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## Impact of International Migrants' Remittances on Socio-economic Development: The Case of Hadiya Zone, Hossana Town

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**ABSTRACT:** *Migration and remittances are always going side by side. This is because; most of the migrants are aimed to cross the border of their country by need of better life for themselves and their family, especially in non-developed countries. This study was therefore, aimed to investigate the impact of international migrants' remittances on socio-economic development at Hossana town. The study was administered by using both qualitative and quantitative approaches to data collection and analysis. Qualitative method was employed with 35 discussants by using purposive sampling technique and quantitative approach employed with 75 informants by using purposive sampling technique. Throughout this study the researchers was used both primary and secondary sources of data through survey, FGDs, in-depth interviews, key informant interviews and non-participant observation. The major findings indicated that international migrants' remittances have a positive impact for the socio-economic development in the study area unless some limitations. With regards to social base; because of the people indigenous social relationship was less occurred and instead formal ruled based relationship has been dominantly seen. More importantly it has a very clear positive impact on Hossana's town economic development, but it should need some corrective actions that have to be taken from the concerned individuals. Therefore, the study recommended that governmental bodies and concerned individuals have to: provide awareness creating trainings for local leaders to keep their indigenous social capital, incorporate indigenous culture and cultural values in education curriculum, anticipate remittances senders rate and prepare plan accordingly, providing investment land for returned and remitted groups according to their capital credibility, providing trainings on basic business making principles and entrepreneurship and negotiate with remittance senders seat countries to have legal money transaction channels. And discuss with the remitted and returned migrants to: establish and invest on value added activities, have a confidence to investing on complex business.*

**KEYWORDS:** International migrants, social and economic impact, remittances , development

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### INTRODUCTION

Our country Ethiopia has experienced a significant growth of migrant deployments and inflows of remittances in recent years. As like the other districts of Ethiopia; migration of young people from

*Hadiya* zone to the different parts of the world is very common today. Ethiopians were among the first African immigrants in post-apartheid South African metropolitan areas and small towns. Today, tens of thousands of Ethiopians live and work in South Africa. Many come from southern Ethiopia (Estifanos & Zack, 2019, as cited by Research and Evidence Facility (REF 2020). Above others the people of *Hadiya zone* flows especially to the Republic of South Africa and Arabian countries is escalating and it has multidimensional positive and negative impacts on the life of the local people. Remittance plays an important role on economic development globally, such as the impact of remittances on poverty alleviation, education, labor supply, and economic growth (Adams & Page, 2005; Giuliano & Arranz, 2005; Edwards & Ureta, 2003; Fajnzylber & Lopez, 2008, as cited by Lacheheb, Z., & Ismail, N. W., 2020).

Remittance improves the life of people at the place of origin in many ways. It enables them to cover daily expenditure for basic needs, to buy land in order to build a house either for living or rent, to buy car for transportation, to open new business which create sustainable income for the family of migrants which employs at the same time by providing job opportunities for the community.

On the other hand, remittances were contributed to negative impact like; inequality, poverty, education lag, displacement, inflation, irregular migration, poor social relationships among the people and indigenous cultural changes in the place of origin. Remittances are a positive outcome of migration and it is the portion of migrants' workers earnings sent back from the destination of employment to the origin of the migrant. It plays a significant role in the socio-economic development of the people and become a focal point in the ongoing debate concerning the viability of socio-economic development option. Considered that the remittances to be backbone for the economic growth of the developing countries in different periods of their history (Waqas, 2017, as cited by Dhakal, S., & Oli, S. K., 2020).

Previous similar studies may contain very general and only offer a partial view, hence to fill this gap the researchers were used proper sociological theories which link the study to the context of the study people. The main motivation of this study is to fill the limited gap of information on how international migrants' remittances affect social interactions and economic development and to create awareness on the methods of remittance receive, use, administer and process for both remittance receivers and senders. The study used to identify how migrants' remittance can make economical difference in between remitted and non-remitted groups. It also contributes to previous studies using numerous low and middle-income countries to further examine remittance-growth nexus. Therefore, this study will be significant to both scholars and policymakers.

## **METHODS AND MATERIALS**

The study was administered by using both qualitative and quantitative approaches to data collection and analysis. Qualitative method was employed with 35 discussants by using purposive sampling technique. Therefore; bank officers, town administration and zonal labor and social affairs department officers and informal money distributors were the main discussants. And the

effects as well as how remittances were distributed, prioritized and used by the households were also discussed by using this approach. This method was also helped the researchers to get a detail view of information on how residences understand their own actions such as social and economical relationships.

On the other hand, the researchers were also used quantitative approach with 75 informants by using purposive sampling technique that employed to measure the type, frequency, size or amount of remittances, economic level and inflation rate through survey questionnaire. In this case remittance receiving households, returned migrants, remittances non-receivers were basically used as informants. Throughout this study the researchers was used both primary and secondary sources of data through survey, FGDs, in-depth interviews, key informant interviews and non-participant observation. Thus, the study was employed purposive sampling techniques, by which the researchers have an accessibility of find the respondents easily and friendly approach for the research to get reliable data. Finally, some Sociological theories and development models are also was adopted to administer the study.

## RESULTS AND DISCUSSION

### Description about the respondents

**Table 1. Back ground about the respondents**

No	Variables	Response sets	Frequency	Percentage
1.	Sex	Male	53	70.66
		Female	22	29.33
2.	Age	<20	0	0
		21-31	20	26.66
		32-42	25	33.33
		43-53	30	40
3.	Education	1-4	8	10.66
		5-8	22	29.33
		9-12	23	30.66
		Diploma & above	22	29.33
4.	Marital status	Unmarried	12	16
		Married	58	77.33
		Divorced	5	6.66
5.	Job	students	5	6.66
		Gov't employee	37	49.33
		Retires	18	24
		Traders	15	20

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Table 1 explained above; with regards to sex ratio, the majority, 70.66% were male and 29.33% of the respondents were female.

According to age-wise, 26.66% of the sampled populations were in between age 21 and 31 years of age, 33.33% of them were in between 32-42 years of age and the rest 40% were in between 43 and 53 years of age. In terms of education, 29.33% of the sampled population attended between from grade 5-8, 30.66% of them were attended from grade 9-12, 10.66% of them were attended from grade 1-4 and the rest 29.33% of them were above diploma level. In terms of marital status, 16% of the sampled populations were unmarried, 77.33% were married and only 6.66% of them were divorced. Regarding to job, 24% of the sampled respondents were retirees, 6.66% were students, 20% were traders and 49.33% were employed.

### **Socio-economic impact analysis**

For simplicity, the researchers classified the socio-economic development impact of remittance on the study area as social and economic basis which is presented as follows:

#### **The social impact**

To find out the social impact of the international migrants' remittance on the studied people via different social factors are presented below.

**Education:** Migrants' remittance impact on education can be seen from both negative and positive angles. The positive impact of remittance in education was first, increase in income induces migration from rural to urban where there is better educational facilities and access for the migrants' family children. On the other hand the negative impact of remittance on youngsters at high schools or even at their primary schools drop their education to migrate to abroad or else they are very much bored to concentrate and put effort to further their education. Besides, it is now becoming common among young females to stop their education and migrate to RSA for marriage and to the Arabian countries to labor work especially if they have migrants from their family. The FGD revealed that,

*“Elementary school and/or high school students open film on cell phone. When you as a teacher ask them to switch off their cell phones, the students will tell you ‘I have brothers in South Africa, so I can go there the next day if I want’. If you are not feeling good at my action I don't concern about, worry for yourself”.*

**Health:** According to the KIIs result, the health status of remitted groups and their close relative were better than before. For the reason that the increase in income facilitated ways to get nutritional diet, work at disease preventive stage as well and it helped them to pay for better hospital with better treatment in time of sickness too. The idea even supported by the FGD too, “even people can borrow for medication purposes to pay latter even though the prevention stage work matters a lot”.

**Social interaction:** With regards to social relationships, that remittance certain factors, such as change of social norms or values difference across remitted and non-remitted groups would helped by engendering information in order to address the present negative impact on good social interactions in the study people. This was happened because of there was high formal relationship based on rule of formal law and control and reflecting foreign cultural trends rather than preserving one's own indigenous cultural values and norms like; solidarity, respect each other, informal social tie, cooperatives, help each other and the like. (FGDs and KIs)

### The economic impact analysis

**Table 2. Respondents' perception about impact of remittance on economic growth**

Question	response	Count	Percentage
Do you think that is there rapidly economic growth in the last recent years at <i>Hossana</i> town?	Yes	72	96
	No	3	4
	I Do not know	0	0

Sources: Own survey, 2019

The survey result on table 2 has confirmed that the majority 96% of the respondents agreed that Hosanna's town was rapidly grown in the last recent years. The increase in income of remitted first, advance their consumption and investment then propagates to non-migrants via direct channels like trade exchange, investment, employment rather than through indirect channels which affecting the revenue of the town from taxes and fees. Increasing in governments' revenue in turn creates additional potential for provision of urban services. This at the end will better off the welfare of non-migrants and hence inflates the growth of the town.

*The FGDs reveal that the main reasons for growth are; emigration through via increasing remittance, return migrants and their capital, increased number of investors and capital, asphalt construction, rural to urban migration, change in work habit of the residents, increasing competition among the residents of the town to accumulate capital and more or less increased entrepreneurial activities.*

**Table 3. The overflow effect of remittance on development activities**

Question	Response	Count	Percentage
Is there a surplus effect of remittances on development activities?	Yes	65	86.66
	No	8	10.66
	Do not know	2	2.66

Sources: Own survey, 2019

This indicated the income from remittance first changes investment and consumption pattern of remitted then spillover to non-remitted. The survey results in table 3 strengthens this fact by indicating majority (86.66%) respondents said “yes”, believing that the consumption and/or investment activities of remitted has a spillover effect to non-remitted and then affecting the growth of the town.

As the survey result revealed that in the last five years the town tax collecting activity, trade and business activity has increased due to remitters’ money increased.

Therefore, its result has increased number of hired civil servants, increased number of service providing institutions, improved infrastructures and facilitations *Hossana* town administration mayor office (HTAMO, 2019).

**Table 4. Respondents’ perception regarding the impact of remittance on investment**

Questions	Response	Count	Percentage
How common the remittances to be used in productive investments?	Very common	3	4
	Common	10	13.33
	Rare	62	82.66
	Not common at all	0	0
In what sector did you invested by larger proportion?	Agriculture	12	16
	Service	61	81.33
	Do not know	2	2.66

Sources: Own survey, 2019

The survey resulted in table 4 highlighted that it is (82.66%) of the respondents to used remittance on rarely investment in productive investment. In this view service sector receives the lion share (81.33%) of the investment spending while the rest goes for agriculture and industry sectors.

*The FGD participants argued that remittance has highly fueled the investment activities in the town. The idea is strongly reinforced by the in-depth interviews made with the mayor and the municipal head suggesting that remittance has ventured in to establishment of a number of investment projects. Nonetheless, the involvement of remitted or returnees on big scale investments is far from desirable. Rather they usually tend to invest on transport sector, shops, and supermarkets, boutiques, building equipments, cafeteria and hotel service. However, return migrants are more frequently involved in town land and service related business. In this respect, returnees buy land, which could be agricultural or inner town to either develop it or sell without developing. Investing on construction of commercial business buildings appears to be another area that remittance contribute in mitigating the housing problem while augmenting business activity.*

**Table 5. Number of vehicles from 2015- 2019**

vehicles	2015	2016	2017	2018	2019	Total
Cars	42	64	122	360	400	988
Motor cycles	19	37	120	156	246	578
Bajaj	62	96	182	784	986	2110
Total	123	197	424	1300	1632	3676

Sources: *HZTD, 2019*

According to the information from *Hadiya Zone* transport department as shown in table 5 above, in the last five years there are 3676 vehicles were introduced to the transport sector. As result, a significant change has been observed in the sector. It is very common for most returnees and those at RSA to invest in the transport industry. Investing in transport does not require much business knowledge and therefore all they need to do is buy vehicle and hire a driver or themselves; this is why returnees and Diasporas at RSA prefer to spend their assets for investment on the transport sector. According to the head department of *Hadiya zone* transport “transport sector investment, however, is faces challenges. First, there are repeated accidents causing loss of life and property. The loss gets worse for accidents occurring in non-insured vehicles.

Second, at current stand, there is imbalance between the supply and demand for transportation in the town. That is, the public transportation sector in the town is operating in an un-optimal manner”. In general, the increase in transportation sector created and/or strengthened linkages that can promote marketing connection and enhanced resource flow between Hosanna town and the surrounding areas.

**Table 6. Respondents’ perception regarding the impact of remittance on consumption**

Question	Response	Count	Percentage
What effect has remittance on purchasing of goods/consumption?	Highly improved	61	81.33
	Moderately improved	10	13.33
	Not changed	4	5.33
	I don’t know	0	0

Sources: Own survey, 2019

With regard to consumption, shown in table 6 above 81.33% of the respondents believed that the remittance has a positive impact by improving the purchasing power of goods whereby increasing consumption. While the remaining 5.33% said that, the situation has not been changed in either direction positively or negatively. Therefore, although it is difficult to generalize at town level, there is a tendency that increases in aggregate income, in this case due to remittance and returned migrants, will increase aggregate consumption of the returnees, remitted in particularly and the

society in general. As manifestation of this way, at least the consumption pattern of people linked, in one way or the other but, to remitted group is much better than from the others.

**Table 7. Respondents housing status and means of owning**

Questions	Response	Count	Percentage
Have you owned or rent this dwelling?	Own	62	82.66
	Rent	13	17.33
	Other	0	0
How did you owned this dwelling?	Build	38	50.66
	Buy	37	49.33
	Other	0	0

Sources: Own survey, 2019.

With regard to housing and means of owning status, as it can be seen from table 7 above most of the respondents owned houses and the remaining are rented houses. More importantly, from those 82.66% of the respondents who reported as having the ownership status and (17.33%) of them are living in rent house. Around, 50.66% own by building new houses while the 49.33% gained the title deed through buying. So it is evident that the remittance inflow promoted construction of new houses that increased the existing housing stoke.

*In-depth interview and FGD strongly agreed that housing is the most affected sector due to migrants' remittance and returnees' activity. Surprisingly, the number of house and quality of the houses is increasing alarmingly. Once residents get money, they buy/build new houses or rebuild previously mud walled houses using cement, bricks and other hard substances. Building with cement is not just limited to houses only but also includes building fence. On the other hand, there are many people flocking from the surrounding areas as an individual and family to the town. This flock to the town, especially family move, exert pressure on the existing housing stoke which in turn increases rental price and building of new houses. These immigrants to the town from the hinterland, particularly those that whose relatives are in RSA, have the high purchasing power allowing them to buy or build new houses either inner town and/or fringes. Inner town buildings facilitated urban in-fill through utilization of previously idle space into different uses.*

**Table 8. Respondents' perception in relation to economic inequality**

Question	Response	Count	Percentage
Is there existence of economic differences among the returned, remitted and non-remitted?	Yes	75	100
	No	0	0
	Do not know	0	0

Sources: Own survey, 2019

Nowadays, income inequality is clearly seen at *Hossana* town among the returnees, the remitted and the rest section of the society. Although inequality is inevitable in any society, the existence of remittance and returnees at Hosanna town has widened the existing gap.

Table 8 shows that respondents' perception with regard to whether there is difference among households that receive money from abroad, returnee migrants and those who do not. The survey result shows that, all respondents believed there is a difference between those remitted and those who do not receive remittance. Reflecting on the ways this difference manifested itself respondents noted the following points. Remitted residents have better purchasing power than non-migrants do. This therefore increased willingness to pay and hence they can afford any product. Accordingly, clear difference is seen in terms of housing quality, home equipment, clothing, health, education, ceremony and other forms of spending.

A larger section of the society inclined to consider this as a negative impact of remittance. The existence of income inequality is highly seen in youngsters discouraging them from going to school, and reduced educational participation, which is a serious problem. This is because their mind set up is preoccupied with migration to RSA and Arabs being rich within a short period rather than spending their time and money in schooling.

**Table 9. Remittance impact on inflation**

Question	response	count	percentage
What effect has remittance on inflation?	Very high	75	100
	Intermediate	0	0
	low	0	0

Sources: Survey and KIIs, 2019

However, inflation is macroeconomic variable and needs national study; there is price escalation in all kinds of goods and services that create high inflation at Hosanna town at large according to

the respondents replayed in table 9 above. The effect of remittance resulted in existence of extravagancy and unplanned consumption with no or very less savings should open a room for inflation which making worthy life for fixed income receivers and public hired. Even without having any supply shortage, the prices of product will artificially be manipulated.

Therefore, as the amount of money from the RSA and Arabs increases inflation rates more and more. As shown in table 9, all of them, 100% of respondents believed that remittance has negative impact through inflation; no individual perceived that remittance has positive impact at Hosanna town via inflation.

*“Women in the market when they purchase Teff or other consumption goods, they pay as such the price of sellers told them without any controversy, for this reason their names are said okay men (yihunes) people in Amharic by the other group of people”. (KIIs)*

**Table 10. Investment types of the respondents**

Question	response	count	percentage
Is your investment (company) going on by share or private? Why?	By share	0	0
	Private	75	100

Source: our survey, 2019

As shown in the above table of 10 from the respondents' information all the returned migrants and remitted groups conducted their investment/company by using basically sole-propriatorship method rather than using Share Company by collaboration. As the respondents reveals that to be working together they do not have any awareness on the importance of Share Company business and them loss trusts in each of themselves and governmental bodies too.

### **Remittance, special expansion and transmission channels**

#### **Remittance and spatial expansion**

This component of the urban growth is one of the most affected aspects at Hosanna's town special expansion. This is because of the recent spatially observed changes so far in a way that the municipality is totally challenged to control spontaneously growing squatting, which in turn posed pressure on delivery of municipal and state services to these areas. A significant credit, if not all, for the spontaneous spatial expansion of the town, goes to remittance and return migrants' activities.

According to the Hosanna municipality head, for a decade and more there were nothing compared to remittance in bringing a breakthrough in the economy of the town. Expansion of town to formerly agricultural land through continuous construction of illegal houses is now becoming the usual activities for someone who returned and/or somebody receiving remittance from RSA and Arabs. In general, remittance and return migrants are the main factors behind the current sprawl

and unchecked squatting. Currently the town administrative area has gone beyond the delineated area and outstretched in to the territory of surrounding *Lemmo woreda* thereby decreasing the plan of the town. Hosanna's spatial expansion is now changing agricultural land into build up area.

### **Remittance and transmission channels**

**Banks:** To describing the banks activity, the managers of *Batena*, *wachemo* and *Seleme* branch of commercial bank of Ethiopia said, since 2015 on significant amount of currency has been flowing to the town, and customers have been depositing large amount of money. The amount of money circulating in the bank within these five years is much more than that we have ever seen before, or since the establishment of the bank. This might be because of the rapid increase in remittance money from the Republic of South Africa and some Arabian countries.

**Agents:** However, pocket transfer appears to be the main channel of transfer particularly from the RSA to Ethiopia. Once the money reaches Addis Ababa by passengers from the RSA, representatives of the agents working in Addis Ababa receive the cash in USA dollar and then exchange it often in black markets. The next step in this informal transmission channel is transferring the birr in to the current accounts of the agents working at Hosanna. The agents at Hosanna usually have accounts in more than one bank, hence order check from their current account. The remitted people, possibly from Hosanna and *Hadiya* zone, the neighboring areas, then manage their money.

## **CONCLUSION AND RECOMMENDATIONS**

### **Conclusion**

The study was assessed the social impact of remittance as human capital formation; the health impact, the education impact and the impact of social relationships are the fore mentioned. From these, the health impact found to be positive while the impact on education is considered as both negative and positive effect. With regards to social relationships there is high formal relationship based on rule of law and control rather than solidarity, respect each other, informal social tie, cooperatives and the like.

On the other hand, the study was also aimed to identify economic impact of the remittance on the study people. The economic impact therefore has both positive and negative impacts. The study was formulated to identify the special expansion impact and the impact on the pattern of transmission. The spatial impact also discussed under the overall impact of migrants' remittance. Consequently, the effect on spatial expansion is very significant. Town sprawling, as it does for others, making *Hossana* amorphous which in turn will create various problems ranging from impeding provision of basic and municipal service to fully preventing Hosanna's development. Regarding the transmission pattern, the researchers identified that a very large amount of remittance is being added in the economy of the town. The inflow remittance has been increasing as more and more people emigrate to the Arabs and the RSA. Although the flow pattern reveals disproportion among the year of months and the annual figure confirmed a rapid increase of remittance both in terms of the magnitude and pattern of flow.

### **Recommendations**

As the study findings shown, with regards to social problems it is better the governmental bodies and concerned individuals to create awareness for the students and their families; the students have to attend their education properly. It is important to keep their indigenous social values to maintain their social interaction rather than reflecting rule based relationship and/or foreign cultural trends. In terms of economic impact, government bodies therefore should properly discuss with returnees and remittance receivers to utilize untapped potential resulting from unwillingness to working together to develop the spirit of working together in establishing Share Company, Small and large industry, big investment. Also it is recommendable to offer advice and trainings rather than only investing in similar and non-cooperatives sector like transportation, hotel and cafeteria. To minimize similarity, regarding the type of investment, the responsible government bodies should facilitate ways of providing some basic business and entrepreneurial trainings. By so doing the town will extort better out of the remittance and return migrants' activities.

In other words, return migrants and remittance receivers should invest on value adding activities and/or job opportunity creating activities such as dairy farming, beef farming, poultry, investing on complex business oriented buildings, developing the industry sector, investing in honey bees, crops and vegetables etc.

According to spacial expansion, there is high migration rate to *Hossana* town from the surrounding rural and small towns which expose for squat. In this respect, the municipal providing house constructing land in the form of organizing civil servants from the number eight to fourteen at least to minimizes the severity of the problem. With regards to transmission channel, through black market exchange promotes illegality. Therefore government should take correction measures against rampant informalities observed in remittance flow channel.

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