

## North-South Migration and Remittances in Ghana

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### Abstract

Migrant remittances play an important role in the economic development and the improvement of household welfare in Ghana. The movement of youth from rural Northern Ghana to the South has been a recurrent research focus. This paper examines the dynamics of north-south migration of the youth and resulting remittances in Ghana using Accra and Kumasi as study areas. The paper shows that the youth embark on the southward journey with the anticipation of getting employed so as to earn money to be able to remit to support and improve the wellbeing of relations back home. Also, the paper highlights that the young migrants remit varying amounts of money. These monies have been put to different uses, much of which is used in buying food for consumption, the maintenance of the household and other ventures. The study notes that the mode of savings, the duration and place of stay, the level of income and sex to a larger extent determine the amount of money, frequency and the likelihood that a migrant will remit at any point in time. Most importantly, the migration of the youth from Northern to Southern Ghana and the remittances sent, play an important role in improving household wellbeing.

**Keywords:** Remittances, Northern Ghana, North-South Migration, Accra, Kumasi, Susu

### 1. Introduction

Migrant remittances have played an important role in the economic development, social resilience and the improvement of household welfare in many developing countries (Adger *et al.*, 2002; Quartey and Blankson, 2004; Amuedo-Dorantes, 2007). Migrant remittances also form an important source of development finance (Ratha, 2007). In Ghana, conservative estimates by the Bank of Ghana show that migrant remittances received from abroad constitute approximately 13 per cent of Ghana's GDP (Mazzucato *et al.*, 2008). Migrant remittances from abroad have also been noted as an important source of foreign exchange, whose magnitude exceeded the amount of Official Development Assistance (ODA) in Ghana (Addison, 2004; Quartey, 2006).

In the wake of globalisation and improvement in transportation over the years, the movement of people within and across international borders has intensified (Akokpari, 2000). For Africa, the migration of people has characterised its population dynamics, and seen as a livelihood strategy and a way to maximize chances of survival (De Bruijn *et al.*, 2001; Adepoju, 2002). In West Africa, for example, the movement of people from one state to the other within the region had been a common feature during pre-colonial times (Anarfi *et al.*, 2003). This was the case, as there were no international borderlines and hence perceptible distinction in West Africa between internal and international migration before the arrival of the colonialists (Adepoju, 2005; Yaro, 2008). In contemporary times, the ECOWAS<sup>9</sup> protocol, which allows for the free movement of goods and persons within the West African sub-region, has also facilitated and enhanced migration between states in the region (Adepoju, 2002).

Although Ghana has witnessed the emigration of people over the years and as such has a large diaspora in Europe and North America (Manuh, 2006), internally, the migration of people from Northern to Southern Ghana has been on-going since pre-colonial times (Beals and Menezes, 1970; Hart, 1971; Cleveland, 1991). The advent of colonialism, however, introduced a distinct form of north-south migration in the country. The relative prosperity that Northern Ghana enjoyed, by virtue of its control of Kola trade between Ashanti, Northern Nigeria and Western Sudan, had disappeared with the arrival of the British and the subsequent defeat of the Ashanti in 1874 (Dickson, 1968).

The 'middleman' position that Northern Ghana occupied in the control of trade between Ashanti and Western Sudan was also nullified with the redirection of primary products from Ashanti towards the coast for export. In addition, the colonial government in 1908 deliberately abolished caravan tolls on cattle and kola nuts, which was the only source of revenue left for Northern Ghana. Compounding the efforts at economic development in Northern Ghana was also the conscious 'attempts made by the British administration to lure young men to the south to work in the mines' (Dickson, 1968, pp. 689-690). In view of these economic machinations in Northern Ghana, Plange (1979b, p. 659) pointed out that 'relatively self-sufficient peasants and traders were rapidly transformed into unskilled wage labourers in the mines, in public works, and in various expatriate enterprises in the eastern, central, and southern regions of the country'.

<sup>9</sup> Economic Community of West African States

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Many people, mostly males, from Northern Ghana (Northern Territories) and the then French Territories were conscripted into the Royal West African Frontier Force (RWAFF), while the various colonial governments consciously developed the North as a labour reserve to serve the cocoa plantations and mines in the forest belt of Southern Ghana (Plange, 1979a; Killingray, 1982; Songsore, 2011). Following the closure of the mines in Southern Africa as a result of the Boer War, for example, the mining industry in the then Gold Coast witnessed a substantial increase in production and the number of workers (Lentz and Erlmann, 1989). Lentz and Erlmann contend that, much of the labour, 'particularly underground labour, was drawn from migrants from the French Territories to the north of Ghana and the Northern Territories that had been 'pacified' and thus opened up as a labour reservoir since 1906' (1989, p. 74). The issue of north-south youth migration is particularly important to Ghana because of the long tradition of population mobility and high rates of rural-urban migration and in recent times child migration that has characterised migration patterns in the country (Hashim, 2005; Adaawen, 2009).

In the face of poverty, lag in development and declining agricultural productivity, many families in Northern Ghana see migration as an investment to recoup some income in the form of remittances (Van der Geest, 2011; Kwankye, 2012). The movement of youth, particularly children below 18 years of age, from rural Northern Ghana to the South (mostly Kumasi and Accra) in recent times has received attention (Kwankye and Tagoe, 2009). This is in view of concerns being raised about high rates of unemployment and marginalisation among the youth and the implications for the socio-economic wellbeing of families and society at large (Gough *et al.*, 2013). With increasing levels of educational attainment, many of the youth have abandoned agriculture and flocked to urban centres in search of lucrative 'white collar' jobs that are often difficult to get (White, 2012; Darkwah, 2013). Also, the remittances that migrants send home form an essential component of migration and a source of income to many households in Northern Ghana, especially, during periods of economic shocks (Pickbourn, 2011; Kwankye, 2012).

Generally, poverty levels over time seem to have declined nationally. However, the income disparity between the poor and the rich is still vast in Ghana. The three northern regions (Upper East, Upper West and Northern Regions) continue to experience high poverty rates (GSS, 2007; 2008; Obeng-Odoom, 2012). Scholarship has however, highlighted the significance of remittances in the socio-economic wellbeing of households in Northern Ghana (Mazzucato *et al.*, 2008; Abdul-Korah, 2011; Pickbourn, 2011; Van der Geest, 2011; Kwankye, 2012).

While these studies and several others have emphasised importance of outmigration and remittances in Northern Ghana, research into the dynamics: income levels of migrants, their mode of savings, how often they send money and the mode of sending the money home remains patchy. Furthermore, due to the scanty or unavailable official data for estimating remittances from rural-urban migrants, sufficient studies of the amount and flow of remittances and utilization is lacking. Against this background, this paper seeks to delve into flows of remittances between young migrants from the north of Ghana in the study areas (Kumasi and Accra) and their places of origin, as well as the general wellbeing of their relations back home.

An exploration of these flows will highlight the dynamics involved in internal migrant remittance in Ghana while cataloguing the role of these remittances in forestalling food insecurity and improving household welfare in Northern Ghana. In an attempt to do this, the rest of the paper is divided broadly into six sections. The first section gives a background of the study areas, data and the research methodology used. The second part of the paper attempts a conceptualisation of 'migrant remittances'. In the third section, the paper examines in brief the socio-demographic characteristics of the migrants. The income levels of the migrants and their mode of making savings, amount of money sent at a time, and how often they send money home are explored in the fourth section. The paper in the fifth section highlights the ways to which monies sent have been put to use and how this affects the socio-economic wellbeing of migrant families at their places of origin. The final part entails a discussion and conclusion of the paper.

## 2. Methodology and Background of Study Areas

The paper is based extensively on data obtained from a survey of independent child migrants in Accra and Kumasi. The survey was carried out by the Regional Institute for Population Studies (RIPS) and Institute for Statistical, Social and Economic Research (ISSER) (University of Ghana) under the auspices of the Development Research Centre (DRC-University of Sussex), with funding from the Department for International Development (DFID), on migration, globalisation and poverty in 2005. Information for this paper is therefore drawn largely from the leading author's Master thesis (Adaawen, 2009) which was based exclusively on the survey data collected by RIPS/ISSER (2005), and some aspects of the second author's Master thesis (Owusu, 2011).

Accra and Kumasi are the two biggest cities in Ghana. Accra is the administrative capital and financial hub to most of the banks and companies in Ghana (Obeng-Odoom, 2011). Kumasi, on the other hand, is the second largest city and serves as a transit point for all commercial activities from Northern Ghana to the coast. As a result, these cities are mostly the points of destination for many migrants especially those moving from Northern Ghana and as such accounts for the reason why the study was situated in these areas. Information was gathered from migrants from the three northern regions in Accra and Kumasi between the ages of 10-24.

Although the Ministry of Youth and Sports (2010, p. 5) defines 'youth' in Ghana as persons between the ages of 15-35 years in the National Youth Policy, this paper takes into consideration persons within the ages of 10-24 years as youth for the purposes of analyses. This is in view of the focus of the main survey, which was on independent child migrants from Northern Ghana.

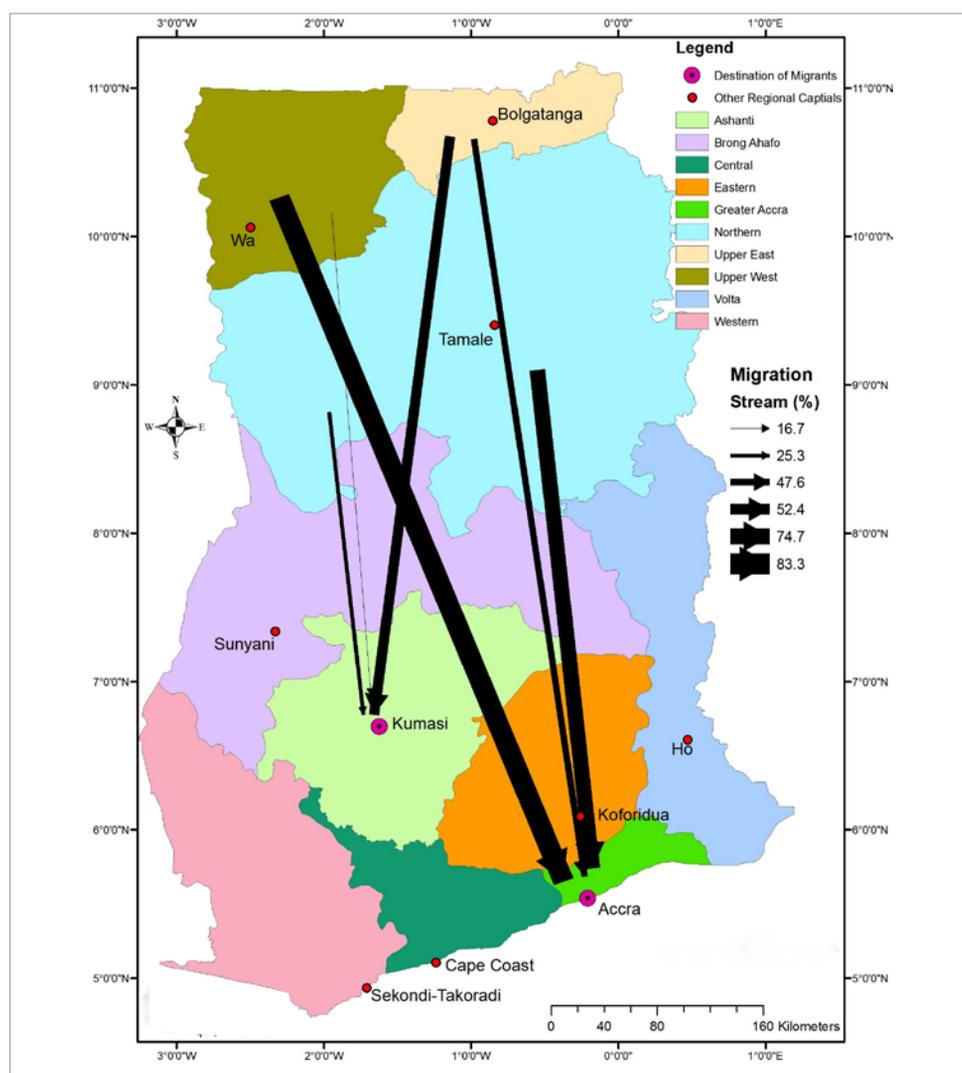
Although a child in Ghana is conceived legally to include persons less than 18 years<sup>10</sup>, the target was extended beyond 17 years in order to capture persons who, though at the time of the survey, were not children, but might have migrated to their current destination areas at ages less than 18 years and hence the age range of 10-24 years. For the data collection, migrants were mostly interviewed from lorry stations and markets in both Accra and Kumasi. The migrants who also operate in groups as Kayayei<sup>11</sup> have leaders normally organised around ethnic lines and market associations (Adaawen and Jørgensen, 2012). These leaders were contacted and used as key informants at the various locations where the migrants operate. To ensure some level of representativeness, the key informants were made to lead the team of enumerators to child migrants from any of the three northern regions after which a snowball approach was adopted to locate other child migrants in the specific locations that were identified for the survey.

In all 641 male and female respondents between the ages of 10-24 years were interviewed in the two cities. The survey captured 437 of the respondents from Accra (68.2 per cent) and 204 from Kumasi (31.8 per cent). Additionally, informal group discussions were also conducted with a section of migrants from Northern Ghana (mostly Balsa) at the Nima Market in Accra between February and March 2013 to get further insights into the migration phenomenon.

The data collected were analysed with the Statistical Package for Social Sciences (SPSS) while the informal discussions involved the scribbling down of important notes in a field notebook. Descriptive statistics such as frequency tables and pie charts, generated from SPSS analysis, have been used to present key findings. Also, bivariate and multivariate analyses are employed to examine the variation of remittances on the basis of some selected background variables of the migrants considered to be of relevance to this paper. Fig. 1 is a flow map of the study areas based on the data gathered showing the north-south migration of the youth in the country.

The map shows that the migration stream from Northern Ghana to the South is pronounced. It is shown that about 83 per cent of the people who indicated the Upper West Region as their place of origin during the survey were located in Accra. Also, 48 per cent of the migrants from the Upper East Region and 74.7 per cent from the Northern Region were resident in Accra while about 17 per cent, 25 per cent and 52 per cent interviewed in Kumasi indicated that they migrated from the Upper West, Northern and Upper East Regions respectively.

**Figure 1: Flow Map of Ghana showing North-South Migration of the Youth**



Source: Composed with data from ISSER/RIPS North-South Migration Survey (2005)

<sup>10</sup> Children's Act, 1998 (Act 560, Section 1)

<sup>11</sup> Kayayei is a word in Ga language which refers to mostly female head porters who are very common in almost all the big towns and cities in Ghana.

The study was limited in important aspects. For instance, our survey did not involve migrants on cocoa farms<sup>12</sup>. So it provides no insights on other economic activities in which migrants are engaged in the southern part of the country. Similarly, generalising for migrants in the two different cities can be problematic since socio-economic conditions pertaining in the two cities are different<sup>13</sup>. This notwithstanding, the rigorous analyses undertaken will give a fair assessment and appreciation of the issues that this paper seeks to discuss.

The issue of migrant remittances have become an important subject of discussion in the wake of renewed debate on the migration-development nexus and the contribution to economic growth in developing countries. In the heat of these debates, however, 'migrant remittances' have been conceptualised differently depending on what is involved, and the direction of flow of the remittances. It is therefore important to examine what encompasses 'migrant remittances'.

### 3. Migrant Remittances

Remittances from migrants have been seen to be crucial to the growth prospects of developing nations with potentially positive impacts (Ratha, 2007). According to Addison (2004, p. 5), remittances are generally defined as 'that portion of migrants' earnings sent from the migration destination to the place of origin'. Although 'remittances' can also be in kind, it is often limited to monetary and other cash transfers from migrant workers to their families and communities back home. Also the reverse flow of resources can also occur from relations in source areas to migrants in destination areas to support them particularly in times of distress in their early days of settlement.

Primavera (2005), distinguishes between three types of remittances: financial, food or goods and social remittances. According to her, financial remittances refer to the money earned by migrants in the region of destination, which they bring or send to the family or friends in the place of origin. This type of remittance she explains, could be directly spent on food and can also be saved or invested in real property. For remittances in the form of food or goods, it could come in the form of foodstuffs especially for consumption or such items that can be sold or used by relations at the place of origin. Social remittances have however, been described by Levitt (1998), as the ideas, behaviours, identities and social capital that flow from receiving to sending country communities and vice versa. Although north-south migrants in Ghana send cash and non-cash remittances, the paper focuses on only cash or monetary remittances.

Generally, the motives underlying remittance are several. While the resolve on the part of migrants to send remittances may be influenced by their personal motives, it can to some extent be related to the responsibility or commitment they may have towards relations back home. It can also be dependent on the conditions prevailing either at the migrant's place of destination or origin. It will thus be insightful to delve into the varying motives why migrants may send remittances.

#### 3.1 Motives underlying remittances

Several studies have sought to explain the motives behind migrants' decisions to send resources (be it cash or goods) to their relations back home. These have been categorised into four. They include the altruistic motive, self-interest motive, and implicit family contract, which entail loan repayment, and co-insurance. The altruistic motive considers remittance as emanating from the affection and responsibility towards the wellbeing of the family (Solimano, 2003, p. 6). This model contends that there is always some kind of satisfaction derived as a result of remittances sent which is borne out of the concern the migrant has for the welfare of his/her family.

For the self-interest motive as observed by Solimano, the sending of remittances to the place of origin is normally motivated by economic and financial self-interest. The crux of the argument underpinning this motive is that, at every point in time the successful migrant at the place of destination often makes savings. Migrants may on the one hand decide, depending on their commitments or demands from relations at home, whether to accumulate wealth by making savings at the place of destination. On the other hand, the migrant can also decide to remit or accumulate wealth by making investments at home. In instances where the migrant decides to make investments at home by purchasing property, land and engaging in other ventures, the family normally act as a trusted agent overseeing these investments in the absence of the migrant.

Implicit family contract or loan repayment and co-insurance motive for remitting is based on the reasoning that there is always some kind of implicit contract that ensues between families and those who choose to migrate. The contract normally has elements of investment and repayment. In the loan repayment aspect as observed by (Addison, 2004), the family invests in the education of the migrant and usually finances the costs of migrating. This is the loan (investment) element of this motive. The repayment part comes after the migrant settles at the place of destination and his income profile starts rising over time and is in a condition to start repaying the loan back to the family in the form of remittances.

The co-insurance aspect of the implicit family contract, on the other hand, sees remittances as an implicit family contract based on the notion that it is a source of risk diversification. Thus, in times of difficulty at home the migrant, according to this theory, can help his/her family. Also, the migrant having a family in the place of origin is a form of insurance as bad times can also occur at the place of destination. In this theory, as argued by Solimano (2003), migration becomes a co-insurance strategy with remittances playing the role of an insurance claim.

Normally, these implicit family contracts are enforced by considerations of family trust and altruism, a feature often absent in legally sanctioned contracts. Remittances thus take different forms and can come from either way from the migrant or place of destination. It is pertinent to note that the people who undertake the north-south migration in Ghana cut across the different age, sex and educational brackets. In order to appreciate the types of jobs and income levels these migrants will likely earn, a cursory look at their socio-demographic characteristics will suffice.

<sup>12</sup> Readers interested in this aspect of migration will find Gareth Austin's (2005) *Labour, Land and Capital in Ghana* useful.

<sup>13</sup> Also, readers interested in the socio-economic conditions pertaining in the cities of Accra and Kumasi can consult other studies on the two cities (e.g. Adarkwa, 2012)

#### 4. Socio-Demographic Characteristics of Migrants

##### 4.1 Age-sex distribution, educational level and marital status of migrants

As shown in Table 1, within the age groups, there is comparatively a higher concentration of migrants in the 15-19 year group for both Accra and Kumasi. In the two study areas, there are a significant number of males in the 20-24 year group. A little less than half of the male respondents were within the 20-24 year group in Accra compared to 51 per cent in Kumasi. Among the females in Accra, less than 1 per cent of them were aged below 10 years. On the other hand, all the females in Kumasi were 10 years or older.

The reason for the large number of migrants within the 15-19 years recorded in Accra can be attributed to their large representation and also due to the presence of more organised and vibrant migrant associations like BONABOTO<sup>14</sup>, Mamprusi Youth Association and Kori Youth Association among others in the city. These migrant associations often serve as safety nets for most of these young migrants in times of trouble or need thereby reducing the costs and risks that often come with migration (Hart, 1971).

**Table 1: Age and Sex Distribution of Migrants by Place of Residence**

Age	Destination							
	Accra				Kumasi			
	Male		Female		Male		Female	
	Number	%	Number	%	Number	%	Number	%
< 10	0	0.0	2	0.7	0	0.0	0	0.0
10-14	9	6.1	72	24.9	15	14.2	26	26.5
15-19	73	49.3	158	54.7	37	34.9	43	43.9
20-24	66	44.6	57	19.7	54	50.9	29	29.6
Total	148	100.0	289	100.0	106	100.0	98	100.0

Source: ISSER/RIPS North-South Migration Survey (2005)

With regard to the sex distribution of the migrants interviewed, the data showed that out of the total 641 migrants interviewed, females were in the majority in Accra. In comparison with Kumasi, although males formed the majority with 106 responses and 98 females, it can be seen that the difference between the two sexes is small. For the two study areas, the total females far exceeded the males in number. The female majority can be explained by the increasing female participation in outmigration to southern Ghana in recent times (Meier, 2003; Abdul-Korah, 2011). Another reason could also be due to the concentration of females in *kayayei* (Awumbila and Ardayfio-Schandorf, 2008), which is often stereotypically seen as an occupation for females mostly from Northern Ghana. The large female migrant representation in Accra facilitates a much stronger social network among them. This network serves as a safety net for those already there and indeed for new arrivals, who normally resort to these networks in times of need and thus further attracting them to migrate to Accra (Mohammed and Apusigah, 2005).

For the educational levels, as many as 48.7 per cent of the migrants in Accra had no education compared to 50 per cent in Kumasi. Also, about 34 per cent said they had primary education in Accra and 31 per cent of the migrants in Kumasi reporting that they had primary education. Less than 5 per cent of the respondents had education up to the tertiary level for both study areas. This trend resonates with similar findings by Frempong-Ainguah *et al.* (2009), that majority of the youth who migrated down-south from the rural areas of Northern Ghana had little or no education.

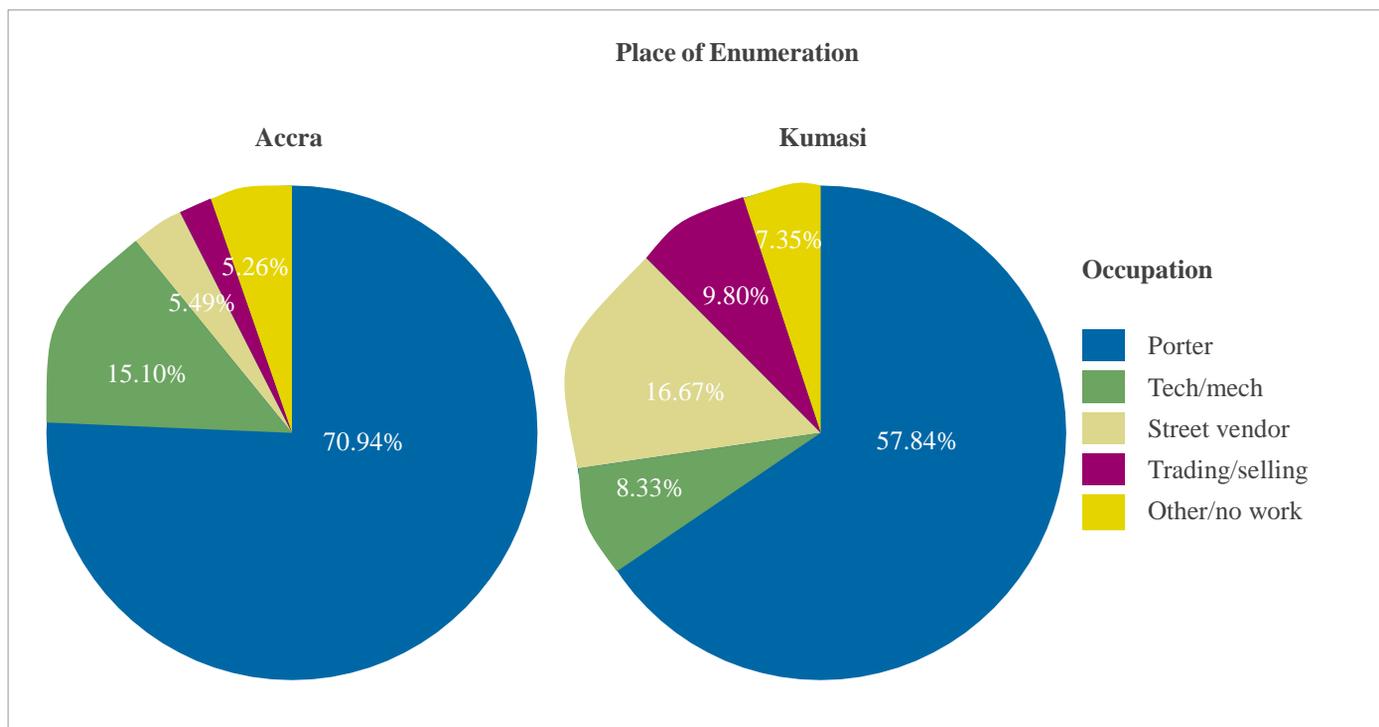
Indeed, the GSS (2008) notes that school attendance rates are high in all localities across the country except in the rural savannah of Northern Ghana. The poor educational infrastructure, lack of schools and teachers, high dropout rates and poverty in the northern parts of Ghana explains the relatively lower levels of education observed among the migrants. This partly explains their concentration in the low income earning jobs in the cities as shown in the next section. The study revealed that 84 per cent of the migrants interviewed in both study areas were single while about 14 per cent of them said they were married.

##### 4.2 Occupations of migrants

The occupational distribution of the migrants interviewed in both Accra and Kumasi is presented in Fig. 2. Majority (70.94 per cent) of the migrants interviewed in Accra reported that they were porters (*kayayei*) as compared to 58 per cent in Kumasi. In Accra, there were quite a number of technicians/mechanics of about 15 per cent while a low of about 8 per cent was recorded in Kumasi. Similarly, about 17 per cent of the respondents in Kumasi and 7 per cent in Accra said they were street vendors. There were also cases recorded of migrants being engaged in other menial jobs like labourers, bartenders and artisans, and in trading/selling in both study areas.

<sup>14</sup> BONABOTO refers to the association of citizens of Bolgatanga, Nabdam, Bongo and Tongu of the Upper East Region

**Figure 2: Pie charts showing occupational percentage distribution of migrants by place of destination**



Source: ISSER/RIPS North-South Migration Survey (2005)

Many of the migrants who moved down-south from Northern Ghana reported as single and mostly within the ages of 10-24 years of age. These persons are normally termed ‘hustlers’ who travel down-south to seek greener pastures and to support families back home. With the motive to earn quick money and to cope with the high cost of living in the city and debt accumulated over time, migrants often engage in whatever jobs that comes their way to make ends meet (Hart, 1973). Consequently, a typical migrant normally will ‘hustle’ from one job to the other where in most cases the jobs involve exerting much physical energy in order to earn as much as possible in a day.

Hart in making a similar observation of migrants from Northern Ghana, for example, explained that ‘the Frafras exhibited an even narrower and more poorly paid range of occupations within the organised labour force, being located in mainly domestic, labouring, and similar jobs which lacked high skill requirements’ (1973, p.62). Majority of the migrants are often engaged in the informal, low-income earning jobs; combining jobs like selling on the street or working as a cart pusher at a point in time of the day, and as a night-watchman (security) or bartender in the evening (Adaawen and Jørgensen, 2012). This is because many of the migrants have little or no education. Only a few of the migrants that were interviewed had education up to secondary or higher level. This has put majority of them in the lower income bracket in both study areas, which has implications for remittances.

**5. Income levels of migrants**

The incomes of migrants were categorised into five levels, (< GH¢2.00, GH¢2.00-GH¢3.50, GH¢4.00-¢6.50, GH¢7.00-GH¢10.00 and GH¢11.00-GH¢30.00), to give an idea of their earnings. Although the minimum daily wage <sup>15</sup> in Ghana as of 2009 was GH¢ 2.65p (US\$ 3.71 <sup>16</sup>), migrants could make less than that due to their relatively low-income earning jobs and the competition amongst them for jobs considering their numbers. As shown in Table 2, 17 per cent of the respondents in Accra were earning less than GH¢2.00 a day. Also, while three in five of the migrants in Accra said they made between GH¢2.00-GH¢3.50 a day, only 1 per cent of them reported as earning between GH¢11.00 and GH¢30.00 a day.

<sup>15</sup> The daily minimum wage in Ghana as announced by the National Tripartite Committee (NTC) for 2013 is GH¢5.24 (US\$ 2.53).

<sup>16</sup> Exchange Rate as of 2009 is US\$ 1.00= GH¢ 1.25

**Table 2: Percentage distributions of income levels of migrants by place of destination**

Income Level (GH¢)	Destination		Total
	Accra (%)	Kumasi (%)	
<2.00	16.7	10.8	14.8
2.00-3.50	60.6	47.1	56.3
4.00-6.50	17.8	25.5	20.3
7.00 -10.00	1.6	6.4	3.1
11.00-30.00	1.1	4.4	2.2
No response	2.1	5.9	3.3
Total (%)	100.0	100.0	
Total Number			641

Source: ISSER/RIPS North-South Migration Survey (2005)

\*US\$ 1.00= GH¢2.06 (Exchange Rate: 2013)

For Kumasi, one in ten persons reported that they earned less than GH¢2.00. Similarly, it was observed that close to half of them earned incomes between GH¢2.00 and GH¢3.50 with just 4 per cent reporting a daily earning of between GH¢11.00 and GH¢30.00. It is noted that many of the migrants in Kumasi were earning significantly higher incomes in comparison with those in Accra and as such may affect the amount of money that would be sent as remittances. A similar observation by Kwankye (2012, p.544) in his study of migrants in Kumasi, notes that ‘persons who were living in Kumasi were 1.9 times likely to earn an average daily income of GH¢ 2.00 or higher compared to their counterparts in Accra’.

Kumasi is both a commercial and nodal city with roads from different parts of the country passing through it and linking with other parts of the country. This makes the city a business centre and as such a ‘haven’ for *kayayeis*, street vendors and persons engaged in other informal economic activities. This situation makes job earnings for these migrants, especially *kayayeis*, considerably higher as compared to Accra, which is an administrative city and has a larger concentration of migrants. With a higher concentration of migrants in Accra, there will most likely be competition for the limited job opportunities available and hence high unemployment rates. The unemployment rate of Accra in 2008 was 8.9 per cent and significantly higher than the national average of 3.6 per cent (GSS, 2008). This situation gives credence as to why migrants in Kumasi were earning significantly higher incomes than those in Accra.

### 5.1 Mode of savings

In relation to levels of income of migrants, an attempt was made to find out how they save their money. It was revealed that less than 10 per cent of the respondents saved with the bank in either Accra or Kumasi (Table 3). A little more than half of the respondents in Accra (59.5 per cent) and Kumasi (58.8 per cent) said they saved their money with the *Susu*<sup>17</sup> collector.

**Table 3: Percentage distribution of migrants’ mode of savings by destination**

Mode of Savings	Destination		
	Accra	Kumasi	Total
Bank	0.9	4.9	2.1
“Susu”	59.5	58.8	59.3
Keep with someone	5.7	15.2	8.7
Keep with me	7.6	15.2	10.0
Not Stated	26.3	5.9	19.8
Total (%)	100.0	100.0	100.0
Total Number			641

Source: ISSER/RIPS North-South Migration Survey (2005)

<sup>17</sup> *Susu (esusu)* collector refers to a person who normally goes round, collects and saves monies from people normally traders and other people in low income earning jobs. Monies saved can be withdrawn at any time as the *Susu* collector is always readily available (Aryeetey and Udry, 1995, p. 22).

From the analysis, it can be seen that in comparative terms, many migrants prefer saving their money with the *Susu* collector to the bank in both study areas. This pattern can be attributed to many of the migrants being engaged in less income earning jobs and as such earn small incomes in a day. There is therefore the tendency for these migrants to feel reluctant to send these small amounts to the bank to save. Many of the migrants interviewed stressed that they preferred saving with the *Susu* collector because he was almost always around and takes amounts normally determined by the migrants themselves.

Although, many banks in Ghana have in recent times developed flexible saving packages for people in the various income brackets, many of them do not have branches that are readily and easily accessible to the migrants. Besides, majority of the migrants who are uneducated are not used to saving in banks unlike the *Susu*, which has been a popular mode of saving money in most parts of West Africa. *Susu* also serves as a source of short-term advances and interest free loans without collateral to most migrants. By saving with the bank also, a migrant will have to move to the banking hall anytime he/she needs to withdraw money.

The banking halls in most cases are characterised by long queues. This often makes it discouraging to wait for long periods of time to either save or withdraw a small amount when the time could be used for ‘hustling’ to make more money. The use of bank cards to take money from automated banking machines is not only unpopular amongst the migrants, but that most of these machines are always faulty and breakdown frequently.

In spite of reported incidences of *Susu* collectors absconding or ‘disappearing’ with monies of clients, it was for their convenience to save with the *Susu* collector; who in most cases is a known person in the community, and always readily available and accessible to the migrants in case of any need for withdrawal of monies. Several factors, however, come into play to influence the likelihood that migrants will remit money home. An analysis of some of these factors will give an idea of how they influence remittances (Aryeetey and Udry, 1995).

## 5.2 North-South Migration and Remittances

### 5.2.1 Analysis of the relationship between background variables and remittances

Considering that the three northern regions of Ghana experience relatively the same socio-economic conditions, an attempt was made to find out the relationship between the migrants’ region of origin and remittances. From Table 4, it is seen that a little more than half of the migrants from the Northern Region reported as remitting money while about 42 per cent did not. Also, about 68 per cent of the migrants from the Upper East Region indicated that they send money home compared to 44.0 per cent recorded for the Upper West Region.

The higher proportion of migrants from the Upper East Region sending remittances can be attributed to the region’s comparatively having a higher male migrant representation than the two other northern regions as noted in further analyses of the data (not shown in Table 4 because it is not within the scope of this paper) <sup>18</sup>.

The man in the patrilineal family setup in northern Ghana is seen as the head of the household and hence the breadwinner of the family (Kroger and Saibu, 2010). The patrilineal system of descent in the area has shaped gendered roles and hence the social expectations that comes with being a male migrant (Meier, 2003; Cassiman, 2008; 2010). Mohammed and Apusigah (2005, p.50) are of the opinion that, for some parents in the Bongo District of the Upper East Region, ‘...young people who travel and send remittances and/or belongings home are hardworking and supportive. Those who do not travel are seen as lazy and dependent people who do not want to help with family responsibilities’. Thus, males in their bid to fulfil their socially expected responsibilities and indeed show their masculinity, normally take up the responsibility of fending for their families. The large male migrant representation coupled with the social expectation and values prevailing in the sending communities account for the significant majority of people from the Upper East Region remitting.

In addition, the significant concentration of females from the Northern Region working as *Kayayei*, an economic activity that does not attract high income earnings (Awumbila and Schandorf, 2008; Kwankye, 2012), in comparison to other regions in Accra explains the higher remittance of people from the Upper East Region. Further, the Upper East Region is a principal source of outmigration to Southern Ghana with a migration rate of 22.2 per cent (GSS, 2005), and probably has a larger migrant representation in the areas enumerated than the two other northern regions.

**Table 4: Percentage Distributions of Migrants by Remittances and Place of Origin**

Region of Origin	Remittance		Total	
	Yes	No	Percentage	Number
Northern	58.0	42.0	100.00	352
Upper East	67.7	32.3	100.00	198
Upper West	44.0	56.0	100.00	75
Total	59.4	40.6	100.00	625

Chi-Square=13.300 (p<0.001)

Source: ISSER/RIPS North-South Migration Survey (2005)

<sup>18</sup> The age-sex distribution of migrants by region of origin in the study areas (Accra and Kumasi) has been extensively analysed by Kwankye and Tagoe (2009, p.140).

From Table 4, the chi-square value of 13.300 implies that the relationship between the region of origin of the migrant and remittances is statistically significant at the 99 per cent confidence level. That is, the region of origin of the migrant has some relationship with whether a migrant would remit or not. But as discussed earlier, the dominance of migrants and particularly males from the Upper East Region, explains the observed trend of people from the region remitting more.

A binary logistic regression analyses further carried out to examine the relationship between the background variables and the likelihood that a migrant will send money home is shown in Table 5.

**Table 5: Logistic Regression Analysis of Background Variables of Migrants in relation to the likelihood of Remitting Money**

Background Variables	B	S.E.	Sig.	Exp(B)
<b>Age Group</b>				
< 15 (RC)	0.000	-	-	1.000
15-19	0.217	0.262	0.407	1.243
20-24	0.346	0.314	0.270	1.414
<b>Sex</b>				
Male (RC)	0.000	-	-	1.000
Female	-0.86	0.304	0.777	0.917
<b>Region of Origin</b>				
Northern (RC)	0.000	-	-	1.000
Upper East	0.427	0.303	0.159	1.532
Upper West	-0.393	0.333	0.239	0.675
<b>Educational Level</b>				
No Education (RC)	0.000	-	-	1.000
Religious/Other	0.865	0.696	0.214	2.375
Primary	0.089	0.226	0.694	1.093
Middle/JSS	-0.022	0.340	0.949	0.978
Sec/SSS/Higher	-0.015	0.638	0.981	0.985
<b>Occupation</b>				
Porter (RC)	0.000	-	-	1.000
Technician/Mechanic	0.637	0.922	0.489	1.892
Street Vendor	0.211	0.951	0.824	1.235
Trading/Selling	0.044	0.953	0.963	1.045
Other/No work	0.875	1.012	0.387	2.400
<b>Mode of Savings</b>				
Bank (RC)	0.000	-	-	1.000
Susu	0.0.226	0.786	0.774	1.253
Keep with Someone	-0.559	0.823	0.497	0.572
Keep with me	-0.169	0.815	0.084	0.845
Not Stated	-2.436	0.833	0.003	0.087
<b>Place of Destination</b>				
Accra (RC)	0.000	-	-	1.000
Kumasi	0.189	0.245	0.440	1.208

**Table 5 continued**

Background Variables	B	S.E.	Sig.	Exp(B)
Income Levels (GH¢)				
<2.00 (RC)	0.000	-	-	1.000
2.00- 3.50	0.853	0.299	0.004	2.347
4.00- 6.50	1.059	0.358	0.003	2.884
7.00- 10.00	1.453	0.752	0.054	4.275
11.00- 30.00	2.208	1.106	0.046	9.098
Duration of Stay				
< I year(RC)	0.000	-	-	1.000
1 year & above	0.646	0.213	0.002	1.908
Constant	-1.296	1.323	0.327	0.274

Sig. = 0.000, Nagelkerk R Square=0.371, Chi-square=200.146, \*RC=Reference Category  
 Source: ISSER/RIPS North-South Migration Survey (2005)

From the logistic regression analysis, besides the income levels and duration of stay of the migrants which have some significant relationship with remittance, the other background variables have no significant relationship with whether a migrant would remit or not. It is shown in the analysis that there is a positive relationship between income level and the likelihood of sending money home. When an income of less than GH¢2.00 is used as the reference category (RC), it is found that migrants who earned between GH¢2.00 and GH¢3.50 were about 2.3 times as likely to remit as those in the reference category. It was also observed that those who were in the GH¢4.00-GH¢6.50 income level were about 2.9 times as those in the <GH¢2.00 category to remit.

While migrants in the GH¢7.00-GH¢10.00 category were about 4.3 times as likely as those in the reference category to remit, those who were in the GH¢11.00-GH¢30.00 were about 9.1 times as likely to remit as those in the reference category. The significance level for the incomes of migrants at  $p < 0.05$  implies that the income level of the migrant determines whether or not a migrant would remit. That is, the higher a migrant's income, the more likely he/she will remit. Thus, the amount of money a migrant makes per day is crucial in the decision or the predisposition to send money.

The decision to send money is however dependent on the kind of motivation that a migrant may have. A migrant influenced by 'economic and financial self-interest motives' may want to accumulate wealth at the place of destination. Under these circumstances, a migrant may tend to save and as such may not necessarily remit in spite of the significant amount of money he/she may be earning. On the hand if the migrant decides to accumulate wealth at the place of origin or bounded by some element of 'co-insurance' to the family in Northern Ghana, he/she may have the drive to accumulate enough or possibly have some surplus after expenditure and hence likely to remit.

With regard to the duration of stay of the migrants at the place of destination, it was noted that migrants who stayed one year and more were more likely to remit in comparison with those who stayed less than a year. Migrants who stayed one year or more were about two times likely to remit than those who stayed less than a year. This is against the backdrop that those who stayed at least a year would have settled down and more likely to be gainfully employed. Hence, they probably would have saved enough money to remit than those who stayed less than a year. In relation to this however, the 'altruistic motive' for remittance predicts that remittances often tend to decrease with time as the migrant stays at the destination. The reason being, that the family attachment, which is the motivating factor for remitting could wane over time (Solimano, 2003, p. 6). The migrant may overtime also decide to stay permanently at the destination area and thereby bringing along the family. In instances like these, remittance will most likely be minimal. This notwithstanding, the significance value of 0.005 at the 95 per cent confidence level indicates that there is a strong relationship between the duration of stay of the migrants and remittance.

All the other variables did not show any statistical significance in the analysis and therefore had no clear effect on remittances. Whereas Table 4 showed that there was some relationship between remittances and region of origin, the logistic regression analysis proved otherwise. This could be explained by the fact that the three northern regions, located in the same ecological zone, experience similar socio-cultural and economic conditions. As such, similar conditions prevailing in the regions also act to influence outmigration. Against this backdrop, it is envisaged that these similar circumstances or conditions will serve as background factors that will influence migrants from these regions to send money home and as such not exhibiting much variation.

Also taking into account that most of the migrants reported as having lower levels or no education at all, there is no significant variation in terms of educational attainment among them. Hence majority of them are found in similar jobs and income bracket. In view of this, educational attainment will not be a determining factor as to the likelihood that a migrant will remit. Other factors that also influence the likelihood of sending money home are: the cost of living at the places of destination, rate of earning income, lifestyles of migrants at the places of destination and personal factors like commitment and responsibility of migrants towards the welfare of relations at home.

If the income levels and duration of stay of a migrant determines the likelihood of remitting, how much money is sent at a time? The following section examines the amount of money sent at a time based on the research. A multiple linear regression was carried out to see the relationship between the background variables and the amount sent at a time.

### 5.2.2 Analysis of amount of money sent at a time in relation to background variables

The results of the multiple linear regression analysis presented in Table 6 show that the Beta values observed under the unstandardized coefficients at 0.05 per cent confidence level have only the income levels of the migrants showing statistical significance with regard to the amount of money sent at a time. Migrants who were earning higher levels of income were remitting more than those who were earning less.

It is shown that migrants who earn between GH¢2.00 and GH¢3.50 are remitting GH¢1.30 more than their counterparts in the reference category who earn less than GH¢2.00 in a day. Indeed, migrants in the higher income bracket of GH¢11.00-GH¢30.00 were found to be remitting GH¢27.65 more than those in the reference category of less than GH¢2.00. For those who did not respond to the question on their income levels, the analysis showed that they remitted GH¢4.37 less than the migrants who earned less than GH¢2.00 in the reference category.

**Table 6: Multiple Linear Regression Analysis of Background Variables of Migrants and Amount of Money Sent at a time**

Background Variables	Unstandardized Coefficients		Standardized Coefficients	t	Significance
	B	Std. Error	Beta		
Region of Origin					
Northern (RC)	0.000	-	-	-	-
Upper East	-7.45	4.87	-0.128	-1.530	0.128
Upper West	-5.80	6.56	-0.057	-0.884	0.377
Sex					
Male(RC)	0.000	-	-	-	-
Female	3.77	4.58	0.064	0.822	0.412
Age					
<15(RC)	0.000	-	-	-	-
15-19	4.21	5.50	0.072	0.766	0.445
20-24	1.32	5.90	0.023	0.224	0.823
Method of Savings					
Bank (RC)	0.000	-	-	-	-
“Susu”	-3.80	6.52	-0.058	-0.583	0.561
Keep with someone	-1.01	9.21	-0.009	-0.110	0.913
Keep with me	-4.99	8.25	-0.054	-0.605	0.546
Place of Destination					
Accra (RC)	0.000	-	-	-	-
Kumasi	5.76		4.06	1.422	0.156
Length of Stay					
< 1 year(RC)	0.000		-	-	-
1 year & above	-2.87		12.45	-0.230	0.818
Education					
No Education (RC)	0.000		-	-	-
Religious/Other	0.26		11.37	0.022	0.982
Primary	6.11		4.29	1.426	0.155
Middle/JSS	4.63		5.46	0.849	0.397
Sec/Higher	-14.17		9.60	-1.478	0.141

**Table 6 continued**

Background Variables	Unstandardized Coefficients		Standardized Coefficients	t	Significance
Tech/Mechanic	-3.63		5.81	-0.624	0.533
Street Vendor	-4.57		5.98	-0.765	0.445
Trader/Seller	-6.83		7.19	-0.949	0.344
Other	-9.28		7.12	-1.303	0.194
Income (GH)					
<2.00 (RC)	0.000		-	-	-
2.00-3.50	1.30		6.97	0.187	0.852
4.00-6.50	7.83		7.40	1.059	0.291
7.00-10.00	56.39		9.94	5.675	0.000
11.00-30.00	27.65		1.04	2.669	0.008
Not Stated	-4.37		1.53	-0.286	-0.775
Constant	19.64		17.04	1.152	0.250

\*R Squared=0.282; \*Adjusted R Squared=0.206 \*RC=Reference Category  
 Source: ISSER/RIPS North-South Migration Survey (2005)

The analysis show that migrants who were earning higher amounts of money were not only likely to remit as shown in binary logistic regression in Table 5, but indeed were remitting higher amounts than those in the smaller income categories as revealed in the multiple linear regression analysis (Table 6). The GH¢7.00-GH¢10.00 and GH¢11.00-GH¢30.00 income brackets were remitting amounts that vary significantly from the other income levels. But this is the case because, it is expected that migrants earning significantly higher incomes will save enough money to be able to send money than those earning less. The argument is that, migrants earning much money will most likely be able to meet their expected expenditure. As a result, they will therefore save enough money to be able to remit home.

The motivation to send money will be more for those earning higher incomes if they are bounded by ‘implicit family contracts’. For migrants who have taken loans that have timelines for repayment from the family or relatives to migrate, the motivation will be there to remit more to defray these debts. Similarly, migrants who have ‘economic and financial self-interests’ to accumulate wealth, may decide to buy property, land or invest in other economic ventures at home. Although the risks may be higher at home, the motivation normally is that, these investments may yield higher rates of return at home than in the destination area (Solimano, 2003, p.6). Hence, persons with these kinds of motivations will remit more. These motivations and returns that a migrant may accrue from his/her investments will also influence the frequency at which monies will be sent.

### 5.3 Frequency of sending money home

Most of the migrants stressed that they migrated to their current destinations in anticipation of better jobs in order to be able to earn some money to remit home for the sustenance of the family. In line with this objective, an attempt was made to find out the frequency of money sent by the migrants at a time. The responses of the migrants are summarised below.

**Table 7: Frequency of Money Sent by Migrants in Percentages**

Frequency of Money Sent at a Time	Percentage
< 3 Months	74.2
3-12 Months	12.9
Other	11.8
No Response	1.1
<b>Total</b>	<b>100</b>

Source: ISSER/RIPS North-South Migration Survey (2005)

It can be seen that almost four in five of the migrants remitted money at less than three months interval. Also, 13 per cent of respondents reported that they sent monies at times that ranged between three to twelve months. About 12 per cent of the migrants who reported as “other”, either remitted any time money was requested or was available. It was realised that majority of the migrants who remitted did so at times that fell within three months. As part of the informal discussions in Nima (a suburb of Accra), migrants stressed that the mobile money transfer services provided by almost all the mobile telephone networks and spread across the country had made it relatively easier and convenient to send money home regularly.

With the use of mobile phones widespread across rural areas in the country, the migrants explained that what they only have to do is to pay just a ‘token’ and then send the code generated from the transfer via text to relations back home. The relation upon receipt of the code can proceed to withdraw the money at any outlet of the mobile network in a few minutes. A migrant noted, for example, that:

Last month like this; when my junior brother wanted money to pay for his B.E.C.E. exams, I just did MTN money transfer and sent him the code and he came from Wiaga to the Sandema MTN office and picked up the money. Even though, sometimes you go to MTN and they delay you that they don’t have money, I think it is still good as you can still send money anytime, especially when there is an emergency or something pressing that you have to help at home (Male Migrant: Nima-Accra).

The emergence of mobile money transfer services across the country has facilitated and enhanced money transfers. The transfer is fast and secured. This corroborates similar findings by the GSS (2008, p.110) that ‘over 50 per cent of remittances are received directly from the senders while about 40 per cent of the transfers are received through someone. Less than 5 per cent is received through the banking system’. Apart from the revenue generated from the sale of agricultural produce, the monies sent as remittances serve as an important source of income to households in Northern Ghana. These monies are often channelled into different uses that are geared towards the welfare of the families back home.

## 6. Uses of Remittances Sent By Migrants to the Place of Origin

As part of the survey, migrants were asked to mention one key thing for which remittances have been used. As shown in Table 8, about 60 per cent of the respondents said that the monies they remitted were used to purchase food and for the upkeep or maintenance of the household. The use of cash remittances on food expenditure in Northern Ghana is attributed to the relatively declining crop yields (Webber, 1996; Dietz *et al.*, 2004), and general poverty in the area. These have been precipitated by declining soil fertility, floods, rainfall variability and civil strife among others which have raised concerns about food security in the area (Friesen, 2002; Armah *et al.*, 2010; Ziem, 2013).

Some of the migrants emphasised that remittances become important, especially, in the ‘lean season’ when the food stock for family consumption has diminished. Hence, monies sent are normally used to buy grains like millet or maize for consumption until the next harvesting season. The migrants mentioned that, for those who find themselves in the farming areas of the Ashanti and Brong Ahafo Regions, for example, they sometimes send foodstuffs including yam, cassava and maize to relations back home. In addition to the remittances being used to purchase grains, the monies sent also helps in catering for expenses related to the performance of funerals and National Health Insurance registration. All these in a way go to reduce starvation and improve household welfare. This finding provides empirical support to the ‘altruistic motive’ where remittances are driven by the concern that migrants have towards the socio-economic wellbeing of the family at the place of origin.

Also, less than 15 per cent of respondents reported that the remittances sent were used to care for their siblings and children, and for buying building materials. Only a small proportion of the money sent as remittances was used to buy things for marriage and personal belongings. At the same time, 11 per cent of them said the remittances were used for trading or investment purposes. Others also mentioned farming as an area of investment remittances went into. Some 3 per cent of the migrants, however, could not tell exactly what the monies sent were used for.

The issue of migrants not being able to tell what the monies sent home have been used for is corroborated by recent studies. Abdul-Korah (2011), for example, observed that male migrants in recent times are now hesitant to send monetary remittances back home for fear of monies being squandered or misused by fathers. Besides the fear of misuse of money, the inability to tell what remittances sent are used for could also be due to the cultural upbringing of people in most parts of Northern Ghana, like in many traditional African societies. The culture in most parts of Northern Ghana is such that elders and for that matter parents, who are considered as repositories of wisdom, are often respected and revered in the community (Der, 1980; Kroger and Saibu, 2010).

It is, therefore, likely that young people from Northern Ghana will have no control over decision-making regarding the use of monies they send. The situation can also be attributed to the migration decision-making of most young migrants, which is often at the instance of parents, and other family members (Frempong-Ainguah *et al.*, 2009; Kwankye, 2012), who decide how to use the remittances sent by their migrant children.

**Table 8: Uses of Remittances Sent By Migrants in Percentages**

Item / Activity Money has been used for	Percentage
Buy building materials	4.3
Can’t tell what the money is used for	2.7
For Farming	1.1
For food/feeding/for house upkeep	60.2
For trading/investment	10.5
My mother is saving it for me	1.6

**Table 8 continued**

Item / Activity Money has been used for	Percentage
To buy things for marriage	1.1
To take care of my young siblings/children	6.7
To purchase personal belongings	4.0
No Response	7.8
<b>Total</b>	<b>100</b>

Source: ISSER/RIPS North-South Migration Survey (2005)

From Table 8, much of the money sent was used for consumable goods and the general upkeep of the household. This finding is consistent with similar observations by the fifth round of the Ghana Living Standards Survey, which identified food as the major component of household expenditure in the country (GSS, 2008). Relatively, some small amount was also used for investment or business purposes. This is because the need for adequate food supply in the home is essential for the sustenance and wellbeing of family. Migrant remittances, therefore, play a significant role in ensuring food security for migrant relations in Northern Ghana.

## 7. Discussion and Conclusion

The study has highlighted the dynamics involved in internal migrant remittances and how this improves household welfare in terms of addressing food security problems in Northern Ghana. While the important role of migrant remittances from abroad in the economic growth of the country has been widely documented, this study has brought to light, the potential of internally generated migrant remittances at improving household welfare. The analyses from the study confirm that migration is a coping and livelihood diversification strategy to poverty and poor agricultural productivity in Northern Ghana.

By studying the dynamics and trajectories that characterise internally generated migrant remittances, we have seen that: the place of destination, duration of stay and the amount of money that one makes in a day influences the amount and frequency that a migrant may send at any point in time. While the kinds of jobs that these migrants are engaged in at their places of destination does not attract higher remuneration, the availability of flexible saving mechanisms like *Susu* and the proliferation of mobile money transfer services has greatly improved and facilitated internal migrant remittance in Ghana.

The unregulated nature of these modes of saving (particularly *Susu*), however, has more often led to the loss of money. Also, the relatively low or 'non-existent' interest rates that comes with saving with the *Susu* collector than banks stifles the ability of the migrants to accrue returns on their monies saved. Although, a *Susu* collector needs to register and get licensed by the Ghana Co-operative *Susu* Collectors Association<sup>19</sup> (GCSCA) to operate, many operate without licenses. This has resulted in some *Susu* collectors sometimes bolting with people's monies. The large number of *Susu* collectors makes it difficult to register and regulate their activities. In view of the small amounts that migrants make in a day, they are also reluctant to save with banks in order to regulate and monitor the earnings and remittances that these migrants send at a time.

However, the intensification of calls by GCSCA for all *Susu* collectors to get registered in order to operate will help sanitise their operations and hopefully ensure the security of migrant savings. The extension of financial services (loans and savings) by some loans and savings companies, like First National Loans and Savings, Opportunity International Loans and Savings, and Unique Trust Bank (UT Bank) has facilitated savings and the issuing of credit to some of these migrants who want to venture into other income making economic activities.

In the face of rainfall variability and environmental deterioration coupled with population growth over the years, agriculture, which is the main stay of majority of the people in Northern Ghana, has been severely affected. This situation has further exacerbated the appalling poverty and food security situation in the area and as such the persistent outmigration of the youth in droves down-south. Considering the potential that remittances play in the improvement of household welfare, pragmatic measures could be taken to manage the north-south movement of the youth while reaping the benefits that come with it.

The National Youth Policy of Ghana has identified the youth as a valuable resource to national development. In recognition of this, the policy has stressed the empowerment of the youth as a catalyst to achieving this goal. It recognises youth unemployment and underemployment as major developmental challenges. Against this background, the Savannah Accelerated Development Authority (SADA) and Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA), in spite of the challenges that confronts them, could alternatively make efforts at streamlining their programmes to increase youth employment in Northern Ghana as an attempt at tackling the mass exodus of the youth to the South.

The provision of resources, equipping them with the knowledge, skills, ethics and values as couched in the concept of empowerment in the national youth policy is crucial to the national development being envisaged. Hence, the revamping of the Pwalugu Tomatoes and Bolgatanga Meat Factories by the government could serve as way to whip up tomatoes and livestock production in the North. It is suggested that the Asongtaba Cottage Industry programme, which trains and equips youth under the GYEEDA programme should be spread across villages of Northern Ghana to facilitate youth skill training. Particularly their guinea fowl, basket weaving, IT training and dressmaking could empower the youth as income making ventures. The 'Youth in Agriculture' and 'Youth in Road Maintenance' modules of GYEEDA are other programmes that when greatly resourced and implemented pragmatically on the ground by government, could reduce youth unemployment in Northern Ghana.

In view of the limited scope of this study, however, it is recommended that the scope of future research should be broadened to cover other young migrants in other communities who are engaged in other forms of employment. This would to a larger extent give a better reflection of the experiences of young migrants who move from the north to the south of the country.

This suffices, in the sense that the experience of *Kayayei* does not give a good reflection of the experiences of young northern migrants engaged in other areas in the South. This will help in harnessing the potential of internally generated cash remittances, apart from remittances from abroad, at addressing food insecurity and poverty reduction in Northern Ghana.

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