Effect of Remittances on the Livelihood of Farm Households in Adamawa State. Nigeria

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ABSTRACT: *This study examined Effects of remittances on the livelihood of farm households in Adamawa State, Nigeria. The results showed majority (29.1%) were within the age range of 51 – 60 years old, 21.8% had a household size of six persons and 44.2% had primary education. Married (65.8%), household heads were males (57%). Internal remittances of bulk receipts were 86.7%, while 55% received between ₦1, 000 and ₦10, 000 per annum. Also 70% received remittances through hand carriage. 59.1% receives 4 – 6 times a year. Also, 69.2% received both cash and non-cash. Income, household size and education had a significant (p<0.05) effect. Age of household head had significantly (p>0.05) effect. The R^2 showed that the independent variables explained 51% of variation in migration. Remittance and social group had significant effects on livelihood (p<0.05). Effect on farm size was positive and significant (p<0.05). R^2 showed that independent variables explained 59.8% variation in livelihood.*

KEYWORDS: remittances, livelihood, farm, households.

INTRODUCTION

With an estimated population of 150 million people, Nigeria is the most populous country in Africa. About two-thirds of the population resides in the rural area where they derive livelihood from Agriculture and allied sectors (Oseni & Winter, 2009). Although, agriculture has remained a rural enterprise, it accounted for 41.21 per cent of the GDP and the largest non-oil export earner to the country (National Planning Commission [NPC], 2006). Agriculture as practiced in Nigeria is predominantly of small farm household (comprising the farmer and his family) which usually cultivates an area of land that ranges from 1.5 to 2.0 hectares in fragmented and scattered small holdings. Although these households are individually insignificant, they collectively form an important foundation upon which the Nigerian agricultural economy rests. This category of farmers are desirable not only because they provide employment and food for the country's teeming population (Nigerian Institute of Social and Economic Research, 2003), but also because they provide a more equitable distribution of income as well as effective demand structure for other sectors of the economy (Dorner, 1995; Bravo-Ureta & Evenson, 1994).

LITERATURE

According to Ashley & Carney, (1999); Agricultural production is not the only source of livelihood available for the rural people, farm households constantly adjust their on-farm and off-farm activities (e.g. local craftwork, trade, civil service, hunting for game, brick laying, local services such as traditional healing and repairs) in response to some changes in their environment. The characteristics of livelihood components are determined by the resources and values of specific physical, social and environmental assets. Thus, livelihood can be described as consisting of systematic activities or enterprises undertaken by individual households using their capabilities as well as assets to derive material or financial reward and improved status (Assan, 2006)..

Despite the reported decrease in poverty in the last decade (NBS, 2005), it is generally believed that poverty rate is still unexpectedly high in Nigeria with the rural areas more affected (Babatunde & Martinetti, 2010). Moreover, World Development Indicator (2007) and Happe (2003) stated that poverty is disproportionately concentrated among households whose primary livelihood depends on agricultural activities.

Livelihood of the farm households is bedeviled by missing market, lack of fundamental assets, production services and inputs (such as land, water, credit, extension, market information and technical innovation), high unemployment rate, recurring crop failures, precarious labour conditions and low salaries (International Fund for Agricultural Development, 2007; World Bank, 2007). Nwaru (2004) noted that inappropriate policies and programme for Agriculture, pervasive corruption manifesting in misappropriation of resources and embezzlement, ethnic and religious conflicts has resulted to a high sense of insecurity and inefficiency in production.

Owing to the inability of government to meet the needs and interests of the farmers, rural sector within this context, offer inadequate and limited options to satisfy the needs of the rural farm households and provide them with little opportunities to improve their lives (IFAD and FAO, 2008). To guarantee survival, migration as a supplementary source of livelihood and household diversification strategies has assumed importance (FAO, 2007; Samal, 2006).

Migration – (whether Domestic or international) is generally a household decision and a strategy to diversity income, minimize risk, cope with economic crisis and improve livelihood and welfare (Kiiru, 2010; Assan, 2007; Pott, 2006; Samal, 2006; Young, 2006). Evidence has shown that, although the poor have higher migration propensities, the poorest people cannot afford the material cost and risks associated with international migration and are linked more to internal migration (Hatton & Williamson, 2004; Waddington & Sabates-wheeler, 2003). IFAD and FAO (2008) noted that, though internal and international migration have differing characteristics, the motive for displacement is similar – the search for new options to improve the quality of life – and is thus an indication of limited opportunities.

According to Asa (2007) and Samal (2006) remittances are positive outcomes of migration and

are the portion of migrant workers' earnings or available income sent to their families back home (Khoudour-Casteras, 2007). Ratta (2003) stated that private inward remittances are often affected by unanticipated economic shock such as fuel price increase or elimination of agricultural subsidies which leads to income shortfall. However, unlike internal remittances, international remittances have proven surprisingly resilient in economic down turns (World Bank 2006). For instance, remittance flows to the developing countries total US$221 billion in 2006 – an amount that was twice the official development assistance to developing countries in that year (Gupta, Pattillo & Wagh, 2009). IFAD (2007) indicate that the volume of remittances to developing countries increased by 10.7 per cent between 2002 and 2007, thus they predicted that over the next five years, cumulative remittances to developing countries will exceed US $ 1.5 trillion.

Statistics has shown that, Nigeria was the highest receiver of remittances in Africa and thirteenth in the world. With US $ 3.329 billion remittance in 2007, Nigeria alone accounted for about 31 per cent of the total remittances flows to Sub-Saharan Africa (Table 1) and are the largest share of African migrant population in USA and Europe (SAMP, 2006). However, there are evidences that remittance flows are underreported, so that the actual amount could more than double the official formal transfer (Gupta et al, 2009). According to Pendleton (2006) this is because, migrants predominantly remit through informal money transfer; the formal options are not readily available to undocumented migrants and low income clients wishing to send money across border.

Remittances are believed to have huge impact on the socio economic conditions of families left behind in place of origin (Babatunde & Martinetti 2010). This is because it provides migrant households with funds that are uncorrelated with agricultural income (World Bank, 2006). Furthermore, remittances are overtaking income from agriculture in sheer size and importance, as persistent socio-economic and structural problems continue to depress the level of rural wages and availability of work (Deshingkar & Anderson 2004; Van Der Geest, 2003).

Many researchers have postulated that remittances represent a stable flow that frequently arrive in depressed localities, unbound by the conditionality and dependence of foreign direct investment (Inter-American Development Bank, 2008). Unlike foreign aid, remittances goes directly to intended families in places that are often difficult to reach with official development assistance and it could be used by household according to their own priorities (Kiiru, 2010; Samal, 2006; Stein, 2003). It is also evident that remittances have shown not to be sensitive to market cycles, economic downturn and crisis. Instead, they have even increased during economic recessions (World Bank, 2006). Availability of remittance – whether cash or in-kind – has the potential to reduce poverty, smoothen consumption and ease capital constraint as well as improve livelihood diversification or intensification among farm households (Deshingkar, 2004). Due to the absence of government interference, remittances usually do not carry any obligations, constraints or preconditions, thus it has adequate scope to become viable rural investment tools provided the required policy, institutional and social security support system are in place. The main aim of the study is to determine the effects of remittances on the livelihood of farm households in Adamawa State.

The specific objectives are to:
  i. Describe the socio-economic attributes of the recipient households;
 ii. Identify the source(s) and remittance transfer mechanism used;
iii. Identify the types of remittances and uses to which they are put by farm household;
iv. Determine factors that influence migration of farm household member(s);
 v. Determine the effects of remittances on farm households' livelihood;

METHODOLOGY

The Study Area
The study was conducted in Mubi region which was the northern part of old Sardauna province that now forms Adamawa northern senatorial zone. According to Adebayo (2004) Mubi metdopolis is a geo-political area comprising of two local government areas, that is mubi north and mubi south. Its coordinates is located between latitude $10^0 0S$ and $10^0 30N$ of the equator and between longitude $13^0 12'$ and $13^0 19'E$ of the Greenwich meridian (Peter, Gadiga, & Mshelia, 2015).The two local government areas occupy a land area of $192307Km^{2.}$ And support a total population of 260,009 people (national population census 2006). The area shares boundary with maiha local government area in the south, Hong local government area in the west, michika local government area and cameroun Republic in the east.

Sampling procedure
This study employed multistage sampling technique in selection of the respondents. The Mubi zone of the Adamawa state Agricultural Development Programme was purposively selected based on the fact their headquarters form the metropolitan township of Mubi. An exploratory survey was conducted to determine remittance recipients' household in each of the communities. This forms the sampling frame

Data collection
Data collected mainly wax through well-structured and pre-tested questionnaire from recipient households. The questionnaire was designed to capture information on socio-economic data like age, gender, and households' size, household income, mode of remittance transfer, amount of remittances received, uses of remittance, factors influencing migration and remittance effects on livelihood.

Data Analysis
Descriptive statistics such as frequency, tables, mean, percentages and charts were used to achieve objectives (i), (iii), and (iv).
Objective (ii) was achieved using regression analysis to determine the factors influencing migration of farm household member(s).
The model estimation given by
In $Y_i = \alpha + \Sigma\beta_i X_i + \varepsilon_i$

Where x_i is the vector of explanatory variables

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Y is the percentage of household size that migrated and ε_i is the error term. Explicit form of the regression model is specified as.

$Nmhsize = \beta_0 + \beta_1 Age + \beta_2 Gen + \beta_3 Msta + \beta_4 Hsize + \beta_5 Edu + \beta_6 Incd + \beta_7 Frms + \beta_8 Ins + e$

Where

Nmhsize	=	Number of household size that migrated
Age	=	Average age (years)
Gen	=	Gender (1 if male, 0 otherwise)
Hsize	=	Household size (persons)
Edu	=	Level of Education (years)
Inc	=	Income (₦)
frms	=	Farm size (hectare)
Ins	=	Insecurity (frequency)
β_0	=	Constant intercept
β_1 to β_8	=	Parameters of independent variables
e	=	error term

Similarly, objective (v) analyzes the effect of remittance on farm household livelihood and was attained by estimation of livelihood function given by

$$Y_i = f_i (A_i) + \varepsilon_i$$

Where ε_i is the error term which is assumed to be independent and normally distributed and Y_i is return on activity, A's are a vector of explanatory variable including migrant remittances, represent individual household in the sample. More explicitly the function portraying farm household livelihood is specified as:

$Roactivity = \alpha_0 + \alpha_1 Agehead + \alpha_2 Hhsize + \alpha_3 Genhead + \alpha_4 Educ + \alpha_5 Fmsize + \alpha_6 Remtinvt + \alpha_7 Assoc + \alpha_8 Lstock + \alpha_9 Saving + \varepsilon$

Roactivity	=	Return on activity (₦)
Agehead	=	Age of household head (years)
Hhsize	=	Household size (persons)
Genhead	=	Gender of household head (= 1 if male, 0 otherwise)
Educ	=	Level of education (years)
Fmsize	=	Farm size (hectares)
remtinvt	=	Remittance invested (₦)
Assoc	=	Number of associations belong to (= 1 if > 3)
Lstock	=	Livestock (head)
Saving	=	Value of savings (₦)
Bamt	=	Amount borrowed (₦)
α_1 to α_9	=	Parameters of independent variables
ε	=	error term

RESULTS AND DISCUSSIONS

The result of this study is divided and discussed under five sub-headings: (i) description of the socio-economic characteristics of the remittance recipient households; (ii) identification of the

sources and remittance transfer mechanisms used; (iii) identification of the types and uses of remittance by farm households; (iv) determination of the factors influencing migration of households member(s); and (v) determination of the effects of remittances on the livelihood of farm household.

Table 1: Frequencies and percentages for the socio-economic characteristics of respondents
Description of the socio economic characteristics of the respondent

Respondent options	Frequencies	Percentages
Ages(years)		
<40	19	15.8
41-50	27	22.9
51-60	32	26.5
61-70	27	22.5
>70	15	5.8
Total	120	100
Household sizes		
5	23	19.2
6	27	21.8
7	18	15.0
8	18	15.0
9	17	14.2
10	10	8.3
<11	07	6.5
Total	120	100
Level of education		
No formal education	29	24.2
Primary education	53	44.2
Secondary education	20	16.2
Tertiary education	18	15.0
Total	120	100
Gender of household heads		
Male.	68	56.7
Female	52	43.3
Total	120	100
Marital Status		
Married	79	65.8
Widowed	33	27.5
Divorced	08	6.7
Total	120	100

Source: Field survey 2022

In table 1 above, Age of the household head is a strong determinant of how active they participate in their chosen livelihood. Table 1 showed that about 29.1% of the respondents were in the range

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of 51 – 60 years of age, while 26.9% and 22.5% fell within the age range of 61-70 and 41-50 respectively. Also, 15.8% of the respondents were within 40 years and below, while 5.8% fell within the old age of 70 years and above. This shows that majority of the recipient household heads are still within the productive age bracket of 60 years and below.

Again, The distribution of respondents according to household size. Almost 22% of the respondents had six persons in their household. The farm household can be said to have relatively large household since 59% of them had household size of 7 and above. Only 19.2% of the respondents had household size of 5 and below. This finding indicates that household size is a factor that "fuels" migration. The large household size the more likely members may migrate so as to contribute to the upkeep of the family.

Also, Level of education of the household head is one of the variables explaining livelihood. This is because it is an important factor in determining the experience and the rate of innovation adoption of the household head. Unfortunately, 24.2% of the respondents had no formal education, while 44.2% had primary education. Also, 16.6% had secondary education, while only 15% had tertiary education. It is likely that the lower the educational level of the household head the higher the level of dependency of the household on the remittances. Thus the household with low educated household heads will depend more on remittances.

In regards to gender, the table shows that 68 (56.7%) of the respondents were male, while 52(43.3%) were female headed households. This indicates that a good number of the recipient households are headed by male. Thus, in line with the roles associated with the head, male household heads are more likely to make a proactive use of remittances to improve their individual household livelihood and structural circumstances (Vargas-lundius et al, 2008). This is in apparent conflict with the findings of Khoudour – Castéras (2007) that vast majority of remittance recipient households head are women.

Furthermore, the table above reveal that about 66% of the respondents were married. Also, 27.5% were widowed whereas, 6.5% of the respondents were divorced. This implies that households with married status predominate in the study area. It is possible that due to the enormous responsibilities associated with the married (such as schooling, healthcare, feeding, housing etc); they will be more likely to invest remittances to strengthen their livelihood (Lucas, 2006).

Identification of Sources of Remittances and Transfer Mechanism Used

Table 2: Distribution of respondents according to Sources of Remittance

Sources of Remittances	Frequency	Percentage
Internal remittances	104	86.7
International remittances	28	23.3

* Multiple responses
Source: Field survey 2022

Table 2 above suffice that the study area had both domestic and international migrants. Majority of the migrants reside within the country. The bulk (86.7%) of the respondents received internal remittances, whereas international remittances were received by 23.3% of the respondents. Thus, recipients of domestic remittances are more than the international receivers. This is in accordance with the findings of Adam (2004), that households in the lowest docile group receive a large share of their income from internal remittances. This also supports the notion that majority of the poor cannot afford the material cost and risks associated with international migration and are more linked with internal migration (Hatton & Williamson, 2004; Waddington & Sabates – Wheeler, 2003).

Identification of Sources of Remittances

Table 3: Distribution of respondents according to remittances senders.

Sender	Frequency	Percentage
Daughter	35	29.2
Son	98	81.7
Wife	7	5.8
Husband	15	12.5

* Multiple responses
Source: Field survey 2022

Table 7 shows the distribution of respondents according to who remit to them. Vast majority of the respondents received remittances from their sons. This was followed by 29.2% who received from their daughters. About 12.5% received from their migrant husbands, while only 5.8% received from their wives. This indicates that men are more likely to migrate than women and is attributable to the fact that male are more able to cope better with risks associated with out-migrations. Also from the table it could be seen that migration of economic heads are low in number to compare with the juvenile members. This is due to high migration inclination of the young ones and is consistent with the observations of Desppio (2000), Lanly (2004) and Hugo (1988) that the unmarried people tend to migrate more than the married ones and are mostly of working age.

Identification of remittance transfer mechanisms used;

Table 4: Distribution of respondents according to receiving channels

Channel	Frequency	Percentage
Hand carriage	84	70.0
Bus companies	13	10.8
Bank	69	57.5
Western Union	12	10.0
Money Gram	7	5.8
Total	120	100

* Multiple responses
Source: Field survey 2022

Majority (70%) of the respondents received remittance through hand carriage by the migrants themselves, trusted relatives or friends. Followed by, 57.5% of the respondents who received through banks. Intra – regional bus companies accounted for 10.8% of the receipt, whereas Western Union and Money Gram accounted for about 10% and 5.8% respectively. This is in accordance with the findings of Suro *et al* (2002) that majority of the remittances are hand carried. The channel choice is determined by the degree of availability of formal financial service, ease of access, level of education of the receiver and sender as well as the associated transaction charges of formal options (Hougaard *et al*. 2008). This support the assertion of the World Bank (2009) that the circumstances of the recipient will dictate the channel choice.

Description of periods of remittance by recipients

Table 5: Distribution of respondents according to frequency of Remittance

Period	Frequency	Percentage
Monthly	21	17.5
BI monthly	34	28.3
Quarterly	37	30.8
Semi annually	20	16.7
Annually	08	6.7
Total	120	100

Source: Field survey 2022

Regarding the regularity of remittances receipt by the 120 sampled households, table 5 shows that 17.5% of the households received remittances monthly. About 59.1% of the respondents received between 4 – 6 times yearly, while, 16.7% and 6.7% of the respondents received remittances twice and once a year respectively. The regularity of remittance is an indication of the extent to which households depend on remittance, the interval of receipt and how it can be utilized. From the table the short reception interval suggests that by virtue of their limited budgets, farm households may require regular external inflow of remittances.

Description of Amount (₦/year) remittances received by recipient.

Table 6: Distribution of respondents according to amount received

Amount (₦/year)	Frequency	Percentage
1000-10000	64	53.0
11000-20000	20	17.0
21000-30000	20	16.7
31000-40000	8	6.7
41000-50000	4	3.3
>50000	4	3.3
Total	120	100

Source: Field survey 2022

Table 6 shows that majority of the respondents received between ₦1000 – ₦10000 worth of cash remittances 4-6 times a year. Substantial amounts of about, ₦11000 – ₦40000.value of remittance was received by 41.7% of the respondents. Regrettably, only 6.6% of the respondents received ₦41000 and above, indicating a low overall income gains (Deshingkar, 2004). This could be because most migrants do not have the requisite skills required for employment in a well-paid job at their place of destination and are compelled to engage in low paid menial jobs.

Identification of the types of remittances and uses by farm households
Table 7: Distribution of Respondents according to remittance uses

Types of remittances	Frequency	Percentage
Cash and non-cash remittances .	75	62.5
	45	37.5
Cash remittance	120	100
Total		

Source: Field survey 2022

With respect to the types of remittances received by the respondents, about 75(62.5%) of the respondents received both cash and non-cash remittances. The non-cash include food items, clothing, wine, beverages and electronics. Whereas, 45(37.5%) of the respondents received only cash remittances. The high number of households receiving both cash and non-cash indicates that most of the remittances are sent to meet the subsistence needs of the households (Russel, 1995) and to free up the cash remittances that could be used for other means (Mckenzie, 2006).

Description of remittance utilization by recipients

Table 8: Distribution of Respondents according to remittance utilization

Uses	Frequency	Percentage
Consumption	87	72.2
Agricultural production	68	58.7
Clearing of debt	43	35.8
Land and housing	26	22.0
Human capital	55	45.5

   * Multiple responses
Source: Field survey 2022

Table 8 shows that the major category on which remittances are spent by 72.2% of the respondents was on consumption while, 58.7% use remittance on agricultural production. Also, 45.5% of the respondents spent remittance on human capital such as school and health care expenses. About 36% of the respondents used the remittances to clear debts, while 22% of the respondents invested their remittances on land acquisition and house building or maintenance. This is in agreement with the findings of Zarate-Hoyos (2004) that major part of the remittances received was used on consumption, human capital development and in offsetting households' previous income deficit.

The implication is that remittances are used to meet basic households' consumption needs and to improve human and social capitals.

Determination of factors influencing migration of farm household member(s)
Table 8: Factors influencing migration of household member(s)

Variables	Coefficients	Standard error	t-value	p>/t/
Constant	0.432	0.875	0.494	0.622
Age Household head (years)	0.022	0.012	1.782*	0.077
Gender households head	-0.052	0.268	-0.173	0.847
Households size (persons)	0.175	0.052	3.373***	0.001
Education of households head (years)	-0. 061	0.029	-2.116**	0.031
Income (₦)	-1.665	0.265	-6.283***	0.003
Farm size (hectare)	0.118	0.272	0.434	-.477
Insecurity (number month)	0.017	0.167	0.104	0.917

   ***, ** and * = significant at 1%, 5% and 10% levels respectively
$R^2 = 0.505$ F-value = 4.916 R^2-adjusted value = 0.469
Source: Field survey 2022

From the results, the significant variables in explaining migration include, age, income, household size and level of education of household head.Notably, the result shows that income and age of household head had a significant effect on migration at 1% level, while household size and education of household head were significant at 10% and 5% level respectively. However, income and education had negative relationship with migration of household members. This indicates that the higher the education level of household head, the more the income and less the likelihood of household members to migrate. Age and household size had positive and significant effect on migration; this indicates that the older the household head and the higher the household size, the more likely the migration of household members. The R^2 – value shows that 51% variation in migration was explained by the explanatory variables. The F-calculated value of 4.916 is greater than the F- tabulated at 1% indicating a significant effect between the dependent and the independent variables.

Hypothesis 1 which states that: *socio-economic factors have no significant effect on the migration of farm household members* was tested using the F-statistics from the regression result. The F-calculated, 4.916, is greater than the F-tabulated. Thus, the null hypothesis was rejected, while the alternate hypothesis was accepted.

Determination of the effects of remittances on the livelihood of farm households

Table 9: Effects of remittances on the livelihood of farm households

Variables	Coefficients	Standard error	t-value	p>/t/
Constant	24276.87	36354.82	0.67	0.506
Age households head (years)	672.61	403.56	1.667*	0.086
Gender households head	-15490.39	10494.03	-1.48	0.143
Households size (persons)	641.29	1954.76	0.33	0.743
Education of households head (years)	1906.47	1119.31	1.70*	0.091
Farm size (hectare)	4189.27	1719.38	2.44**	0.049
Remittance invested (₦)	1.8398	0.4316	4.26***	0.000
Savings (₦)	0.0709	0.1685	0.42	0.674
Livestock (heads)	1024.85	1417.9	0.72	0.471
Social group (number)	-17572.5	5000.58	-3.51***	0.001

***, ** and * = significant at 1%, 5% and 10% levels respectively

$R^2 = 0.598$ F- statistics = 4.72 R^2-adjusted value = 0.561

Source: Field survey 2022

The regression result shows that remittances and social group membership of household heads had significant effect on livelihood at 1% level, but the social group had negative relationship with livelihood indicating that the more number of social groups membership of the household head, the less will be the time and money committed to livelihood activities. Age and education level of household head were positive and significant at 10% indicating improved effects on livelihood. Farm size variable is significant at 5% and is positive. Value shows that 51% variation in migration was explained by the explanatory variables. The F-calculated value of 4.916 is greater than the F-tabulated at 1% indicating a significant effect between the dependent and the independent variables.

Hypothesis 1 which states that: socio-economic factors have no significant effect on the migration of farm household members was tested using the F-statistics from the regression result. The F-calculated, 4.916, is greater than the F-tabulated. Thus, the null hypothesis was rejected, while the alternate hypothesis was accepted.

Implication to Research and Practice
Farm households who receives both internal and international remittances lives a chances of better livelihood hence high standard of living compared to those living solely on primary source of income.

CONCLUSION

Remittances in this research reveals that, it is an important source of income especially to the depressed localities and the unbankable. The result also showed that high social security of migrants is likely to increase the propensity to remit. With the large number of internal migrants in the study area, who depend on hand carriage to remit Besides there exist an inverse relationship between social spending and migration rate (Khoudour – Castéras, 2007b) and given the poor

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socio-economic status of the farm households, a redistribution policy aimed at improving their socio-economic status and social justice should be formed.

In case of international migrants, governments of both origin and destination countries should develop a special scheme that will facilitate easy and speedy flow of remittances between the countries.

Future Research
Future research can be conducted in the area of effect of exchange rate in relation to remittance and livelihood of farm household in the study area.

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