the uses that have been reported is that household use remittances towards improving their welfare. As far back as 2005, DFID reported that the bulk of the funds remitted by Nigerians in diaspora were targeted at sustenance of their relatives back in Nigeria. In the study carried out in Nigeria by Babatunde and Martinetti (2010), it was reported that households who received remittances had better access to food and nutrition whereas, Nwaru *et al.* (2011) opined that households used remittances in improving their welfare and livelihood. Siddiqui (2008) carried out a study encompassing sub-Saharan Africa and South Asia and submitted that the main roles of remittance in those regions was to stimulate consumption as well as contribute to poverty alleviation. A study carried out in Ghana by Quartey and Blankson (2004) indicated remittances as being a means to improving welfare and as being important source of income for consumption smoothing in the country. Zhu et al. (2008) also found that remittances spending are mainly for consumption purposes in China which is also similar to the finding of Dharkal (2012) in Nepal where it was noted that households that receive remittance spend more on consumption purposes.

The finding of this study which indicated that 57.5% of the respondents used remittances in catering to agricultural activities is quite a deviation from the foregoing. This revelation is however attuned to that of Nguyen (2009) in a study carried out in Vietnam where it was reported that remittances (though international) helped the recipients increase savings and production investment whereas internal remittances increased per capita food consumption expenditure and per capita expenditures on health care, education and other non-food consumption. Likewise, Rapoport and Docquier (2006) showed how the household members who are left behind, use migrants' remittances to repay loans taken, to finance migration, education, insurance and other strategic motives while it also directly contributes to household income, allowing households to purchase more assets, enabling higher investment in business and also facilitating buying more goods including education and health inputs. Furtherance to these, Yang (2004), and Woodruff and Zenteno (2001) suggested that at the household level, remittances can spur entrepreneurial activity. Hildebrandt and McKenzie (2005) emphasized the knowledge transfer and change in attitudes of the remaining family members of the migrants. Etowa *et al.* (2015) stated that Nigeria farm households will continue to spend most of international and domestic remittances on welfare, given the severity of poverty in the rural areas where they reside. They (Etowa *et al*., 2015) however asserted that remittances will change it role in rural areas of Nigeria from consumption to investment once a benchmark in rural welfare is reached hence suggested the need for government to direct a quota of public spending towards rural development in order to reach the stated benchmark in the near future. The finding from this study may be a pointer to the fact that "the future is here" considering the observation that an increasing number of respondents now use remittances in their agricultural activities. The reason for this may not be far-fetched as the remittances may be seen by the household as a means to replacing the loss of labor resulting from the rural-urban migration of the younger family members who are in this case the remitters. Likewise, there is the likelihood that farming households now view remittances as being fleeting in nature hence the resolve to use such as investment in their farming activities rather than as contribution towards their welfare.

Constraints to remittance collection in the Study Area

Table 3 presents the results on the constraints to receiving remittance by respondents in the study area.

Table 3: Constraints associated with remittance collection

Constraints	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree	Mean	Rank
Delayed notification on remittances	17(14.2%)	16(13.3%)	0(0)	71(59.2%)	16(13.3%)	3.44	2nd
Access to telephone services	7(5.8%)	81(67.5%)	9(7.5%)	13(10.8%)	10(8.3%)	2.48	6th
Bad road	1(0.8%)	43(35.8%)	17(14.2%)	43(35.8%)	16(13.3%)	3.25	4th
Bank charges	0(0)	9(7.5%)	80(66.7%)	16(13.3%)	15(12.5%)	3.3	3rd
Problem of filling forms in bank	0(0)	9(7.5%)	0(0)	89(74.2%)	22(18.3%)	4.03	1st
Bad internet services	14(11.7%)	12(10.0%)	84(70.0%)	7(5.8%)	3(2.5%)	2.77	5th

Source: Field Survey, 2016

From Table 3, it can be seen that the problem of filling forms towards remittance collection at the banks ranked 1st with the highest mean score of 4.03. This is quite expected considering the illiteracy level in the study area which was earlier depicted by the finding that up to 51.7% of the respondents had no form of formal education. It is important to mention at this juncture that filling forms by bank officials on behalf of the respondents is a very grievous offence given the sensitivity of the details respondents use in claiming remittances. There have been records where the remittance collector divulged such information to third party and issues arose resulting in financial losses. This accounts for why bank officials are constrained in rendering such assistance therefore leaving the remittance collector in a dilemma as regards what has to be done to enable them receive such remittances hitch-free.

Delayed notification of remittances ranked 2nd with a mean score of 3.44. This, the respondents attributed to the communication gap that exists which in some cases barred them from knowing when they have incomes remitted to them. Access to telephone services ranked the least with a mean score of 2.48. This may be attributed to the fact that majority of the respondents do not have mobile phone services available in their localities hence have over time depended largely on word of mouth or letters sent through transporters or other relatives to get them informed on incomes remitted to them. In other cases, the household heads stated there have been established status quo as to when incomes will be remitted to them hence giving them idea on when they expect such.

3.3 Determinants of remittance received by households in the study area

In order to examine the determinants of the remittance received by households in the study area, the Ordinary logistic regression model was used and the result is as presented in Table 4.

The coefficient of determination (R^2) of the regression was 0.855 which implies that 85.5% of the variables were explained. The result revealed that at one percent level, the age of the household head, type of remittance, number of remitters, presence of motorable access roads, and frequency of remittance were statistically significant and had positive influence on the remittance received by households in the study area. From the result, it can be seen that a unit increase in the age of household head resulted in an increase of remittance received by ₦ 106.69 while the type of remittance if of international source increased the remittance amount received by a factor ₦11,518.34. One unit increase in the number of remitters in a household increased the remittance income received by approximately₦2,283.02. The regression results further revealed that the presence of motorable access roads in the study area likewise increased the amount of remittance income received by the household by a factor of ₦2,311.02 whereas a unit increase in the frequency of receipt increased remittance amount received by the household by about ₦2,695.25. At five percent level, it was indicated that gender of household head was statistically significant having negative influence on the remittance amount received by the household. The result revealed that female headed households received ₦1,693.93 lesser than the remittance amount received by the male counterparts. Marital status was also positively and statistically significant at 5% level. Married households head received ₦ 1997.96 more remittance income than the unmarried counterparts. The educational status of the household head was statistically significant at 1%, having negative influence on the remittance amount

received in the study area with a unit increase in the years of schooling of the household head resulting in ₦446.84 decrease in the remittance amount received. This may be attributed to the fact that the more educated the household head is, the less dependent they are likely to be on their migrant children hence encouraging such to use their incomes in settling down and improving on themselves rather than remitting such.

On another hand, the migrant may not see the need for such remittances to be made to their families in the rural areas as such considering the more educated individuals are more likely to be involved in occupations which fetched them regular incomes. The use to which remittance income received is committed was likewise shown to be statistically significant at 1%, having positive influence on the remittance amount received. The study revealed that households that used the remittance incomes received for purposes other than agricultural received ₦1,083.05 more than their counterparts that used such for agricultural purposes. Some of the other purposes gathered in the study include exotic food consumption, medical bills (especially recurrently used prescription drugs), school fees of other household members to mention but a few. This may be due to migrants being keener and concerned with remitting to meet established specific needs for particular funds in family sustenance rather than funds for blanket use in the home.

Table 4: OLS regression results showing parameter estimates for determinants of remittance received by households in the study area

Variables	Coefficients	Standard Error	T-value
(Constant)	-22356.556***	3678.53	-6.078
Gender of HHH	-1693.933**	723.142	-2.342
Age of HHH	106.692***	28.928	3.688
Educational Status	-446.844*	244.256	-1.829
Type of Remittance	11518.338***	1698.799	6.78
Source of Remittance	622.705	778.336	0.8
Number of Remitters	2283.016***	407.582	5.601
Motorable Access Roads	2311.024***	856.709	2.698
Frequency of remittance	2695.247***	680.919	3.958
Remittance use	1083.047*	593.742	1.824
Marital Status	1997.961**	630.695	3.168
Household size	-26.16	61.101	-0.428
R^2	0.855		

Source: Data Analysis, 2016

Conclusion and Recommendation

The study concluded that farming households in the study area have tendencies to utilize remittances received for funding agricultural activities on their farms provided they have better access to some of the basic necessities such as free healthcare facilities, free education, pipe-borne water and electricity. This is due to the fact that these constitute the bulk of where remittances are expended by the households. The study therefore recommends that efforts should be targeted towards provision of basic amenities such as power supply, communication networks, free education and government supported health centers in the rural areas. Availability of these will reduce the portion of remittances expended on related causes and leave more income for investment purposes in the farming activities. Likewise, provision of motorable roads and communication networks will facilitate the receipt of

money remitted to rural households. It is further recommended that the banks should provide means of improving the services targeted towards financial-inclusiveness regarding the bulk of the rural remittance receivers with limited or no formal education.

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