
Domestic Remittances and Socio-economic Status of Receiving Households in Rural Communities in Imo State

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Abstract

Remittances play very important role in the economic and social wellbeing of recipients and the receiving households. The impact trickles down to the source communities. The importance of remittances on the general wellbeing of the recipients and the national economy is gaining wider recognition on the national and international levels. However, fewer attention has been devoted to studying the impact of domestic remittances on the receiving communities and the households. This study adopted the panel survey method to examine its impact on households in rural communities. The research was carried in communities spread across the three senatorial districts in Imo State. Questionnaires, FDG and interviews were the sources of the primary data obtained. The research discovered that local remittances play important role in the economic and social wellbeing of the receiving households. A descript approach was used in reporting the findings and further illustrations were in percentage tables.

Keywords: Domestic remittance, poverty, household, rural and wellbeing.

1.1 Introduction

Nigeria is among the high remittance-receiving countries in the world. Remittances are said to be contributing over \$2b to the country. Since Central Bank of Nigeria (CBN) started keeping records of remittances into the country, the figure has grown from 2.26 billion in 2002 to \$3.56 billion in 2006 (DFID, 2006). This figure does not capture the informal channels of remittances into the country. The World Bank put this at \$3 billion (2005). This remittance is only from outside of the country; that is remittances from foreign countries into Nigeria. There are local remittances that cover monies that are remitted by internal migrants to their home communities from towns and cities around the country. Migrations of people though is an age-long practice however, increasing poverty and sundry crises in the country are driving people to migrate in a bid to escape from them.

Poverty is one of the greatest challenges facing the country today. Today Nigeria is the country with the highest number of persons living in extreme poverty across the globe higher than countries like India with a population of over 1.6 billion people, Somalia, South Sudan and Afghanistan. Extreme poverty and widening inequality gap now characterize the country despite the fact that in the last decade the country has earned record revenue from the sales of crude oil. Nigeria is the biggest economy in Africa and was once among the fastest-growing economies in Africa and the world. This paradox of wealth and extreme poverty has remained a huge embarrassment. According to OXFAM report 2017; "Poverty in Nigeria is particularly outrageous because it has been growing in the context of an expanding economy where the benefits have been reaped by a minority of people..." The poverty situation in the country varies for region to region, state to state and from urban to rural areas.

World over, more poor people live in rural areas than in urban centres. In Nigeria over 73.2% of her rural population live in poverty as at 2009/10 (and this has not significantly changed).

Households within the rural areas receive remittances that help in mitigating the effects of poverty in the area. Several studies have been carried out on remittances across the globe and the Nigerian Government until recently (2002) has started to track foreign remittance into the country. Remittance has been one of the major sources of income for many households in the country for many years. Migration is one age long phenomenon that has remained constant. People are constantly seeking to improve their lives through different options. Several reasons account for the decision to migrate. According to Vargas Lundius et al (2008) on migration, “the reasons for migrating are complex and vary from area to area. Migration may be prompted by major economic, demographic and social disparities, as well as by conflicts, environmental degradation or natural disasters.” There is always a constant flow of people from rural to urban areas in search of a better life. In a country where there is no internal conflict and no natural disaster, economic reason accounts for internal migration especially in developing countries due to the disparity between the urban and rural areas.

Most often the migrants do leave some family members behind; wives and children, aged parents and other extended family relations. The strong attachment to source community prompts the migrants to make regular remittances to their relations back home. Some migrants remit money and other materials back home from time to time to support them. Apart from catering for their relations, migrants also try to invest in their source communities in different ways to aid development. It may be difficult to find any family within the rural communities in the South Eastern part of the country that does not have at least one member or relation that is living outside of the community. This is why internal remittance is a vital source of income to many families in their rural communities. It has been documented that migrants have been part of the development story of their source communities since the time of colonialism (See Achebe, “No Longer at Ease”). While the overall impact of migrants on their source communities have received attention over the years, little studies have been carried out on its impact on the receiving households.

This study focused on remittances from within the country (that is domestic remittance). According to Olowa et al (2013), there is apparent neglect of domestic remittances to the households that affect their poverty and inequality status. Most studies have paid attention to foreign remittances while little attention is paid to domestic ones.

This study interrogated the impact of domestic remittance on the socio-economic life of receiving households. To what extent does domestic remittance contribute to the social and economic wellbeing of the receiving households?

1.2 Statement of the Problem

The rural areas are worst off in almost every index of development. The level of poverty among rural dwellers is higher compared to urban dwellers (IFAD, 2007). The social conditions of the rural dwellers in terms of health care services, education, good drinking water, good diets, housing, roads, among other indices do not match that of the urban dwellers in Nigeria. Reduction of poverty and inequality are two essential aspects of development and should be critically addressed for sustainable development. (Olowa, et al, 2013). The rural dwellers are neglected in the provision of social amenities (Awoyemi and Adeoti, 2004). The income gap between rural dwellers and urban dwellers is wide and vary from household to household. Inequality is higher in rural areas than urban areas (Oyekale, et al, 2006). The high level of poverty in rural areas varies from household to household. Inequality and the income gap also vary. Some households are better off than others. This variation could be accounted for by different factors one of which is remittance. Some households may be enjoying a higher standard of living because of remittances from relations living in other parts of the country or in foreign countries. That remittances impact the living standard of receiving households have been widely acknowledged. The actual impact of remittances on families living in rural areas

has been more speculative rather than bordering on research findings. The incidences of remittances from urban areas to rural areas in Nigeria have not been well researched, though it has been suggested that remittances play vital roles in the socio-economic lives of households. According to Olowa et al (2017), "... notwithstanding that remittance has been implicated as a vital source of income with crucial income smoothening effect and contribution to improved standard of living, its effect in rural Nigeria is not known."

This study therefore sought to fill in this gap by focusing on the effect of domestic remittances on the socio-economic lives of the receiving households in the rural communities of Imo State.

1.3 Objective of the Study

The main objective of this study is to examine the impact of remittances on the socio-economic status of remittance-receiving households in rural communities in Imo state.

The specific objective is to ascertain the impact of remittances on receiving households' income and expenditure pattern, health, education, housing and social status

This research answered the following key policy questions: Are there differences in the socio-economic characteristics of household receiving domestic remittances and non-remittance receiving households? How do domestic remittances impact poverty status of rural dwellers?

Research Questions

Do domestic remittances affect the socio-economic wellbeing of receiving households?

To what extent does domestic remittance constitute income source of the receiving households?

Clarifications of Terms

Domestic remittance: Domestic remittance refers to money or items such as; foodstuff and other materials send by family members or relations who reside or work outside the source community within Nigeria to those in source communities or place of origin.

Receiving Households: This refers to the households in the rural areas of the country who are direct beneficiaries of remittances.

Source community: This refers to the place of origin, in this case rural communities that have been selected for the purpose of this research.

Migration: Migration is the movement of person or persons from their original place of residence to another area on a temporary or permanent basis, forced by natural, economic or social circumstances.

Poverty: Poverty for the purpose of this research is a situation where a person or household lacks the means of meeting their basic needs; such as food, healthcare, education, housing, clean water, sanitation, or adequate physical security.

Rural community: A rural area is defined as an area having a population of fewer than 20,000 persons according to the National Population Commission (NPC).

2.1 Literature Review

According to Encyclopedia Britannica (2018), Poverty is "the state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty is said to exist when people lack the means to satisfy their basic needs...Poverty has been associated, ...with poor health, low levels of education or skills, an inability or an unwillingness to work, high rates of disruptive or disorderly behaviour, and improvidence". Also according to the United Nations "Fundamentally, poverty is the inability of having choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile

environments, without access to clean water or sanitation.” The International Monetary Fund defined it as “... pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life.”

That Nigeria is today the world poverty capital is no longer news. The troubling aspect of this situation is the fact that this may not change any time soon. There are indicators that the incidence will continue to rise if the right policies are not pursued. According to World Poverty Clock Index (WPCI), among the top ten countries in Africa Nigeria poverty case is rising and will not meet the Sustainable Development Goal to eradicate extreme poverty by 2030 (2018 report.). The country is estimated to become the third most populous country in the world by 2050. Poverty is a universal problem. It is also a paradox that you find a good number of people living in poverty despite the wealth in their midst. In an economic sense, some countries can be so blessed with abundant resources yet a vast percentage of its citizens live in demeaning social and economic conditions. That seems the case with Nigeria. The country has witnessed massive inflow of revenue accruing from the sales of crude oil but this has not translated to a reduction in the poverty level of her citizens. The country a few years ago was among the fastest-growing economies in Africa, today she is rated as having the highest number of people living in extreme poverty.

Poverty case in the country also varies from region to region and from zone to zone. The northern part harbours more poor people than in the south. And among the six geo-political zones, the north-west has the highest number (71.4%) followed by the north-east (69.1%), north-central (60.7%) while the south-west has the lowest poverty rate at (49.8%), followed by south-south at (55.5%) and south-east at (59.5%). When we look at it state by state, Sokoto state has the highest poverty rate while Niger has the least. (National Bureau of Statistics, 2004, quoted in Oxfam report, 2017). The country's poor suffering is multi-dimensional. A situation where economic inequality matched with the low, unequal and inefficient provision of public services, meaning that multiple deprivations occur in the households with respect to education, health and living standards. Poverty is a daunting challenge in the development path of this country

Poverty in Rural Communities

Given that a larger percentage of the population of the country resides in a rural area, the rural inequality represents a large proportion of income inequality gap in the country. And given that there is a link between income inequality and poverty, this has remained a major concern to researchers and policymakers. The national poverty level in Nigeria rose from 21.8% in 1980 to 69% in 2010. The population in poverty equally rose from 18.3 million in 1980 to 112.5 million in 2010 (NBS). The poverty incidence between urban and rural areas showed a steady rise. As of 1980, urban poverty stood at 17.2%, while that of the rural poverty stood at 28.3%. It rose to 61.8% in 2010 in urban areas, and 73.2% in rural areas. This shows clearly that we have higher incidences of poverty in rural areas than in urban areas. It has been observed that “rural poverty was more widespread, deeper, and more severe than urban poverty throughout the period, 1980-2010”. (Anyanwu, 2013). About 61.8% of the urban population live below the national poverty line in 2009 and 2010, compared to 73.2% of the rural population (REF).

Migration, Remittances and Poverty Reduction

Migration is as old as man. Individual, people and even a whole community have been involved in migration. Several factors can account for migration. While some are natural such disasters

or change in environment say deforestation and desertification or the drying up of the only source of water. Others are human for example civil strife or war, the quest to escape harsh economic conditions in a place can also induce migration (economic migrants). Migration can be permanent or seasonal or just for a duration of time. It has remained a part of our social and economic existence either caused by push or pull factors. Internal migration has remained the highest form of migration. Wadood S.N. and Hossain A. (2016) from their study found out that remittances have a positive impact on per capita incomes and contribute to decline in poverty status. They also see remittances as a tool for poverty alleviation.

Over the years rural-urban migration has been and remained a topical issue in the field of development. People from rural areas who want to improve their lives move to urban centres in search of better economic and social life. Some left to seek employment while some take their handiwork to urban areas where they believe better chances exist. The neglect of the rural areas in term the provisions of some essential amenities encourages people to move.

One common fallout of migration is remittance. The migrants in most cases leave some loved ones behind. In developing countries migrants' remittances has remained a vital source of income for households and a vital source of income for recipients' countries' Gross National Product (GNP). On the recipients, World Bank observed that domestic remittances are more important as a source of income for poor households, while international remittances are more important for richer households (World Bank, 2000, quoted in Olowa Adebayo, 2012.). The debate about the impact of remittances on inequality and poverty have produced different results from different researches and regions, the assumption is that remittances remain a major source of support for receiving households in ameliorating the effects of poverty. Some studies have shown that remittances have both negative and positive impact on inequality and poverty. (See, Adams and Page, 2005, Taylor, 1999; Acosta et al., 2008, Özden and Schiff, 2006; Rapoport and Docquier, 2006, Syed and Hossain, 2016, Hye, 2017), but the majority believe that remittance-receiving households are better off than non-remittance receiving ones. Families that receive remittances as an extra source of income may likely fair better economically than some that do not receive. Hye (2017) found out that the socio-economic lives of the remittance-recipient households improve over the years. In a study carried out by Nepal Nashtra Bank in 2012, it found that "remittance-recipient households achieved better in various socioeconomic aspects in the society compared to non-recipient households" (quoted in Hye, 2017. p.46).

Studies have shown that many of the remittance recipient households use part of what they receive on health and education of their children (Hye, 2017, Bangladesh Bank,2011, Islam, 2012, Arif,2009, Bhadra,2007). Remittances contribute significantly in the education, health and other human capacity development in the receiving house-holds. Some within the family who want to go into small scale business receive supports through remittances from siblings, parents or other relatives. Part of the money they receive is channeled into the education of those at home and their health needs, especially the ageing ones. Hye (2017), found out that the quality of health care of remittance-receiving families improved over the years as the continued to constantly receive. Some families depend on the remittances they receive for a variety of needs that contribute to their overall well-being.

2.2 Theoretical Framework

The field of development study is a multi-disciplinary one, while there are many thoughts on development approach and study, none seems to have gained general acceptance until recently the capability approach was developed. The capability approach captures different areas in its analysis, covering philosophy, economics, political science and sociology. But for the purpose

of this study, we used Max Webber's Rationalization theory. According to Webber, rationality is broadly divided into two types: Mean-Ends rationality and Value rationality, with different subdivisions. We make choices regularly, and the choices we make are guided by rationality. Webber's interest in regularities and patterns of action within civilizations, institutions, organisations, strata, classes and groups are central in most of his works. He sees rationality as a sociocultural process that is daily employed by groups, classes etc. in decision making. The common four types of rationality are; 1) practical rationality which stands in contrast with anything that tries to hinder everyday occurrences. It makes people doubt all impractical values, either religious or secular-utopian. Or theoretical rationality of the intellectuals (Ritzer, 1996, p.135-136). 2) Theoretical rationality is the cognitive process by actors to grasp abstract concepts through logical deductions, and attribution of causality. 3) Substantive rationality, this involves the ordering of choices of means to achieve an end through clusters of values. And finally, formal rationality that involves means-end calculations. Formal rationality differs from practical rationality in the sense that while practical is pragmatic and self-serving, formal follows a universally laid down rules, laws and regulations.

We dare to add that in making choices, these lines drawn through this typifications may be blurred in actual decision making. A combination of two or more of these rationality types may be applied in arriving at a decision.

3.0 Methodology

3.1 Research Design

This work adopted a panel survey design. The study was carried out in selected rural communities in Imo State. The panel survey research design was chosen because it enabled the researcher to study the communities as they are. Secondly, it afforded us the possibility of undertaking research on a social process of this nature better. Thirdly, survey research is the best non-experimental research design. This technique allowed us to generate a body of information about our respondents. Six communities were selected from the three senatorial districts of the state, two from each of the senatorial district

3.2 Sampling Plan and Sampling Technique

We used the multi-stage sampling technique selecting one local government area from each of the senatorial zones. The cluster sampling method was used in selecting the Local Government with the highest population from all the LGAs within each of the Senatorial Zones. Then we went on to use random sampling technique to draw the communities. Computer modelling was used to generate these communities after we have keyed in the communities according to the selected Local Government Areas. The households constituted the sample. Within the chosen communities, households were sampled in a stratified manner after the outlay of the communities had been determined. In choosing the household in the selected communities, we divided each community in such a way that every section of the community was represented in the sample. We then proceeded to draw the households in a stratified manner (every fifth household).

The six communities are; Ogwa, and Ubomiri, in Mbaitolu Local Government Area, in Imo West Senatorial zone, Umuapu, and Opuoma in Ohaji/Egbema Local Government Area, in Imo East senatorial zone, and Amauzari, and Achara in Isiala Mbano L.G.A in Imo North senatorial zone. The majority of the inhabitants of these communities are farmers and petty traders.

3.3 Population of Study

Our population of interest included all the households in the chosen locality from where we drew our sample size.

Table 1. Showing population distribution of the study areas.

LGAs	Population	Senatorial zone
Mbaitolu	327,000	Imo East/Owerri
Isiala Mbano	272,600	Imo North/Okigwe
Ohaji/Egbema	251,900	Imo West/Orlu

Source: The population figures came from the National Population Commission

3.4 Data Collection Technique

We used primary and secondary data. The secondary data comprised of population from the National Population Commission, libraries, journals and other published sources. The primary data were collected through questionnaire, focus group discussion (FGD) and interviews. The questionnaire was structured to elicit answers that gave the researchers useful and relevant information on the objective of the study.

3.5 Procedure for Data Collection

We sampled sixty households (60). Six (6) house-holds in each. These households were drawn from the three senatorial districts that make up the state. It is from the two (2) communities that we stratified the households that we selected and finally administered questionnaires. From among the selected households, household heads were asked to and participated in our Focus Group Discussions (FDG). Questionnaire was directly administered to our respondents.

4.1 Data Presentation and Analysis

In analyzing the data from the study, we employed qualitative approach, simple percentages and tables. In some instances, we stated the respondents' assertions or comments in the cause of our group discussion. Poverty indexes were used to categorize our households in this survey.

Below are some samples of the questions put to our respondents and their responses.

“Do you receive any cash income as a means of support coming from children, relatives, friends living outside of your community but within the country?” They are asked the amount of money they receive, at what frequency or interval and for what purpose(s).

How many persons send you money from outside the community? How long have you been receiving money from relatives living outside the community? What is the relationship between you (the recipient) and the people that send you money? How often do you receive this money from them? How do they send you this money (means of sending and receiving)?

One of the major thrusts of this research was to ascertain the impact of domestic remittances on poverty profile of rural dwellers. In trying to assess this we asked the question of who among the respondents receive domestic remittances. From the respondents, we found out that 78.5% (424 households out of 540) of them are recipients of domestic remittances. It shows how pervasive domestic remittances are among the rural dwellers.

Table 3. Showing the nature of remittances by communities

Remittances in percentages.	Communities								
	A	B	C	D	E	F	G	H	I

Send remittances									
Yes									
No	80%	79.2	83	45	54	49	78	79.4	76
Nature of remittances	20%	20.8	17	65	48	51	22	20.6	24
Money									
Clothes									
Foodstuff	79%	86	84	77	74	66	87	88	83
Others	5%	2	5	8	10	19	5	6	7
Frequency of remittances	11%	7	2	0.8	4	0.9	3	2	5.4
	5%	5	9	14.2	12	14.1	5	4	4.6
Every week									
Once every month	11%	9	7	10	9	5	4	3	8
Twice a month	58%	43	36	48	37	55	64	48	40
Once a year	21%	47	50	34	45	36	25	46	42
Less than once a year	0.46% .54%	0.8 -	0.34 0.66	1 -	0.9 -	1 1	2 1	1 -	2 1
During festivals	9%	0.2	6	7	8.1	2	4	2	7
Amount of remittances (in Nigerian naira)									
	5%	8	5	10	8	3	7	5	7
Less than 4000	8%	13	10	8	11	13	32	41	12
4001- 8000	17%	32	36	25	29	31	30	33	30
8001-12000	24%	20	16	19	45	29	12	15	43
12001-16000	42%	21	28	34	5	19	12	3	6
20001-24000	4%	6	5	4	2	5	8	3	3
More than 24,000									
Means of sending remittances.	8%	25	15	28	20	12	35	25	9
	78%	65	68	69	64	76	62	71	85
	14%	10	17	3	16	12	3	4	6
Bank transfer									
Hand-to-hand									
Others									

Source: Raw data generated by the researchers.

Key: Community A stands for Ogwa, B for Ubomiri, C for Orodo, D for Umuapu, E for Mgbede, F for Opuoma, G for Amauzari, H for Obollo, I. stands for Achara.

Another item was measured is the number of house-holds that dependent on the remittances they receive without other means of income. On this, we found out that 37 % of them depend on domestic remittances for upkeep. While 63% of the sampled households have other sources

of income outside of the remittances they receive. Such households were mostly made up elderly folks.

Table 4. Showing the percentage of households that solely depend on remittances for upkeep.

Communities	Dependents	Percentage %	Non-dependents
Ogwa	20	33.3	40 (66.7%)
Ubomiri	16	26.7	44 (73.3%)
Orodo	35	58.3	25 (41.7)
Umuapu	19	31.7	41 (68.3%)
Mgbede	29	48.3	31(%)
Opuoma	21	35	39(51.7%)
Amauzari	11	18	49(82%)
Obollo	25	41.7	35(58.3%)
Achara	24	40	36(60%)
Total	200 (37%)	100	340 (63%)

On the amount of money households receive as remittance on monthly basis; it that ranged from less than four thousand naira (less than 4,000) to twenty-four thousand naira (24,000) and above. The researcher also found out that the amount is not fixed for most of them. Special needs, emergencies and situation of the senders affect the amount that most of them receive. Like one of the participants in the FGD said; “when God blesses our children they can send money, beverages, foodstuff like rice, vegetable oil, tin tomatoes etc., in one month, at other times they send little money to manage but when you have many children that God has blessed, then when one is not sending others will send”.

On the amount they receive as remittances, many of the households receive between 8,000 and 12,000 (eight thousand to twelve thousand naira) across the communities per month.

About sixty-three per cent (63%) of our respondents said that they have other sources of income, while 37% depend sole on remittances they receive.

Fifty-four per cent (54%) of the households have children who are in schools and are supported by money sent back home from outside of the communities.

Among the respondents, 40.6% of them who live in modern houses said that their children living outside of the communities or relatives built the houses. That means the houses were built through money remitted back home.

Further on what the money the families spend their remitted money on? The respondents gave answers that ranged from feeding, school fees, medical care, dues and levies, and general upkeep.

Table 5. Showing the various uses of remittance (money) by communities.

% Uses of Remittances	COMMUNITIES								
	A	B	C	D	E	F	G	H	I

Feeding	30	35	29	7	12	16	30	32	29
Education of Children	20	15	17	11	13	19	20	23	22
Healthcare	11	8	10	12	10	18	10	8	9
House building/maintenance	7	2	11	7	8	8	7	6	9
Debt repayment	5	5	4	6	7	9	5	5	5
Saving/investment	2	9	8	11	8	5	4	5	4
Funerals	2	4	3	3	4	5	4	3	4
Farming	12	10	9	30	29	29	11	10	9
Dues and levies	8	6	5	7	4	8	4	5	5
Others	3	6	4	6	5	1	5	3	4

Source: data collected by the researchers.

Among the households sampled, only 12.8% has running water by means of the borehole. Among the households, a significant percentage of the heads of the households were female; 45.7 per cent of the sampled families were headed by females who are mostly widows.

5.1 Finding

There is no doubt that rural remittances contribute to income/wealth distribution. Even if the amount that passes to the rural populace is small, the impact cannot be overlooked. Many rural dwellers rely on remittances from their children or relations living in the cities to augment whatever they eke out in the rural areas through farming, petty trading or other activities they engage in. Among our respondents, the living standards of those that receive remittances are better than most that do not receive remittances. Again among those that receive remittances on monthly basis, the amount they receive as remittances also reflect on their living standards, those that receive higher amount (between thirty-one thousand naira and above) tend to have better living standard (in the area of better housing, better access to healthcare, possession of modern facilities and gadgets in their homes, healthier-looking) than those that receive lower.

Some are wholly dependents on the remittances like elderly parents who cannot engage in active farming again due to old age or sicknesses. The younger parents combine whatever they receive as remittances with the income they derive from their labours.

It is evident from our study that most households that receive remittances are well off than those that do not. In terms of their social involvements, the households that receive large sums tend to be more socially involved (active) in community activities (social developmental projects). They enjoy more respect from their peers and are well placed socially. Some of them have taken some traditional titles, owing to the support of their children or wealthy relations (social status).

They are better off in many indexes such housing, healthcare, access to good drinking water, better diet and education. Those that are placed in higher social status even within the communities happen to be among those that almost depend on remittances from outside the communities. They have children who are educated and working in the cities or some of them are successful businessmen and women.

Therefore domestic remittances form significant part of the income of our respondents. It is also a major income source for a significant percentage of the rural population. One can rightly state that domestic remittances contribute significantly to the socio-economic status of the rural dwellers and significantly impact their wellbeing. In line with Webber's rationalization theory, the remittances that households receive account for their placement in the social strata of the community and their daily life needs. Their means-end and value rationality are intertwined in this case. They help in defining the people's approach and expenditure pattern (choices) in remittances. Even they senders do take into account these values in their decisions to send back

home or not (social prestige). There are some cultural expectations where they come from. It is difficult to escape these expectations as they define you and your place in the social unit. And the recipients dispense of the money they receive as they deem necessary; that is as their needs and preferences dictate.

Both male and female children and, in some cases, close relatives play this vital role of support through remittance. Another interesting thing is that most households that have elderly persons said that their female children are more committed to their regular welfare than the male. They said that they could count on their female children's remittances (support) than their male to be more frequent/ regular. This may be another opening for further research. Are female children more committed to their elderly parents' welfare than the male? What could be the socio-cultural explanations for this?

5.2 Conclusion and Recommendations.

This study set out to explore the impact of domestic remittances on the socio-economic status of the rural dwellers in some communities in south-eastern Nigeria. From our findings, domestic remittance is very prevalent in this part of the country. Many house-holds receive and depend on it for many things. Though formal record on these remittances is lacking, due to the fact that many much of this pass through the informal means. Efforts can be made to track these remittances so that they can be captured formally. They senders reside in different parts of the country, their remittances do not stop at assisting their relations back home, but they sometimes serve as economic investments in their source communities. The monies they remit are used to buy properties for them back in their communities and to build houses. They also contribute to the development of their communities. They embark on some development projects in their home-communities such as renovating of school buildings, providing boreholes, sponsoring indigent brilliant students for higher education among many other things. The means of remitting the money to the rural dwellers are encumbering as modern electronic means are still lacking in many of the rural areas. They are usually passed on from hand to hand as there are few communities that have banks situated in them. The hand-to-hand method is subject to abuse; such as the bearer of the senders' message tampering with the money or not sending them as quick as the urgency demands. In an extreme situation, the bearer can embezzle the money out rightly and accept to be a debtor.

The level of education among many of the rural dwellers is low, the majority are illiterate. Therefore, they cannot adjust to the modern means of sending and receiving money. There is also no bank in any of the communities studied. When money is remitted to someone who has an account in any of the banks, they have to travel outside the communities to make withdrawals which could be very risky. Commercial banks may consider setting up branches closer to these communities so that the people will not have to travel for miles to access banking services. This, if done, will also encourage savings among the rural dwellers and help in keeping their money safe from thieves. There is also this push factor, pressure from the communities for their young and able-bodied men and women to go and seek green pasture outside their immediate communities rather than staying behind to farm the land. There is no house-hold that will want their children to end up as subsistence farmers like their parents. The government can curb this migration of these young people to the urban centers if they can make agriculture attractive and very rewarding. The provision of electricity and other social amenities can help as an incentive to the rural dwellers to practice their craft and trade in the rural area, rather than moving to the already congested urban areas where some live in less than human conditions. More studies are also required in domestic remittances. There is paucity of data on this area, and more needs to be done.

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