Impact of Migrants Remittances on People's Lives in their Areas of Origin in Moshi Rural District, Tanzania

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Abstract*: Rural to urban migration is a common phenomenon in both developed and developing countries. It has both positive and negative impacts on both areas of migrants' origin and destination. This paper examines the impacts of migrants' remittances on rural communities of Moshi Rural District in Kilimanjaro region. Both qualitative and quantitative research techniques were employed during the study. Questionnaires, focus group discussions, key informants interviews, and direct observations were employed in this study. The study was guided by Mabogunje's System Approach Model. The sample size of 127 individuals was recruited to participate in this study. Among those, 100 household heads were randomly selected from Tema, Mlowonyi and Otaruni villages while 9 key informants and 18 participants for three focus group discussions were purposefully selected from the selected villages. Descriptive and thematic data analysis techniques were employed. Findings revealed that rural-urban migration has positive and negative consequences in the areas of origin. Among the noticeable positive impacts to the households include the provision of remittances such as foodstuffs, clothes, and money. Also, migrants participate in household affairs such as paying school fees, building houses as well as establishing various projects such as cattle rearing, haircutting, and dressing saloons, grinding mills and poultry. On the other side, the shortage of family labour force and loneliness was among the negative impacts. The study concludes that migration has been an institutionalized way of life in the area of study and it is an ingredient in improving people's lives. The study recommends that the government should exploit the enormous potential of remittances for rural development and rural poverty reduction by creating a facilitating environment with support from home town associations. This can be attained by facilitating the development of financial instruments and intermediation, financing projects and programs which link up with other rural development activities.*

1. Introduction

The relationship between migration and development has remained an issue under vigorous academic debate (Word Bank, 2007; Flahaux and De Hass, 2016). There has been an increasing voluntary movement of people in seasonal, temporary and permanent bases searching for a better quality of life from rural into urban areas in developed countries (Adepoju, 2004; Black, Ammassari, and Mouillesseaux, 2004). In its broader sense, rural to urban migration is regarded as a phenomenon that is influenced by the existence of rural-urban inequalities. The inequality is accelerated by several factors such as the overwhelming concentration of wealth, assets, purchasing capacity, economic activities, and concentration of a variety of services in the urban centers which surpass the rural environment (Madu, 2006).

Rural-urban migration and its contribution to the improvement of the lives of households in the areas of origin through remittances is not a common phenomenon in the developing countries only, but also in the developed countries. For instance, in his study on sustainable agriculture and rural development in North America and Europe, Addendum (2015) observed the impact of rural-urban migration in all dimensions of development particularly in health, education, communication, transport as well as in water supply. He further added that rural-urban migration has negative results as it accelerates the loss of the young and educated population in areas of origin.

Rural to urban migration in Africa has been identified as one of the livelihood strategies used by rural poor households. Rural to urban migration acts as a catalyst in the transformation of individual migrant which in turn benefits the areas of origin through contacts with relatives at homelands. The migrants from rural areas do maintain a close link with their areas of origin through visitation, letter writing and sending of remittances. The migrants' remittances and income multipliers are becoming critical resources for the sustenance strategies of the receiving households. Such migrants also act as agents of regional and national development (World Bank; 2005; Nzima, Duma, and Moyo, 2016). Households that receive these remittances tend to use them for consumption in terms of purchasing food and clothes, health care, along with water and sanitation, as well as investing in children's education (Nzima, *et al.* 2017).

Rural-urban migration in Kilimanjaro region can be traced back to the colonial era during the establishment of large scale plantations, especially in Western Kilimanjaro (Bart, Devenne and Mbonile 2006). This trend displaced the indigenous to the lowland areas as their land was alienated. During the post-independence era, the land that belonged to agro-pastoralists and pastoralists was allocated for game

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reserves and national parks. Mbonile (1995) for instance, reported that about 750 km² were taken in the region, and this caused massive dispossession of land which was followed by migration of local people outwards, especially to the lowlands. Rural-urban The mixed around Mount Kilimanjaro is mainly caused by a shortage of arable land as population pressure is too high in the region (Mbonile, 2005). Shortage of land has been intensified by the traditional rules of land possession like inheritance, where a big portion of the family land (*vihamba*) is normally devoted to the last sons, while others are left virtually landless, making them experience livelihood hardships. Currently, rural to urban migration is influenced by push factors as people tend to leave their homelands to seek green pastures. The 1978-1988 and 2002-2012 National censuses revealed that about 124,383 and 361,887 people migrated out of Kilimanjaro region respectively, which is an increase in migration rate (URT, 2013).

Several studies concerning nature, patterns, flows, and consequences of migration have been carried out in Tanzania. Some of these studies include those of Mbonile (2005) who studied the effects of rural-urban migration to the widows who are left behind. Similarly, Mbilinyi and Omari (1996) study on migration and poverty alleviation in Dar es Salaam as an area of destination. In their study, it was pointed out that, many migrants who lived in Dar es Salaam acknowledged that they have a close connection with their relatives from their homelands and they usually send remittances. However, most of the studies focused mainly on the driving forces that influence migration in the areas of destination and the nature of linkages between rural and urban areas leaving the gap on the impact of migrants' remittances in the area of the origin. With this background, this study aimed at examining the impact of migrant's remittances on peoples' lives in the areas of origin with a specific focus on cash remittances.

2.0 Theoretical/ Conceptual Framework

The study was guided by the Systems Approach Theory by Akin Mabogunje (1970) in an attempt to explain the rural-urban migration in Africa. He sees migration as a circular, interdependent and progressive complex and self-modifying system with several interrelated linkages. The System Approach Theory is made up of three system components which include the potential migrant who is encouraged to leave the village by the environment. Secondly, there are two control "sub-systems" in which an institution forces both rural and urban, hence affecting the flow of migration, and thirdly there are adjustments and feedbacks. Feedbacks can be either positive, encouraging the system to produce further migrants or negative, causing migration to decline.

The theory has the proposition that there is a link that exists between rural and urban control subsystems. Rural-urban migration may deprive the rural areas of the youth labour force causing a decline in agricultural production which leads to food shortage and famine that affects both areas. On the other hand, it may be advantageous if the departure of those young people does not lead to more land fragmentation

or to favourable land reallocation to landless (Mbonile, 1993). The factors for the people to migrate include overpopulation, environmental degradation in rural areas (push) or employment in urban areas (pull). The main factors which determine the level of migration include individual's expectations or gains after migrating, and responses to the stimulus to migrate are related to age, wealth, natural alertness or family responsibilities (Ogden, 1984).

The model has been accepted by both geographers and economists as it analyses migration as a total process that involves migrants, institutions, and subsystems operating in a certain environment. Moreover, it attempts to answer questions like why some people become permanent residents and the main forces behind it. For instance, it shows why households, in order to maximize their income, allow some members to migrate and take a long route of educating them before they migrate so that they can compete in the modern sectors. However, the model can be criticized for using strong terms like mechanism, forces, system, and feedback that make migration laws rigid as physical science.

3.0 Methodology

Research Design
This study was guided by a mixed research approach. Both quantitative and qualitative methods were used in gathering, managing, processing, and analysing the information. The mixed-method approach supports the usage of multiple sources of data and data collection techniques. The use of multiple sources of data has the potential to facilitate a comprehensive understanding of the topic under investigation.

Study area

The study was conducted in Moshi Rural District, one of the five districts of Kilimanjaro region. The area is located approximately between 3º 10'S and 3º 48 'S; and 37º 15'E and 37º 36'E. To the West, the District is bordered by Hai and Rombo Districts to the North and Mwanga to the East. Arusha Region District lies to the South. The area was selected due to the fact that it is one of the districts with high population density in the country reaching 124 persons per square kilometre which is nearly three times larger than the national average population density (URT, 2013). As a fact, the area is one of the districts in Tanzania which experiences land shortage for agriculture that forms the basis for survival for most people in the district (Mbonile 1993). This factor pushes out people into other areas to find alternative means of survival. Furthermore, the area has the customary inheritance practices commonly known as '*vihamba system*' whereby the land is normally allocated to the last-born sons; the other family members may be forced by the circumstances to move out of their villages.

Sampling procedures and Sample Size

The multistage sampling technique was used to select the sample. Moshi Rural District has 31 wards where three were selected through the use of a table of random numbers. From

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the selected wards, the systematic random sampling technique was used by assigning all villages an identification number where the fourth number from the left and right was picked and compared with identification. The identification that matched with the fourth number in each ward was picked as a sample. The three selected wards were Vunjo East, Kibosho Centra and Kibosho central. From the selected wards, three villages were selected using a table of random numbers, one in each ward. The selected villages include Mlowonyi, Tema and Otaruni. From the three selected villages, the total number of households was counted in order to determine the sample size. After counting the total number of households for all three selected villages, the sample size was obtained by employing the formula suggested by Israel (2009) as shown below.

$$n = \frac{N}{1+N(e)^2}$$

………………..…………..……… Equation 1

Whereas; n = is the sample size,
N = is the population size, and
e = acceptable/standard error (is the level of precision)

Using the proposed formula the total households of each study village were used to get the household sample size. Table 1 represents the population size of the three selected study villages through which the household sample size was derived.

Table 1 Number of Households in the selected Villages.

Ward	Village	No. of Households
Vunjo East	Mkolowonyi	740
Hai East	Tema	679
Kibosho Central	Otaruni	400
Total		1819

Source: URT (2013).

Therefore, $n = \frac{1.819}{1+1.819(0.1)^2}$

$= \frac{1.819}{19.19} = 94.7889525794$

$n = 94.7889525794$ approximately, **95.**

Using a 90% confidence level and 10% (0.1) level of precision (sampling error), the obtained sample size was 95 household heads as shown in the calculation above. However, Sudman (1996); and Kish (1995) suggest that a minimum of 100 households sample size is necessary for the detailed study. In a similar vein, Boyde, *et al.,* (1981) also suggest that an adjustment in the sample size may be needed to accommodate a comparative analysis of subgroups.

Boyde, *et al.,* (1981) further argue that many researchers commonly add 5-10% of the sample size to compensate for the respondents that the researcher is unable to contact or for non-responses. Based on these grounds, the present study added 5% of the sample size of 95 household heads which is 5 household heads and makes the household heads sample size of the study to be of 100 household heads. The

calculated sample size was applied to compute the proportion of households in all villages that was determined by the number of households in each village. The formula used reads as:

$$n_h = \frac{N_h}{N} n$$

…………………………………….…….… Equation 2

Whereby n_h = proportional sample of each village

N_h = the number of households of each village, and

N = the total number of households in all villages and n is the total sample size of the study population.

The calculated sample size in each village is shown hereunder;

$$\text{Mkolowonyi} = \frac{740}{1819} 100 = 41 \text{ Household heads}$$

$$\text{Tema} = \frac{679}{1819} 100 = 37 \text{ Household heads}$$

$$\text{Otaruni} = \frac{400}{1819} 100 = 22 \text{ Household heads}$$

Therefore, the study unit was household heads in which 100 of them were involved in the study as follows: Mkolowonyi village, 41; Tema village, 37 and Otaruni village 22 household heads. Besides the 100 household heads, 5 key informants, the breakdown of which is shown in Table 1 were selected to represent various groups of respondents involved in the study. These 9 key informants consist of village officials, ward leaders, and church leaders were selected on the bases on their experiences. Therefore, the overall total sample size for the present study was 127 individuals (Table 2).

Table 2: Sample Size for the Present Study

Categories of respondents selected	House holds	Percentage
Household heads	100	79.0
Focus Group (six experienced elders in each village)	18	14.1
VEOs	3	2.3
Ward leader	3	2.3
Church leader	3	2.3
Total	**127**	**100**

Data Collection Instruments
Primary data included data collected through questionnaires, interviews, and focus group discussions. Questionnaires were administered to get information on the incidence of rural-urban migration, the type of remittances sent to the rural households by the migrants, and uses of remittances. In addition, three focus group discussions were conducted with special groups of people including different elders to get

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their opinions on how migrants' remittances impacted their lives in Tema, Mkolowonyi and Otaruni villages. The discussions aimed at providing a clear insight into the way migrants contributed to the people's lives in their areas of origin. Moreover, key informants (comprised of village, ward and church leaders) interviews were used to pinpoint rural community developmental projects executed through migrants' remittances in their areas of origin.

Data analysis
Qualitative data from key informants and focus group discussions were analysed using thematic analysis in which emerging themes were identified and directly linked to the data themselves. The following six thematic steps were followed: familiarisation with data, generating initial codes, searching for themes, reviewing themes, defining and naming themes and producing the report. Data from the interviews and focus group discussions are presented in a simple and straightforward fashion with rich descriptions supported by representative verbatim quotations.

Quantitative data were analysed using a Statistical Package for Social Sciences (SPSS) computer software. A codebook for quantitative data was created, which among other things included: variable name, variable description, variable format, etc. Thereafter, data will be entered into SPSS computer software for further processing. Descriptive statistics such as frequencies, percentages, and mean were performed and presented in tables and charts.

4.0 Findings and Discussion

Socio-Demographic Characteristics of the Respondents
Results in Table 3 indicate that the age of household heads varied between 15 and 60+ years. A sizeable number of the respondents (33%) were aged 60 and above, while a small proportion of household members (3%) were in the age group of 15-19 years. Generally, the findings revealed that the majority of the respondents were between 40 above 60 years of age. The prevalence of old aged heads of households in the study area is a direct indication that migration is also influenced by age whereby most of the youths in the study area have migrated to other areas. These findings are in a similar vein with the study by Edwin and Glover (2016) conducted in Ghana who mentioned that young people are the largest group of individuals migrating each year and they do so mainly in search of decent work and better living conditions, education.

Results show that a large proportion of household heads (56%) were married (41.0%) were single while few individuals (3.0%) were divorced. It was found that the majority of household heads (73%) had primary education followed by 13.0% with secondary education. Moreover, about 3.0% of the respondents had attended adult and tertiary education respectively, and about 11.0% of the respondents had not gone through any formal education.

Table 3: Age of the Respondents

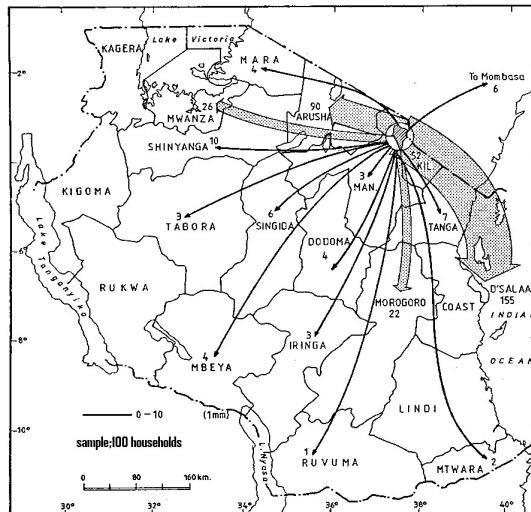| Age category	Frequency	Percentage
15-19	3	3
20-24	6	6
25-29	6	6
30-34	5	5
35-39	7	7
40-45	6	6
45-49	9	9
50-54	10	10
55-59	15	15
60+	33	33
TOTAL	**100**	**100**

Patterns of Migration from the study area
The findings revealed that migrants from Moshi Rural District migrated into different places within the region (Kilimanjaro). Others moved into different regions in the country and few were reported to migrate outside the country. Either, from the selected 100 households, the total numbers of 379 migrants were identified. Findings revealed that most migrants moved into 16 out of 26 regions within the country though with greater variations. Dar es Salaam was reported to attract a large share of migrants (40.8%), followed by Arusha (23.7%), a situation that was linked with its proximity to Moshi Rural District. Other regions that attracted migrants from the study area were Mwanza and Morogoro with 6.8%. and 5.8% respectively. As it has been revealed by the findings, most migrants moved to large commercial centres of the country while few moved to other regions with low commercial influences (See Table 4 and Figure 1).

Apart from migrating into different regions in the country, other migrants (8.4%) were reported to migrate into other districts within the Kilimanjaro Region. Additionally, it was revealed that very few migrants (1.5%) were reported to cross the country's border and to neighbouring counties' cities particularly Mombasa. Either, from a temporal point of view, it was revealed that among the surveyed households' heads, they declared that their children and relatives had migrated at the age of 15 to 25 years old and they moved away from their homes around 5 to 30 years past.

This migration duration is long enough to ensure economic prosperity to many migrants in their areas of destination which in turn makes them capable to assist relatives through remittances. These findings correlate with the findings from the study of Bracking and Sachikonye (2008) conducted in Zimbabwe who found that most rural to urban migrants migrated to urban areas for the search of economic opportunities.

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Figure 1: Migrants Destination from Moshi Rural District-Kilimanjaro region

**Table 4: Migrants Destination from Moshi Rural District**

Migrants Destination	Frequencies (Number of Migrants)	Percentages
Ruvuma	1	0.3
Mtwara	2	0.5
Iringa	3	0.8
Mbeya	4	1
Morogoro	22	5.8
Tanga	7	1.8
Dodoma	4	1
Shinyanga	10	2.6
Arusha	90	23.7
Mara	4	1
Mombasa	6	1.5
Dar es Salaam	155	40.8
Singida	6	1.5
Mwanza	26	6.8
Mara	4	0.8
Kilimanjaro	32	8.4
Tabora	3	0.7
TOTAL	**379**	**100**

The flow of Remittances from Urban to Rural Areas

Results show that remittances flow included foodstuffs like rice, cooking oil and sugar, (33.6%), money (32.8%) with the average of Tanzania Shillings 112,640 per month and 2.7% were reported to have received nothing (Figure 1). Based on the information obtained in the focus group discussions, the last group comprised of the families whose migrants do not earn enough income in the urban areas or the migrant groups who had been completely urbanized, and thus have cut off contacts with their rural homes. These findings are similar to the study conducted by Chimhandamba (2009) in Zimbabwe who observed that the migrants send both cash and non-cash remittances. Also, the findings reflect the system approach model which suggested that there is a linkage between the two subsystems that is urban dichotomy and rural dichotomy through remittances and visitations.
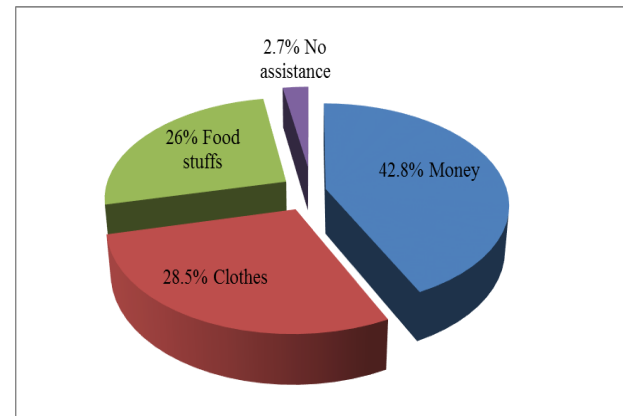
Figure 2: Types of Remittances sent by Migrants

The Use of Cash Remittances

The study was further interested to investigate the use of the money remitted by the migrants in their respective households. About 25.5% of the respondents indicated that the migrants' money was used in addressing household matters like traditional and funeral ceremonies conducted within the clans. Another 25% of the respondents confirmed that they used the money for purchasing basic needs such as food, shelter, and clothing as required by household members (Table 5). Only 2.7 % did not acknowledge using cash remittances sent by the migrants in their households since the migrants do not send. A similar observation was made by Lucas (2005) in Sweden that remittance earnings are a household strategy which is used to ensure better livelihood; to overcome risks; to acquire skills; to promote education and health; to increase capital as well as diversifying economic activities. Also, Marphosal's (2004) study in South Africa revealed that cash remittances received from the migrants were used to carter for daily expenses which included purchasing food and paying school fees. Similar results were observed by Ajaero, *et al.* (2013) in his study in Nigeria who found that migrant's remittances were used for consumption which in the final analysis improves the rural livelihood.

Table 5: The use of Cash Remittances

The use of cash Remittances	Frequency (N)	Percentages
In household events	52	25.5
Handling household basic needs	51	25
Paying school fees	42	20.6
Building houses	33	16.2
Install power and water pipes	16	7.8
Do not receive cash remittances	10	4.9
Total	**204**	**100**

Note: The total adds to more than 100 due to multiple answers

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Projects Established by Migrants at Household and Community Levels in the Areas of Origin

In this study, about 57% of respondents admitted having owned projects that were established by the migrants like cattle rearing, haircutting, and dressing salons, grinding mills, and poultry. This is also supported by Ajaero, *et al.* 2013) who contend that in rural areas, the migrants do invest in supplementary activities such as kiosks and livestock keeping. On the contrary, the rest (43%) claimed to have seen no projects established by the migrants. The study also investigated the reasons for the migrants' failure to establish any project in their areas of origin. The response was that the income which was sent by the migrants did not cater to their needs, and thus they could not get enough income to invest in projects. Generally, some migrants failed to establish projects in their areas of origin due to little earnings from their urban employments. One respondent from the focus group discussion insisted that:

'*I know that my children are supposed to assist us, but they had only a little income which is used by them in renting a house in town and the remaining they pay school fees for the schooling relatives*'

At the community level, the current study also revealed that about 34.2% of migrants contributed to the provision of social services like schools and health centres. Other respondents (22.6%) affirmed that the migrants provided different contributions and established projects in churches (Plate 1). Reporting on this fact, the Pastor from Fukeni Church at (Mbokomu Ward) had this to say:

"*Those who are out there are our sons and daughters when they get indulged in any church affairs, they participate from it willingly. They have participated in the construction of the parish building including parish offices, health center, pharmacy, and one classroom for tailoring lessons and several rooms for investment. They did it comfortably*"

These findings are similar to Ratha (2006) who observed in Mexico, Egypt, and Sub-Saharan Africa that the remittances sent by the migrants financed the building of schools, dispensaries, and other infrastructures. Similarly, during the field survey, it was observed that some of the infrastructures particularly schools and church buildings were constructed by the remittances and contributions from migrants residing in deferent towns and cities in the country.

Moreover, 18.7% of the respondents reported that the migrants did participate in the construction of infrastructure like roads, 20% said they did not contribute anything, while 3.9% did not know anything regarding migrants' contribution to the community development as presented in Figure 2. The findings obtained are similar to Nzima *et al.* (2017) study in Zimbabwe as she observed that remittances from migrants serve as an important source of finance with regard to community projects, and thus they have a multiplier effect to the wider community.

In addition to their contributions towards community development projects, the migrants in urban centers had also formed associations which promote the wellbeing of their rural communities. Those from Mkolowonyi village, for example, formed MKODA (Mkolowonyi Dar es Salaam Association) which aimed at solving problems at the village such as transporting the deceased (from urban to rural areas) and conducting funeral procedures. Likewise, those from Otaruni village at Kibosho ward had KIMAO (Kibosho Maendeleo Association) which had the same goals as MKODA.

Plate 1:   **One of the Building Investment Owned by a church Built by the Migrants in Mbokomu ward**

Moreover, a very strong hometown association was found by the Mbokomu ward migrants which is known as DAMBO (Development Association of Mbokomu). This association had branches in Dodoma, Arusha and Mwanza regions. The information provided by one of the key informants revealed that the organisation provided social services in Mbokomu. It had by then provided Tshs 4,000,000/= for repairing Mbokomu Secondary School, Tshs 800,000/= for installing electricity in Mbokomu Ward, purchased 120 desks and Tsh 22,000,000/= for construction of new classes for Mbokomu Secondary School. DAMBO had also contributed Tshs17, 500, 000/= to Natiro Secondary School which is under Evangelic Lutheran Church in Tanzania (ELCT) for construction of laboratory and purchasing of its pieces of equipment as shown in (Plate 1.2). Additionally, the information obtained through key informant interviews revealed that the migrants had significant contributions in community development projects as reported by one of the leaders at Mbokomu ward who asserted that; '*DAMBO is the only liberating tool which joins the central government and Mbokomu. It sensitizes people and therefore Mbokomu is doing well in development*'.
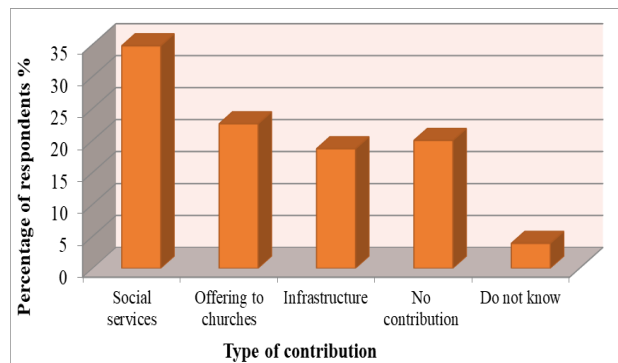
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Figure 2: Migrants' Contribution to Community Development in Rural Areas

Plate 2: Classrooms Built by the Migrants' Contributions at Mbokomu ward

Moreover, one key informant from Mkolowonyi village asserted that the migrants had established the Kilimanjaro Development Forum (KDF) in Mkolowonyi village in the year 2000. KDF introduced new and high-value crops in the region like vanilla, new coffee species, vine, and jatropha. The results conform to what has been observed by Beauchemin and Schoumaker (2009) in Burkina Faso and Chauvet *et al.* (2013) in Mali that the migrants home town associations (HTA) created by migrants' in the areas of destination were engaged in the provision of public services such as schools, health centers, and other community amenities such as mills and boreholes. contributions a similar way, the migrants' home town associations facilitated the construction of infrastructures like the construction of all-season roads and purchasing agricultural mechanisation tools such as tractors in their area of origin.

Negative Impact of Migrants on the Households

Despite the fact that rural to urban migrants' remittances have a positive impact on the area of origin livelihoods, the respondents also identified the negative effects which occur in the households due to the departure of young people from the community. About 39.4% of the heads of households mentioned a lack of productive labour force especially in agricultural activities, 26.8 % pointed out loneliness and fear of security as another effect. Reporting on the negative

impact of rural-urban migration at the household level, one respondent from focus group discussion in Otaruni said:

> *I'm worried about the (H.I.V) AIDS diseases since it kills our beloved daughters and son when they are brought back home died they bring misery at our families in rural areas*

Another 14.6% of the respondents, admitted being overburdened with responsibilities especially when the household members were supposed to make decisions related to the family matters, while 3.5% reported family instabilities as the couples lived apart most of the time. This happens when the husbands opt to move to urban areas leaving behind their spouses. This may lead to someone marrying another woman or getting married to another man which leads to family instability. Only a small proportion of respondents (4.5%) said that migration had no effects.

Several studies have identified negative impacts of rural-urban migration such as the decline in agricultural production in rural households as observed by Schmook and Radel (2008). In addition, there are other negative impacts experienced by household members in the areas of origin which include loneliness and fear, destruction of customs, marriage instability and over-responsibility (See Table 6). These findings concur with the systems approach theory which proved the fact that rural to urban migration can have negative feedback at the areas of origin since it can drain the productive labour force which in the final analysis can impede agricultural production.

Table 6: Negative Effects of Out-migration on Household

Effect	Frequency	Percentage
Lack of productive labour force	78.0	39.4
Loneliness and fear	53.0	26.8
Over-responsibility	29.0	14.6
Destruction of customs	22.0	11.1
No effects	9.0	4.5
Marriage instability	7.0	3.5
TOTAL	**198**	**100**

Note: The total adds to more than 100 due to multiple answers

5.0 Conclusion and Recommendations

This study concludes that rural-urban migration has impacts on the rural areas as demonstrated by the remittances in the forms of money, food, and clothing. Both the availability of these development projects and the various uses of remittances are viewed by the rural population as indicators that improve their lives. Consequently, as long as these projects and the uses of the remittances are concerned, they improve the population's quality of life and well-being and increase their happiness and satisfaction, all of which according to the respondents represent socio-economic development. The study also identified the negative impacts which occurred in rural areas due to rural-urban migration.

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The negative impacts identified included lack of productive labour force, loneliness and fear, family instability and destruction of traditional customs.

Finally, the study recommends that the government should exploit the enormous potentials of remittances for rural development and rural poverty reduction by creating a facilitating environment, with support from Home Town Associations. This can be attained by facilitating the development of financial instruments and intermediation, financing projects and programs which link up with other rural development activities. Lastly, the study calls for the need to enhance the agricultural capacities of the rural populations since agriculture is their main source of livelihoods. The improvement of agricultural capacities will increase agricultural products which in turn will reduce the dependency of the rural households on remittances for survival.

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