

THE IMPACT OF REMITTANCES ON THE RURAL HOUSEHOLD POVERTY IN
NAMIBIA: A CASE OF OHANGWENA CONSTITUENCY, OHANGWENA
REGION

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ABSTRACT

Migration is a global concern that impacts the socio-economy of any country. Migration occurs at international and internal levels. It is known to put pressure on a country's resource allocation when proper planning has yet to be done; it may affect development. A large portion of migration involves internal migration from rural to urban areas for economic reasons. In some countries, migration is also known as a strategy to reduce poverty in rural areas through remittances. This thesis sought to investigate the impact of remittances on rural household poverty in Namibia, and a case study in the Ohangwena constituency, Ohangwena region, was conducted. The study's objectives were to identify the nature of remittances sent by migrants to the rural household, to explore the uses of remittances in the rural household, and to investigate the impact of the remittances on the rural household. The study used a qualitative approach to collect data. A sample of 20 rural households was selected using a snowball sampling procedure. Data was collected using an interview guide through key informants per rural household. The study revealed that many rural households receive cash, food, materials, goods, and equipment remittances. The study also found that remittances are used to improve the living standards of the rural household, as most participants have mentioned buying food for consumption in the household as one of the primary uses of remittances. Others were paying bills, agricultural purposes, improving housing structures, and many more. The findings have also revealed that remittances positively impact the rural household as they have enhanced many rural households after migration, such as improved employment rates, food security, income, health, and education, and the household's general well-being. One of the study recommendations is for development planners to mainstream migration in development plans to improve rural poverty and achieve rural development.

Key words: remittance, migration, poverty, household

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LIST OF ABBREVIATIONS

AFSUN	African Food Security Urban Network
GS	Global South
IOM	International Organisation for Migration
NAMCOL	Namibia College of Open Learning
NHIES	Namibia Household Income and Expenditure Survey
NIDS	Namibia Inter-Censal Demographic Survey
NSA	Namibia Statistic Agency
QDA	Qualitative Data Analysis
SSA	Sub-Saharan Africa
UK	United Kingdom
UNAM	University of Namibia
UN	United Nations
USA	United State of America

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DECLARATION

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03 October 2023

Emilia Floriana Kashimba

Date

CHAPTER 1

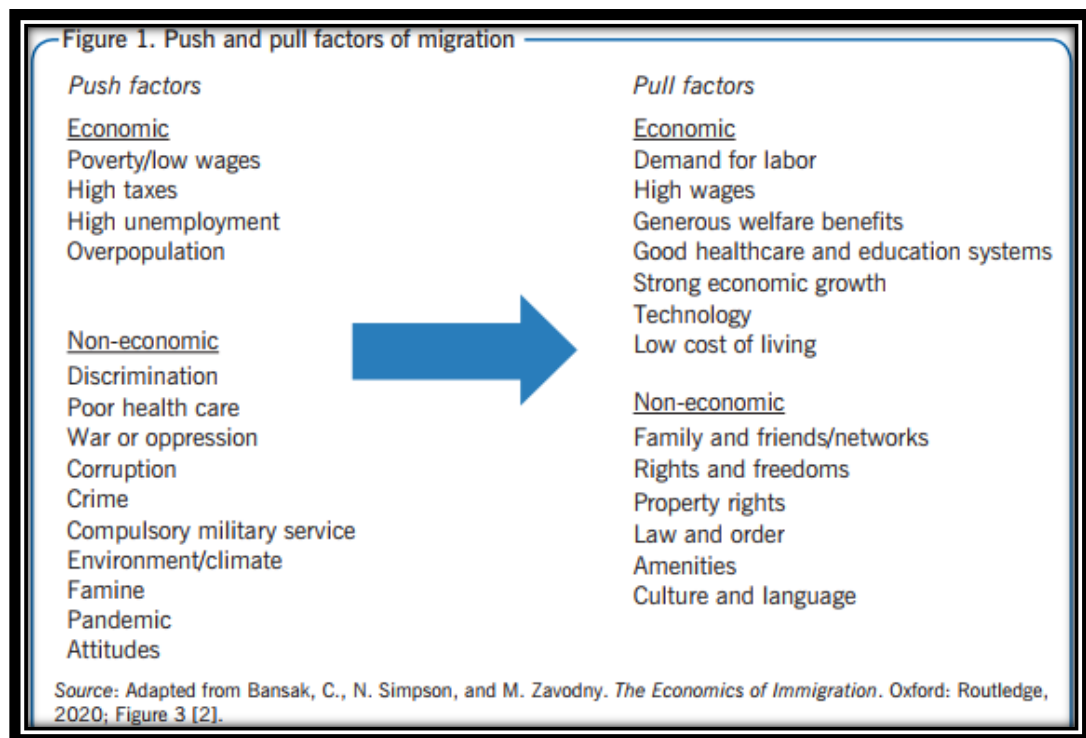
INTRODUCTION

1.1 Background of the study

Migration is a global concern that impacts the socio-economy of any country. In Africa, a study by Mercandalli & Losch (2017) on migration has estimated that about 33 million African living outside their countries of origin, which makes 16 million of Intra-Africa migrants by 2015. Migration puts pressure on a country's resource allocation, and when no proper planning has been done, it can drive development and lead to poverty reduction (NSA, 2015). Migration occurs both at the international and national levels. International migration involves crossing a country's border, while internal migration occurs within the country's boundaries for economic development and social and political dilemmas (Wickramasinghe & Wimalaratana, 2016). According to Castelli (2018), determinants for migration varies based on individual situations; some might be political, demographical, socio-economic, and environmental.

The determinants of migration are known to be why people move from one place to another. According to Simpson (2017), between 2010 to 2020, the number of migrants has been increasing by 5.1 million each year across the world. Simpson (2017, p.2) also identified that the pull factors are more positive reasons and motivation for migration. Push factors "*...are conditions that propel people to leave the country of origin, and pull factors are conditions that entice people to enter the destination country.*" Some factors of migration are economic and non-economic reasons.

Figure 1: Push-pull factors of migration



Economic reasons such as income differences and inequalities can be both a pull and push factor. Low levels of income in the country of origin can be a push factor for a migrant to move, and a high level of income in the country or region of destination can pull the migrant (Simpson, 2017). Van Hear *et al.* (2018) & Simpson (2017) mentioned that higher wages and better employment opportunities are also some pull factors that entice migrants to the destination country or region. Other economic reasons are push factors can be high taxes and overpopulation in the country of origin. The pull factors are good healthcare and education systems, economic growth, advanced technology, and low living costs in the destination country or region. In addition, pull factors can also include secured government safety nets and access to the credit market in the country or region of destination. Castelli (2018) has also grouped factors of migration as "macro" and "micro" factors, with macro factors being more associated with push

factors such as political, demographic, and socio-economic factors in the country or region of origin.

However, there are other pull and push factors that are non-economic factors that determine the movement of people. Non-economic pull factors include networks, family and friends, rights and freedom, law and order, amenities and culture, and languages. Migration networks, family, and friends are described as attracting migrants to the country of destination when there is a large number of migrants (diaspora links) from the same country of origin (Castelli, 2018; Simpson, 2017). The authors added that networks reduce the cost of migration, such as psychological costs, as the migrants might have the same culture and languages and economic costs as migrants in the place of a destination helps others find employment and housing. Simpson (2017) indicated an estimate that when migrants increase by 1000 people, the flow of migration increase by 4.7 per year. In addition, the push non-economic factors of migration are discrimination, poor health care, war or oppression, corruption and high crime rate, environmental or climate change, attitudes, and pandemics in the place of origin.

According to the migration report International Organisation for Migration (IOM) (2015), a large portion of migration involves rural to urban areas, with significant implications in terms of access to land and health and development challenges. Rural-urban migration is part of internal migration, which involves internal movement for more economic opportunities. There are assumptions that Africa's rural areas are bounded territories whose main problem is insufficient and inadequate basic needs, and the degree of food security in rural areas is constantly shaped by the mobility of people (IOM, 2018). Namibia is no exception from other African countries, mainly

dominated by rural-urban migration leading to urbanization. The Namibian population in 2016 had an urban population of 48% and 52% of the rural population, with the highest percentages of the urban population in the Khomas region and the lowest in the Ohangwena region (NIDS, 2016). Rural-urban migration has a negative impact as it may lead to urban growth but also has positive impacts on human development, economic development and employment, and the labor market (IOM, 2018). Development within the globe needs to address difficulties related to human needs, such as poverty, inequality, and many other social setbacks which hinder the progress of development through Global and national development plans.

Although people move from rural to urban areas, the rural household remains the social and economic center for migrants. Most of them maintain ties with rural households through remittances and resource transfers to improve livelihoods in the household of origin. Remittances are the primary insurance mechanism for migrants as it allows family members who migrate to send a portion of their income back home in cash or in-kind transfer to benefit the household of origin (Simpson, 2017). In Namibia, more is needed to know whether migration impacts the economy's growth or may contribute to poverty reduction. Poverty, on the other hand, is a phenomenon that impedes development. Therefore, the study investigated the impact of the remittances sent by migrants, whether cash or resources, on rural household poverty.

1.2 Statement of the problem

Migration in Namibia has increased since independence, with most people migrating from rural to urban areas for better opportunities, such as employment, better wages, and income generation (Namibia Statistic Agency- NSA, 2015). Statistics indicate that rural-urban migration has increased from 38% in 2007 to 49% in 2017 (Namibia Intercensal Demographic Survey- NIDS, 2016). Statistics also indicate that poverty rates in urban areas were at 14.6% in 2009 and 8.6% in 2016, while in the rural areas, they were at 37.4% in 2009 and 25.1% in 2016 (Namibia Household Income and Expenditure Survey -NHIES 2009/10 and 2015/16). The statistics give the impression that poverty is more of a rural than an urban phenomenon. Comparing the statistics about migration and poverty, one may hypothesize that rural-urban migration might contribute to rural poverty reduction.

Castelli (2018) & Simpson (2017) have mentioned that migration is triggered by reasons linked economic reasons. The decision to migrate can also be a household-level decision where family members divide responsibilities to improve the household of origin. Migrants then maintain ties with their rural households by sending remittances. The question is: how does this phenomenon of migration lead to rural poverty reduction in Namibia? The study examined whether the remittances sent by migrants impact the rural household and reduce or de-intensify poverty in the rural receiving household.

1.3 Research Questions

1. What is the nature of remittances received by the rural household?
2. What are the uses of remittances in rural households?
3. What is the impact of remittances on the rural household?

1.4 Significance of the study

The findings add to the literature on how remittances impact rural household poverty in Namibia. The study may help planners mainstream migration in development plans to improve rural poverty and achieve rural development. The study may also help the policymakers to establish relevant migration policies which address the challenges facing migrants in their place of origin and also develop migration policies that address some of the reasons for migration in rural areas.

1.5 Limitations of the study

The key informants were reluctant to disclose their remittances and end uses. However, the researcher assured participants that the data collected would be used for academic and development purposes, allowing participants to disclose information explicitly. Another challenge was that the key informants could have been more challenging to access as they were busy organizing for the festive season. The researcher had to reschedule appointments with some households to collect data.

1.6 Delimitation of the study

The data was collected from the rural households in the Ohangwena constituency, Ohangwena region. The data was collected from three villages in the Ohangwena region: Endola, Onanghulo, and Etilashi. According to the Migration Report (NSA, 2015), the Ohangwena region has a high number of out-migration.

1.7 Outline of the thesis

The following describes the outline of the chapter of the study. Chapter one consists of the background of the study, the problem statement, the research questions, and the significance of the study. This chapter also describes the limitation of the study, scope, chapter outline, and definition of keywords. Chapter two contains the related literature from different authors from both international and national perspectives regarding the impact of remittance on rural households. Chapter three describes the research methodology. The methodology describes the research design used in the study, the population of the study, and the sample and sampling procedure. It further elaborates on the research instruments used to collect data and the procedures followed during the study. The chapter also describes how data is analyzed and ethical protocols considered during the study. Chapter four presents the findings of the study and data analysis. The findings are categorized and summarized in codes and themes and are presented in charts and graphs. Chapter five discusses findings where the study's findings are combined with the supporting literature. The findings are discussed according to the research questions. This chapter demonstrates whether the research questions of the study have been answered. Chapter six focuses on the conclusion and recommendations of the study. It further identifies areas for further research.

1.8 Definition of terms

1.8.1. Migration

Migration can be defined as the movement of populations from one place to another, either permanent or semi-permanent (Dingle & Drake, 2007, p.113).

1.8.2. Remittance

Remittances are financial resource flows that result from the migration of a nation's citizens, and they can be in the form of cash, assets, or informal or non-financial presents like clothing, medicine, dowries, tools, and equipment (Chukwuone *et al.*, 2012)

1.8.3. Poverty

Poverty is a multifaceted notion that includes not only poor income but also a lack of resources, opportunities, skills, assets, and the ability to shape decisions that have an impact on a person's everyday life (Rahman, 2016)

1.8.4 Households

A household is defined as a social unit consisting of a person or a group of people related or unrelated who live together in the same homestead/compound but not necessarily in the same dwelling unit (NSA, 2014).

CHAPTER 2

LITERATURE REVIEW

2.1 Migration

2.1.1 International and Internal migration

International migration has risen since 2000, from 173 million to 258 million by 2017 (UN, 2017, p. 4). Statistics recorded in the international migration report indicate that the highest-income countries host more migrants than other countries. It shows that about 60% (80 million) of international migrants live in Asia or Europe (78 million), followed by North America with 58 million. Africa with 25 million, Latin America with 10 million, and the least hosting countries are in Oceania, with only 8 million migrants (UN, 2017). The report has also recorded the countries of origin of the migrants worldwide, with most migrants having originated from Asia (106 million), followed by Europe (61 million), Latin America, Caribbean (38 million), and the least of them originated from Africa (36 million) (UN, 2017, p. 9).

Wickramasinghe & Wimalaratana (2016) described international migration as a process that impacts development, imposing negative and positive consequences on both the sending and receiving country. They also identified the forms of international migration as labor, forced, and retirement. They further explained what each form of migration entails; labor migration involves those that migrate to find employment, permanent or temporary, whether skilled or unskilled migrants. Forced migration includes people who migrate because of conflicts and political misunderstandings in their countries, for example, refugees and asylum seekers. International retirement

migrations retired people move to other countries for residency. According to them, the causes of international migration range from conflicts, political disputes, poverty, and inequalities (Wickramasinghe & Wimalaratana, 2016).

Another concept to be looked at is internal migration. The early author on migration, Todaro (1980, p.361), has looked at internal migration as the movement of workers from rural labor markets to a more developed area, describing it as the transfer of human resources to a more productive area for economic reasons. Some authors see internal migration as the internal population movement for economic development (Deshingkar & Grimm, 2005). A recent study by Bayraktar & Özyılmaz (2017) also sees internal migration as a movement of people within the country's boundaries for reasons linked to economic, social, and political dilemmas mainly occurring between less developed areas and more developed areas.

Hence, rural-urban migration can be identified as an internal movement that is also characterized by movements of people from less developed areas to more developed areas. It is also evident from the definitions that rural and urban areas differ as rural setup involves more agricultural activities. In contrast, urban setup is more associated with industrial areas, manufacturing, and other services.

2.1.2 Reasons for migration

Deluna (2014) conducted a study analyzing the pull factors of migration among Filipinos using a panel of 27 countries of destinations from 2007 to 2011, respectively. The study's results revealed that migration is significantly and positively affected by the population in the destination country and that there is a higher expectancy of migrants to acquire jobs in the destination country. Just as corruption has and remains

to hinder positivity in almost every corner of the world, the study results revealed that Filipino migrants wished to migrate to a country with fewer corrupt countries that English-speaking citizens occupy.

As migration is rising from a continental perspective due to unemployment and better living conditions, these aspects are noted in Namibia whereby some writers indicated that the primary reasons for migration to some urban cities in Namibia, especially to Windhoek, is unemployment that, is high in rural areas, leading to informal settlers to come and search for employment opportunities in urban towns, and also to seek for better living conditions, such as access to schools and health care (Claassen *et al.*, 2015).

A similar study in South Africa by Labonté *et al.* (2015) revealed that health professionals engage in migration for reasons such as low remuneration, poor living and working conditions, lack of career development opportunities, high cost of living, and job and economic insecurity. Furthermore, the pull factors in South Africa draw inward migration to higher-income destination countries. Generally, such factors include the availability of positions in the country, higher compensation, better living and working conditions, career development opportunities, and the promise of safety and security for the family.

In general, positive changes in working conditions reduce the push factors leading to migration from a continentally and national perspective. The above results indicate that ordinary employees want to situate themselves in a friendly and conducive working environment, or they are forced to migrate because while workplace satisfaction may improve, considerable dissatisfaction might persist. An individual in

a country migrates to seek employment or for other reasons, as stated by Labonté *et al.* (2015) and Deluna (2014). One would think that expressed intentions to migrate do not necessarily mean that public or parastatal sector employees will eventually leave. However, in the Namibian context, the reasons for the migration might vary based on individuals, tribes, and culture. Shiweda (2017) reported that the contract labor system in Namibia provides different views from the Kavango tribe on labor migration when they identify the colonial activities and their socio-economic impact on locals as a fundamental reason for migration in the Kavango region. It is said that examining the reasons why men, in particular, also led to a discussion on Ovambo's eagerness for change and access to western goods through migration.

According to Shiweda (2017), temporary labor migration has been noted as early as the late 19th century as a way for young men to escape the destruction in Ovambo communities caused by the colonial era, drought, and lack of concentration of wealth and political power in rural areas. In some cases, poverty and hunger are also why people migrate for better economic survival, enabling households to access goods to elevate their social status (Shiweda, 2017).

There are various reasons for migration in a national context, evidence, and non-evidence based. Various writers in Namibia stressed why people are migrating from rural to urban areas (Pendleton & Nicanor, 2016). Results showed that those with skills or professional qualifications might migrate for employment seeking, live in fully serviced housing in neighborhoods with a high quality of living, and enjoy the many amenities that Windhoek offers to people who can afford to pay for them. However, pushing factors such as poverty, environment, and political history may help define how people migrate to other areas (Pendleton & Nicanor, 2016). Therefore, the

significant reasons why migrants keep moving to Windhoek include jobs and money, rural poverty, family issues, for example, change of residence due to marriage or a death in the family, or to move in with relatives and education purposes.

2.2 Theories of Migration

Migration is a multi-disciplinary phenomenon that is difficult to have one definition. However, some definitions are relevant to this study. Generally, it is defined as the movement of populations from one place to another. Migration can be defined as a change in residence, whether permanent or semi-permanent. Looking at the above definitions of migration, it is about people moving from one place to another. The definition of migration encompasses different elements, which include the area of origin, the place of destination, and the migration period (Christensen, 1994). In order to understand migration, we need to understand who migrates, why they migrate, patterns of origin and destination, and the effects of migration on both origin and destination communities.

Understanding migration is explained by various theories, which are outlined in the literature of this paper. The theories brief us on migration patterns and answer questions about whom and why people migrate. According to Wickramasinghe & Wimalaratana (2016, p.18), theories of migration can be categorized as follows: theories are about "determinants of migration" and those that explain the "perpetuation of migration." The theories which describe the determinant factors of migration are neo-classical economic theory, human capital theory, the new economic labor migration theory, world system theory, and dual labor market theory. The theories that

explain migration's continuation and perpetuation are network theory, migration system theory, and Institutional and Cumulative Causation theory.

2.2.1 Neo-classical Migration Theory

Castles *et al.* (2013), Kurekova (2011), and Massey *et al.* (1993) describe the neoclassical economic theory as a theory that sees migration as a function of geographic differences in the supply and demand of the labor market. It explains that people move because of income and wage differences, meaning that they move from low wages to high wages to places where they are more productive. According to Todaro and Harris (1970), neoclassical theory explains migration in the context of economic development, with the assumption of finding employment in the place of destination. The neoclassical theory sees migration as a development process involving people from rural sectors seeking employment in the urban sectors, which is more industrialized than the agricultural way in rural areas (Castles *et al.*, 2013). Urban sectors are believed to have better jobs with higher wages than rural ones. The neoclassic theorists believe that migration decisions are made on an individual basis depending on the cost and benefits calculations based on the place of destination (Castles *et al.* 2013); Kumpikaite & Zickute, 2012).

In many cases, people who move from poor to affluent areas have better chances of positive gains in the destination area, such as employment opportunities and skills and training (Massey *et al.*, 1993). At an international level, labor migration flows can generate investment between countries, such as human capital and remittances in terms of monetary (Massey *et al.*, 1993). For example, when skilled workers move to other

countries for labor, it creates a flow of investment between the sending and receiving countries.

The theory has been criticized by literature as it does not explain existing determinant factors of migration in real life. However, it is somewhat based on assumptions that people move for wage differences ignoring factors such as age, gender, knowledge, social contacts, preferences, and how people perceive the outside world (Castles *et al.*, 2013; Massey *et al.*, 1993). Another criticism of the neo-classical theory by Castles *et al.* (2013) assumes that migrants are aware of the wage level and job opportunities in the place of destination, ignoring the structural constraints such as access to employment information, travel costs, accommodation, and many more unpleasant situations which migrants may face. In the age of migration, Harris & Todaro (1970), argued that if income differences between rural and urban continue to increase, surpassing labor demands, migration will continue to increase.

2.2.2 Human Capital Theory

The Human capital theory sees migration as an individual decision to invest in human capital, including skills and knowledge (Castles *et al.*, 2013; Kumpikaite & Zickute, 2012; Kurkova, 2011). According to Kumpikaite & Zickute (2012), people may migrate because they want to invest in their education; some go to other universities to further their studies gain more knowledge and skills, and advance their career opportunities. It has also been said by Castles *et al.* (2013) that people have different skills, knowledge, abilities, and their purpose for migrating may vary depending on their factors. While students seek universities, highly skilled people may migrate for better labor markets, which can be a brain drain or brain gain (Kumpikaite & Zickute,

2012). *"Sometimes brain drain is explained as a result of the attraction and repulsion of migration of qualified specialists, scientists, and students"* (Kumpikaite & Zickute, 2012, p.388). Highly skilled people migrating from one country to another can impact the country's economy. The Human capital theory has been criticized for its notion as migration does not always occur voluntarily for gains (Kurekova, 2011). People can also migrate for other reasons not aimed at investing in human capital.

2.2.3 New Economic Labour migration theory

The New Economic labor migration has emerged to challenge the assumptions of Neo-classical economic theory. According to Kurekova (2011) and Massey *et al.* (1993), the new economic labor migration theory sees migration as a household or family decision depending on the imperfect markets accessible to the household and the economic needs of the household. For example, if the household's breadwinner is ill or has passed on, other household members are encouraged to migrate to improve the household income. Another case could be where agricultural activities did not yield enough products to sustain and feed the household. Some family members may migrate to find other means of improving the household income.

It is considered a family risk-sharing behavior where family members share tasks and responsibilities on the household's income. In many cases, migrants are expected to return outcomes through remittances to address household needs such as basic needs, buying a house, or investing in small businesses (King, 2012; Massey *et al.*, 1993). Castles *et al.* (2013, p.38) mention that *"migration is one of the strategies households employ to diversify and secure their livelihood."* Many poor people consider access to credit, social security, insurance, and income risk as determinants for migration

(Castles *et al.*, 2013). Thus, poor people migrate to improve the socio-economic of their households as they have no access to most of the markets. Although both neo-classical migration theory and the new economic labor theory focus on economic factors, they are a distinction between the two theories. Neo-classical migration theory focuses on one market, the labor market, believing that migration only happens for income purposes. In contrast, the latter focuses on a variety of markets such as capital market, crop insurance, future markets, and employment insurance Massey *et al.*, (1993) and sees all these markets as means to improve capital within the household which can bring about improving the socio-economic of the household.

Although the theory is known to be a strategy for household income risk, it does not consider intra-household conflict and ignores household dynamics (Castles *et al.*, 2013; Kumpikaite & Zickute, 2012; Kurkova, 2011). Some households may have family conflicts that prevent members from reaching migration decisions. For some dynamics within the household, some members might need help to move to other places.

2.2.4 World System Theory

The theory directs itself to the global level Kurekova, (2011) and focuses on how the capitalists penetrate the less developed peripherals countries, mainly developing and underdeveloped countries, into the world economy through trade and capital (Castles *et al.*, 2013; King, 2012; Massey *et al.*, 1993). The theory sees migration as a process that occurs through structural changes in the world market resulting in globalization (Kurekova, 2011). The theory comprises capital investment flows between advanced and underdeveloped countries (Kurekova, 2011). The structural changes are controlled

by capitalist nations (Castles *et al.*, 2013) and are also influenced by colonial historical structures (Massey *et al.*, 1993). It contributes to economic inequalities and global politics, thus leading to unequal distribution of resources and power between countries (Castles *et al.*, 2013; Massey *et al.*, 1993). The world system theory is part of the historical structural approaches that explain that people are forced to migrate because of capitalist countries' economic structures. People in the peripheral areas are deprived of basic living due to economic structures, which may lead to poverty, migration, and many undesirable conditions, Castles *et al.*, (2013). The consequences of historical structural theory are that:

“... people are forced to move because traditional economic structures have been undermined as a result of their incorporation into the global political-economic system and concomitant processes such as mechanization of agriculture, the concentration of landownership, increasing indebtedness, and dispossession of smallholder peasants.” (Castles et al., (2013, p.32).

2.2.5 Dual labor market theory

The dual labor market theory links the labor market to the economy and focuses more on labor demand than supply (Kurekova, 2011; Wickramasinghe & Wimalaratana, 2016). The theory of labor demand is influenced mainly by employers and employment agencies during the recruitment process (Massey *et al.*, 1993). Literature points out that the labor market is divided into two markets; the primary labor market consisting of highly skilled and well-paid jobs, and the secondary labor market, which consists of low-skilled, low-wages and unpleasant working conditions (King, 2012;

Kumpikaite & Zickute, 2012; Kurkova, 2011; Massey *et al.*, 1993). Since the primary labor markets are occupied by highly skilled with well-paying jobs, secondary jobs with undesirable conditions are taken up by immigrants through employment agencies when migrants find it difficult to get a job in their place of origin (Kumpikaite & Zickute, 2012). Migrants are pulled mainly by factors in the receiving country, which are linked to structural inflation when there is a demand or supply in the labor market. Additionally, other motivational problems which are linked to the benefits of migration to the place of destination are economic dualism, the division of labor in primary and secondary sectors, and the demography of labor supply which is linked to age, gender, and population growth (Massey *et al.*, 1993; Wickramasinghe & Wimalaratana, 2016). The theory has been criticized as biased for excluding push factors in the sending country, which may also lead to migration, and the differences in the labor markets may be arbitrary (Kurekova, 2011).

2.2.6 Perpetuation Migration Theories

These theories are interlinked as they all explain the continuation of flows of migration patterns. Firstly, the network theory is a social capital theory that links migrants to non-migrants, families, and friends in the place of origin (Massey *et al.*, 1993). Social capital influences people's migration aspirations (Castles *et al.*, 2013). When migrants create a social network amongst each other, it becomes easier for new migrants to migrate over the settled migrants reducing as many challenges involved in the migration process. Challenges such as traveling costs, residents' place in the destination, employment information, and many other risks help in settling new migrants.

Castles *et al.* (2013), migration system theory and cumulative causation describe how migration may be linked to other forms of exchanges and how this can affect migrants both in the place of origin and destination places. This theory helps us to understand the flow of information and ideas and how migrants update each other regarding the destination place, which later turns into an organized migration flow between migrants and non-migrants (Castles *et al.*, 2013; Massey *et al.*, 1993). The migration system theory was later turned into transnational migration; with globalization and an increase in networks across the border, it was also made more accessible for migrants to maintain ties across borders through communication channels, including banking systems for sending remittances in the form of finances (Castles *et al.*, 2013; Massey *et al.*, 1993).

According to Castles *et al.* (2013), there are, however, implications of these theories of perpetuation. An exchange between countries can lead to other forms of other exchanges, in the case of exchanges of goods between countries; people are more likely to migrate to those countries too. Another implication mentioned is that migration between trading countries can increase capital flow, increase investments, and produce more revenues in the sector of traveling and tourism. Lastly, in terms of remittances sent back home, it may increase feelings of relative deprivation while at the same time encouraging other non-migrants in the community (Castles *et al.*, 2013).

2.3 Remittances

2.3.1 The nature of remittance

Now that it is made clear by various authors why individuals migrate, questions still arise as to what nature of remittances is linked to migration. The transfer of remittances by migrants nationally and continentally to their origins or countries remain high, and (Crush & Caesar, 2017) indicated that cash remittance is at an all-time high and is one of the effective forms of remittance that is sharable between the migrant and their homeland. A study by Crush & Caesar (2017) predicted that cash remittance would rise to US\$500 billion worldwide. There is a growing policy consensus that cash remittances can be mainstreamed into development. Additionally, Venditto (2018), in his study on human mobility and Namibian family transformation, found that additional assistance such as food, clothing, and electrical appliances were some of the items migrants used to send to the house of origin. Some remittances are sent regularly, while others are on an occasional basis.

In the African Food Security Urban Network (AFSUN) survey done in Windhoek, it was discovered that rural households receive not only cash and food remittance but also materials, clothing, and second-hand building materials (Crush & Caesar, 2016). The findings correspond to the study made in Kenya that also provided evidence of extensive remitting of cash, clothing, building materials, agricultural equipment, and items for funerals from town to the countryside. The reciprocal remitting of foodstuffs, for example, green maize, local vegetables, sweet potatoes, cassava, maize, millet flour, groundnuts, fruits, and chicken sent from the countryside to town Owuor (2007).

Generally, the primary difference between rural-urban and urban-urban food remittance is drawn from the notion that food-related remittances can be available either through home produced or by purchasing, thus making some food remittance occasional. It is further concluded that food remittance sent from rural to urban areas depends on the number of crops produced by homes and small-scale rural farmers, especially maize, beans, vegetables, and millet, depending on the region producing it.

2.3.1.1 Cash remittances

Venditto (2018) found that about 62% of the migrants interviewed in his study in Namibia send cash remittance regularly to the house of origin, while 36% send cash occasionally and 2% do not. However, it noted that the possibility for a migrant to remit cash to their rural households depends on several factors, for example, job security/ permanent jobs and the general macroeconomic environment in the country where the migrant resides. It is further stated that remittance positively impacts rural dwellers as sometimes they receive remittances during difficult times, and such remittances play an important role in meeting the food needs of rural households (Pendleton *et al.*, 2014).

A Cape Town survey on Zimbabweans that migrated to South Africa by Sithole & Dinbabo (2016) showed that 75% of individuals send money to Zimbabwe. A frequency of more than 50% does send money to Zimbabwe at least once every three months. Thus money is being used to purchase food for consumption. The survey also found a similar trend with 80% of the migrants from five Southern African countries like Botswana, Lesotho, Mozambique, Swaziland, and Zimbabwe. They send cash

remittances to their home countries at least once every three months (Pendleton *et al.*, 2014).

In addition, cash remittance can be effective. However, in countries with high migration due to mining industry employment, remittance can sometimes be downgraded due to mining retrenchment that affected the volume of remittances to countries such as Lesotho and Swaziland in the late 1990s. Much more effort was made in Zimbabwe, where migrants made an impact by moving cash and goods into the country, which led to momentous improvements in household food security and standards of living among households (Thebe, 2017).

2.3.1.2 Food remittances

According to (Chikanda *et al.*, 2017), the literature needs to examine urban food remittances from extended and immediate family members. They further recognized the importance of rural food sources for migrant and non-migrant households. Rural-urban food flows form some strong relations between families living in rural and urban areas, which motivates urban households to send cash remittances to rural families, which improves food security and generates food surplus for the rural household (Frayne, 2005).

In the same way, cash remittance is recognized as a type of remittance, and food remittance also plays a role in urban and rural food security. Crush & Caesar (2017) discovered that researchers and policymakers ignore food remittance as an essential factor. In addition, it is stated that food remittance cannot be treated in isolation from the complex web of relations and acquaintances when integrating rural and urban dimensions and all that is in between (Tacoli, 2007).

The issue of the ignorance of recognition of food remittance in an African context was echoed in another study in nine African countries. It indicated that foodstuffs, especially across international boundaries and within countries, have received little attention, mentioning that the transfers of food are invisible in the sense that they run within the family and outside market channels (Djurfeldt, 2015). Food remittances in southern African countries, specifically rural and urban areas, are subjected to cereals, primarily maize (Crush & Caesar, 2017). In contrast, cereals from rural areas are reported to be sent less frequently than from urban areas due to the rural agricultural cycle in the Southern African continent (Djurfeldt, 2015). However, those receiving cereals from other urban areas are only sometimes affected by the agricultural cycle since the cereals can be purchased and sent at any time of the year. Other agricultural products identified and sent to town, especially in Zimbabwe, include beans, peas, lentils, nuts, vegetables, and roots (Djurfeldt, 2015).

In another case study: reciprocal remitting, Windhoek, Namibia, conducted during the AFSUN, Pendleton & Nicanor (2016) it shows that the frequency of remitting varied with the type of food involved, and they further elaborated that half of the households conducted could receive cereals three to six times per year compared to some remittance involved.

2.3.2 The use of remittance in rural communities

Migrants often migrate for various purposes, and whatever they bring along impacts the lives of their families and communities. According to Crush & Caesar (2017), remittances can be used differently depending on the type of remittance received in a household. Most remittances are spent on school fees, healthcare, and the purchase of

foodstuffs in rural areas depending on the need that is in the family. In his findings, Venditto (2018) has found that migrants use the remittances in different ways; about 24% of the participants use remittance for food and clothing, followed by 19% for education, housing improvements, and health and agricultural services, respectively. He further added savings and paying of wages for the field worker. It indicates that remittances are mainly used to improve and develop the household of origin. On average, remittance-receiving households in the five countries surveyed by (Pendleton *et al.*, 2014) reported using cash remittances for food purchases, while other essential uses include transportation, fuel, and education.

Cash remittances are viewed as a link between migration and food security, generalizing the results to Southern African countries Chikanda *et al.* (2017) argued that increasing remittances might lead to poverty reduction among households. The remittance may also significantly impact improving social well-being in communities than other international capital flows since the money sent can reach the household level (Chikanda *et al.*, 2017). Although there is an indication that remittance has a significant impact on poverty reduction among households, on the other hand, the author made an argument on the relationship between migration, remittances, and food security that could be more straightforward. Therefore, when people migrate from rural to urban, it deprives rural households of agricultural labor needed to produce food, since people become less and it slows down the process, negatively impacting household food security. Once again, when households receive cash remittances from migrants, rural households can purchase agricultural inputs and foodstuffs using cash remittance (Crush, 2013, p.51).

2.4 Rural-urban migration and poverty reduction

Migration is known to be a livelihood strategy. The relationship between migration and poverty reduction is linked to the impact that remittances sent back home by migrants to improve household income. Although people move from rural to urban areas, migrants still maintain ties with their household of origin by sending remittances to improve household standards while contributing to rural economies (Akkoyunlu, 2015). At the household level, discussions on migration tend to focus on the positive and negative impacts of the remittances sent by the migrants to their rural households (Crush, 2013). Remittance has been marked as an essential aspect that plays a vital role in improving the livelihood in communities (Chikanda *et al.*, 2017), and migrants move from one place to another to meet the food needs of their household members. The authors have noted migration as a result of seeking food for families; in this line, the new economic labor migration theory sees migration as a household-level decision to improve family income and diversify income sources. Migration enables people to adopt the culture of making provisions for their families and contributes to the livelihoods of their rural household members in the home country through remittances which increases their chances of consuming a variety of foods contributing to a balanced diet (Karamba *et al.*, 2011).

Various studies on migration indicated that migration directly affects poverty and food security reduction. The findings draw a positive argument that a slight 10% increase in a country's share of international migrants can lead to a 2.1% decline in the number of people living on US\$1 or less per day, meaning that the more people leave their places of origin, they have a higher chance of improving poverty and food insecurity (Chikanda *et al.*, 2017). By stressing the impact of remittance on rural household

poverty, (Chikanda *et al.*, 2017) analyzed the role of cash remittances, food remittances, and food trading in household food security within Southern Africa.

Additionally, a South African study on migration drivers has indicated employment, access to income-generating activities, and family-related reasons as one of the motives of rural-urban migration. Such decisions have helped many households escape poverty traps (Mercandalli & Losch, 2017). A complementary study on rural labor migration and poverty reduction in China indicated that poor people in rural areas migrate believing that non-agricultural labor markets are found in urban sectors and provide more employment opportunities. Most rural migrants expect high wages and income from these markets (Jia *et al.*, 2017). The study also found wage differences between poor and rich provinces with the most non-agricultural labor market, suggesting that if non-agricultural labor markets could be extended to rural areas, it could increase rural income. Another study on rural-urban linkages has described rural-urban linkages as a tool that involves the movement of people, goods, and information, which are all linked to economic activities between those two sectors (Akkoyunlu, 2015).

Empirical studies on the impact of remittances on poverty reduction have indicated that remittances positively influence poverty reduction. In addition, the rate of international remittance flow to developing countries increased to \$436 billion in 2014 (World Bank, 2014 cited in Yoshino, Taghizadeh-History, & Otsuka, 2017). They found out in their study that 1% of international remittances can result in a 22.6% and 16% decline in the poverty gap ratio and poverty severity, respectively. Bouoiyour & Miftah (2018), in their study on the effect of remittances on poverty and inequality, also found that remittances sent home by migrants reduced the number of households

living in poverty in Rural Southern Morocco and many vulnerable households have been prevented from entering the poverty line. Although remittances improve poverty conditions, one study done in Sub-Saharan Africa revealed that remittances, in some cases, may only reduce poverty depending on how poverty is measured in a specific country (Akobeng, 2016). In some cases, when remittances are low, some countries could go above the poverty line, while others could still be below the poverty line and might not have reduced poverty.

There are, however, other studies with different perceptions regarding migration and poverty. A study in Ghana by Serbeh *et al.*, (2015) on migration and poverty argued that migration might not be a strategy to address poverty as they found out that the income earned by the migrants might not be sufficient enough to send remittances. As a result, they might be unable to improve their household of the origin or get out of poverty. Migration might not be a solution for many affected by poverty as the study further reveals that some very poor might not be unable to migrate as they are constrained mainly by challenges linked to institutional, market, and financial resources (Serbeh *et al.*, 2015). Those who migrate are likely to get jobs under dilapidating conditions with low wages and are more exposed to conditions exposed to the feeling of deprivation. As a result, they do not feel welcome (Serbeh *et al.*, 2015).

According to (Jia *et al.*, 2017), labor migration can be used to reduce poverty. However, there is a need to use other approaches too to prevent an increase in urban poverty. Many rural laborers who need to meet the required skills for the non-agricultural labor market will become unemployed. The approaches can be linked to government institutions to address challenges experienced by migrants. In China, the

government invests in human capital in which rural families are educated to have skills required in the non-agricultural labor markets, and migrants are allowed to choose the kind of businesses they engage in (Jia *et al.*, 2017). With a smooth rural labor migration process, there can be visible effects on how migration impacts poverty reduction.

In developing countries, migration has been high due to economic conditions and socio-economic threats that lead people to poverty and unemployment due to a low-income-based economy which made people opt for migration in search of better and improved economic conditions (Kumar, 2019). Countries like Bangladesh have played a vital role in the socio-economic development of developing countries by engaging in international remittances. They conducted a study to explore the impact of international remittances on household poverty and welfare in Bangladesh (Kumar, 2019) using around 360 households from the Cumilla district of Bangladesh. The study employs the Foster-Greer-Thorbecke (FGT) index and ANOVA tested to examine the impact of remittances on household welfare, thereby finding that the incidence, depth, and severity of poverty among remittance recipient households is relatively less than that of remittance non-recipient households. The study also finds empirical results that about six percent of remittance recipient households live below the poverty line, while this rate is 48 percent for non-recipient households.

The study also finds that the average gross per capita expenditure of remittance-receiving households is three times higher than that of non-recipient households, meaning recipient households enjoy a higher level of welfare. Based on the above results and the findings, remittances significantly influence household welfare, which shows that developing countries have a challenge of rural poverty. To alleviate poverty and unemployment, migrants must send remittances to their families nationally,

continentally, and internationally. International remittances may impact rural families' socio-economic conditions at micro and macro levels. Remittance can directly enhance income and declines budget constraints of remittance recipient households at the time of economic suffering at the micro level (Khan *et al.*, 2011). Additionally, remittance receiver households can invest in productive projects with the creation of new employment opportunities in the rural community and consequently enhance the income level of community people (Kumar, 2019, p.7)

Moreover, Khan *et al.*, (2011) reported that the inflow of remittance in rural areas reduces the infant mortality rate while increasing children's school attendance rate and improving the health condition of the children of remittance recipient households (Kumar, 2019). The impact of remittance on rural communities is quite different at the macro level as it increases economic growth and improves the balance of workers' payment conditions in developing countries while accelerating the sources of foreign exchange earnings for some developing countries (Kundu, 2016).

On the other hand, Ahmed *et al.* (2018) found that the impact of foreign remittances on household welfare in Sylhet has a positive and significant change on housing conditions such as drinking water, sanitation facilities, accessories, education, the health status of household members, and economic situation. Although several positive impacts of international remittances are identified, there are numerous contradictions brought up by some researchers who have asserted some negative impacts. One of the contradictions is that remittance increases the dependency behavior among those benefiting from remittance, which brings about idleness among people (Kumar, 2019). Additionally, lengthened migration brings about moral and social implications amongst families, such as absent parents and broken families.

Sometimes women may find themselves under psychological pressure to make vital decisions on behalf of their husbands/male members of the family Chami *et al.*, (2005).

Some researchers also assessed the impact of remittances on economic growth and poverty in southern African countries by investigating the impact of remittance inflows on economic growth and poverty reduction for seven African countries, adopting the annual data from 1992-2010 (Shirazi *et al.*, 2018). These extend the literature to the national-level perspective, which indicates that remittance flows among rural communities can increase savings and investment, thus boosting economic growth in the country. In addition to that, remittances can have a multiplier effect on the economy because they are most probably spent on the consumption of domestically produced goods (Shirazi *et al.*, 2018).

The study findings revealed that remittances have a significant growth-enhancing impact on poverty reduction. The study findings concluded that the financial development level increases the remittances inflows significantly and strengthens poverty, alleviating the impact of remittances. The study showed a significant interactive impact of remittances and financial development on economic growth, advocating the substitutability between remittance inflows and financial development. In a study done by Ebadi *et al.* (2018) investigating the link between remittances and food security status in global south countries, the findings from descriptive analyses showed that Sub-Saharan Africa (SSA) has the highest prevalence of food insecure individuals compared to other regions. The results indicated that people in the SSA reported falling under poverty and hunger caused by many factors, such as climate change, farm productivity and access to soil amendments, labor availability, and family income, which influence food insecurity in SSA (Ebadi *et al.*, 2018). In

addition, it is found that conflicts and insecurity are among the primary drivers of food insecurity in Africa, adding to climate disasters, specifically drought, as the significant causes of food crises in Africa.

2.5 Theoretical framework

The new economic labor theory of migration guides the study. In terms of development, this theory helps us understand rural-urban migration, as many poor people who live in rural areas face unemployment as a challenge. The new economic labor migration theory contributes to economic development, mainly focusing on the household of origin through remittances sent by migrants. The new economic labor migration targets other forms of structural constraints and markets such as capital, insurance, future markets, and all other markets that poor people in developing countries cannot access as a means to improve household income. In many cases, people in rural areas do not have access to such markets; accordingly, they are motivated to move to maximize their household income through various economic activities. The new economic labor theory explains migration as some people migrate not only to find employment but also to find other means to improve the socio-economic status of their household through career advancement and training. Some people treat migration as a strategy to improve one's livelihood. With better wages, migrants send remittances to the household of origin, reducing the feeling of relative deprivation. The receiving household can buy basic needs or invest in education.

On the other hand, only some other migration theories would be relevant for the study as rural-urban migration occurs to improve and maximize income for individuals and households of origin at a local level. Rural-urban migration occurs within the

boundaries of one country. At the same time, other theories explain migration across borders, explaining investment flows between countries and economic structures imposed by capitalist countries in underdeveloped and developing countries, leading people to migrate to other countries. In addition, theories about the perpetuation of migration would not complement the study of rural-urban migration and poverty reduction. Even though the network encourages the movement of people, the study is about identifying how remittances may lead to poverty reduction. It can mostly be through wages, income, employment, and sending remittances to the household of origin rather than in networking or other means of persuading migration processes.

2.6 Conclusion

The related literature has covered the origin and definition of migration, the reasons for migration, and the different theories associated with migration. The literature also reviewed the nature and uses of remittances sent by migrants regionally and internationally. In addition, a comparison of existing literature on the impact of migration on poverty reduction in some countries has also been made by different authors. Although the existing literature has covered the nature and uses of remittance in Namibia, it needs to include the impact that remittances have on rural household poverty in Namibia. In many instances, migration occurs for economic reasons, as reflected by the literature, and to improve the standard of living for the household of origin; however, there is no evidence of whether the living standards have improved after migration. The study is aimed to add to the existing literature on the nature and uses of remittances and to establish the impact of remittance on rural household poverty in Namibia.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The chapter presents the methodology which was used in the study. Research methodology describes the research approach used for the analysis, research design, study population, sample, and sampling procedure. The research methodology also includes the description of the research procedure, which are data collection procedures, the instruments used for data collection, how data is analyzed, and the ethical protocols observed during data collection, data analysis, and presentation of findings. The study adopted the qualitative research approach. Generally, the qualitative research approach is words rather than numbers. The qualitative research approach focuses more on research designs that allow the researcher to uncover in-depth information regarding the phenomenon under investigation. Hence, the study employed a qualitative approach as it is appropriate to discover in-depth knowledge from the respondents to identify the impact of remittance on rural households.

3.2 Research Design

The study used a qualitative approach, using a descriptive case study design to explore the impact of remittances on rural households. The design depends on the study's purpose, the problem being addressed, and the research questions to be answered. According to Creswell (2014, p. 12), research designs *"are strategies of inquiry within qualitative, quantitative and mixed methods approaches that provide specific direction for procedures in a research design"*. Qualitative researchers choose the designs

depending on the purpose of the study, the kind of research questions, and the resources required for the specific study. According to Creswell (2021), qualitative methods are best to address social problems, and social phenomena cannot be understood without references to the values and reasons that the actors (migrants) attach to their actions and to that of those surrounding them. Investigating the impact of remittances on rural households requires an investigation of a particular case; therefore, it is imperative to conduct a case study.

Laws *et al.* (2013) commended that case studies in the field of development, case studies are most appropriate used to construct specific arguments for persuading policymakers and raising growth. Cases are confined by time and activity, and researchers collect detailed information using a variety of data collection procedures over a continual period (Creswell, 2014). Qualitative research collects information using different tools such as interviews (face-to-face interaction with participants), observations, and documents (Creswell, 2014). Hence, in the study, interview guides were used to collect data. Data is collected from several individuals to provide their views and perceptions on the subject matter. During data analysis in qualitative designs, *"the researcher uses multiple sources of data for description and themes using text analysis and interpreting the larger meaning of the finding"* (Creswell, 2014, p.16).

3.3 Population

Schutt (2012) defined population as the entire set of individuals or entities to which the study findings are generalized. Other authors (De Vos *et al.*, 2015; Creswell, 2012) defined population as individuals identified within a study with the same

characteristics. The study population was the rural households in the Ohangwena constituency, Ohangwena region. According to the 2011 population and housing census, the Ohangwena constituency has a population of 17 468.

3.4 Sample and Sampling Procedures

The sample of the study consisted of 20 rural households. Data was collected from three villages in the Ohangwena constituency: Endola, Onanghulo, and Etilashi village. Six of the households are from Endola village, and seven are from Onanghulo and Etilashi villages, respectively. The local constituency councilor assisted in identifying some of the households with migrants, and other participants then identified other households with migrants. Snowball sampling was used to identify the rural households which were interviewed. Snowball sampling allowed the researcher to identify rural households with out-migrants, and the participants could identify other households. Out-migration is leaving one district or region to settle in another in the same country (Webster, 2010).

3.5 Data Collection Instruments

The research instrument for the study was an interview guide. The interview guide allowed an in-depth exploration of how remittance influences rural household poverty. One-on-one interview sessions were scheduled to collect data from the head of rural households. The semi-structured interview guide allowed the researcher to follow up and probe the respondent. The interview was conducted in English or Oshiwambo, according to the participant's preferred language. The researcher translated the interview guide into both English and Oshiwambo. The researcher is fluent in

Oshiwambo and was, therefore, able to conduct interviews in Oshiwambo without the aid of an interpreter.

3.6 Research Procedure

The researcher obtained permission from the University of Namibia through the Ethical clearance committee, which granted permission by providing a clearance certificate. The researcher also obtained permission from the Ohangwena Regional Council, which is the custodian office of the region, including the regional and local authorities. Ohangwena Regional Council informed the relevant authority (Regional Councilor and Village Headmen/women) in Ohangwena Constituency where data was collected. The researcher identified rural households through their respective Regional Constituency Councilor's office and headmen of the respective villages. The researcher also obtained signed informed consent from the participants' prior data collection. The interview sessions were one-on-one interviews where the researcher visited the rural households and the head of each household were interviewed. The researcher is fluent in Oshiwambo and therefore conducted interviews in Oshiwambo without the aid of an interpreter. Data collected with the interview guide was audio recorded, and some information was recorded on the field notes. For the heads of households who did not want to be recorded with the audio records, the research also used field notes to record the interviews.

3.7 Data Analysis

The study used thematic analysis to analyze qualitative data using the computer software Qualitative Data Analysis (QDA). The researcher translated the data into English from Oshiwambo and transcribed the interview records. The data was arranged

and filed on the software for coding. Different codes were assigned to the relevant responses using qualitative analysis techniques. The codes were categorized according to the themes which were extracted from the research questions. The identified codes are presented in graphs and charts under different categories. The conclusion of the study on how remittances impact rural households was drawn from the assembled and summarized codes and themes which were created during data analysis.

3.8 Research Ethics

The researcher obtained permission from UNAM's ethical clearance committee, Ohangwena Regional Council, the Constituency Councilor, the Headman of each village of the rural household, and the participants themselves. Before data collection, an informed consent form was handed out to explain the purpose and procedures and sought permission to record audio through interview sessions. The researcher also explained the purpose of the study to the participants in the vernacular (Oshiwambo). The researcher informed the participants that it was their choice to participate in the study and that they may withdraw from the interview sessions at any time. The researcher assured anonymity and confidentiality for the participants as no identification was required during data collection, and the information collected from the participants was used for the study purposes. The researcher assured that no harm was caused during data collection by keeping the recorded audio safe until the examiners from the University had marked the study. The records are kept on the audios and discarded at a later stage.

3.9 Conclusion

The chapter outlined the methodology used during the research process. The methodology included the research design, the population of the study, sample and sampling procedures, the research procedures, and the instrument used for data collection. The chapter also gave insight into how data is analyzed and the ethics considered during the study. The next chapter presents the findings of the study.

CHAPTER 4

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

The chapter presents the data collected from Ohangwena Region, Ohangwena Constituency, to investigate the impact of Remittances on rural household poverty. Data is collected through a face-to-face interview session per household from 20 households, and the results are presented below.

4.2 Respondent's profile

The study made use of 20 respondents from 20 rural households with migrants. The following table summarizes the characteristics of the respondents from rural households with migrants in terms of gender, age of the respondent, number of migrants, and the migration period for migrants.

Table 1: Respondent's Profile

Household	Respondent gender	Respondent age	Number of migrants per HH	Year of migration
1	Female	58	3	2020
2	Female	48	4	2014 & 2018
3	Female	66	2	2018
4	Female	59	1	2018
5	Female	60	2	2020
6	Female	70	4	2015
7	Female	70	3	Years ago
8	Male	73	4	2015 & 2019
9	Female	63	1	2008 & 2009
10	Female	56	2	2010
11	Female	68	2	2010 & 2012
12	Male	75	4	2011 & 2013
13	Female	69	2	2005, 2010 & 2018
14	Female	34	3	2016 & 2018
15	Female	63	3	2016 & 2017
16	Female	57	4	2015
17	Male	48	2	2016
18	Female	45	3	2005, 2010, 2019
19	Male	76	2	2016
20	Female	65	2	2015 & 2018

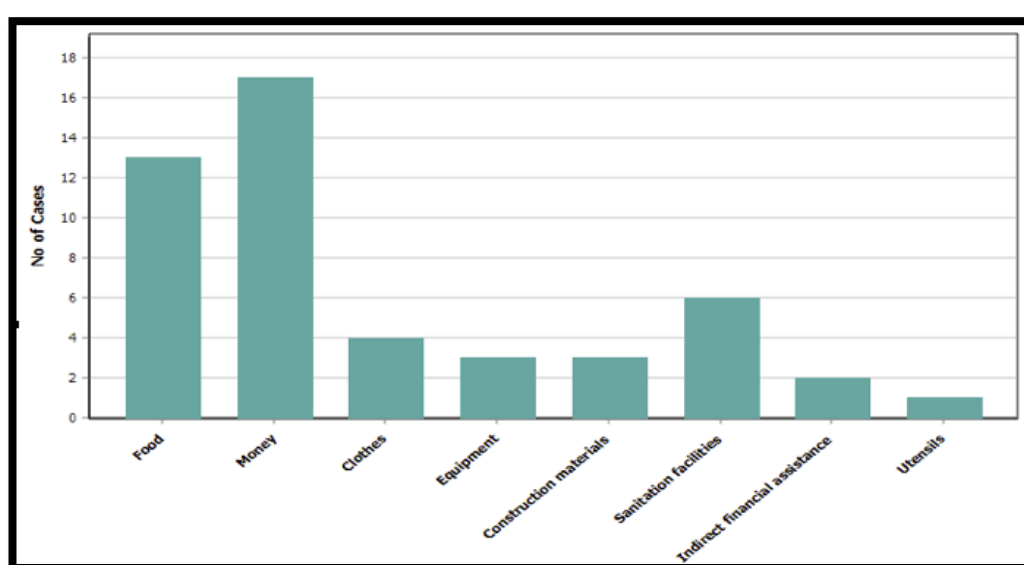
(Source: Author's compilation, 2022)

Of the interviewed household members, 16 were female, and only four were male. They are between 48 and 75 years of age. The highest number of migrants in a household is four, and the lowest. The migrants migrated between 2010 and 2019. As evident from the table, most migrants moved between 2010 and 2016. The years of migration concur with the increased number of rural-urban migrants between 2010 and 2016, as stated by NSA (2015) in the problem statement of the research study. It was also observed that female-headed households had more migrants than male-headed households.

4.3 Nature of remittances

By the nature of remittances, it meant the forms the migrants send to households of different origin types of resources. These forms are namely: food, money, clothes, equipment, construction materials, sanitation facilities, indirect financial assistance, and utensils. Figure 1 summarizes the distribution codes for the forms of remittance.

Figure 2: Nature of Remittance



(Source: Author's compilation, 2022)

As seen from the figure above, there are more indications of money, food, and sanitation facilities as remittance items. Other items include clothes, equipment, construction materials, and utensils. There is also some indirect financial assistance that the migrants remit to their families at their household of origin.

4.3.1 Money

Migrants send money back to the households where they come from with different arrangements. At times, they are to be *requested by their respective families*. For instance, a respondent of Household 13 argued: *"...they send us money and other basic needs if we request it."* In some cases, the respondent in the household have mentioned that they only receive money occasionally depending on whether the migrant has enough money to share with the rural households; for example, Household 4 said, *".... he does send us little money and soaps depending on how much he got paid that month."* However, some respondents mentioned that some migrants send monthly money to the rural household as part of the obligations or arrangements between the rural household and the migrant. For instance, Household 8 mentioned, *"...with money they send us every month, each one sends us N\$500, so at the end, we end up with N\$2000 or more. This was an agreement to assist us at home"*.

Additionally, the respondents have also argued that some migrants have children they left in their rural households. They send money each month for their children as a parenting responsibility to take care of the children's needs, including those that attend school. Some respondents have also mentioned that migrants send money as it is expected that when migrants leave their rural households to look for a job, they are expected to return with income, whether occasionally or monthly. Some respondents have also indicated receiving money through bank transfers such as wallets and the Namibia post office.

4.3.2 Food

Another form of remittance sent by the migrants to their rural households is food. Although many households expect migrants to send money as remittance, many respondents have mentioned that they receive food as a remittance in their rural households. Out of 20 households, 13 of them receive food remittance. The respondents have expressed that when migrants cannot send money, they sometimes buy all their basic needs, including food, and send it through buses or couriers. The respondents have mentioned a variety of food they usually receive, such as cooking oil, maize meal, rice, macaroni, sugar, dry fish, and tinned food. For example, Household 15 said, "*...like food especially packs of rice and dry bread and other basic needs...*", Household 11 also mentioned, "*...they send us food like dry fish from Kavango river...*" and another Household said, "*...you find one is sending just cooking oil itself.*"

Another way of food remitting is when migrants return home for holidays or vacations, they bring along food or visit the nearest shopping mall to buy food and other household necessities. For instance, Household 11 is quoted as "*...they do not send anything at home, but they buy food only if they come home for holiday and Christmas.*" Other respondents said food is sent occasionally from one household to another, with no limit to how often the food is sent. Some households have mentioned receiving food remittance three to four times a year, others twice a year, and some only receive it when they request it from the migrants. Some migrants also send food through people they know who visit their rural households more often. It is noted that some respondents argued that food is needed for the children who go to school;

therefore, migrants who left their children in their rural households send food to their children as a part of parental responsibility.

4.3.3 Sanitation facilities

Sanitation facilities are another remittance that migrants send to their rural households. During their interview, respondents mentioned that money and food come with sanitation facilities such as toilet trees, soaps, creams, washing powders, and water containers for storing water. For instance, Household 1 said, *"...sometimes they do send us money, soaps, and food that they buy and seal in boxes for us..."* Household 16, *"...they send us toilet trees, food, and money,"* and Household 6 also argued, *"...as well as water containers for the house where we store water...."* The respondents have also mentioned that migrants only send sanitation facilities occasionally; when the migrant has failed to send money, they send food and sanitation facilities. The respondents said that some migrants also bring along sanitation facilities when they visit rural households during the festive season; for example, Household 6 also argued, *"...when migrants come to visit during Christmas time, they also bring items such as soap, food, cosmetics or when they come for Easter and accession holidays."* Other households receive sanitation facilities when the migrant sends along with a family or village mate to visit their rural household.

It is noted that some households receive sanitation facilities when they request it or depending on the migrant's affordability within the specific time. Some respondents have further mentioned that the frequency of sending sanitation facilities depends on migrants as they also have other responsibilities in their urban households. For instance, Household 16 said, *"...migrants send whenever they have, they also have*

responsibilities to take care of the people around them where they are, sometimes we pity them". The respondents have also mentioned that they receive sanitation facilities through long-distance buses, couriers, or family members and community members who have traveled from the town where the migrant has moved.

4.3.4 Clothes

Another form of remittance is clothes. Out of 20 households, four have mentioned that apart from money and food, they also sometimes receive clothes from migrants. The respondents have said that clothes are occasional and mostly sent during winter to protect them from the cold weather. For instance, household 8 argued that "*...Clothes they only send us once a year before it gets cold.*" In some cases, migrants also said they also receive clothes during festive seasons; Household 15 said, "*Money and food of any kind as well as clothing.*" The respondents did not mention whether the clothes sent by the migrants are new or old but indicated that clothes are sent during the specific season, which could mean that clothes are sent when needed. Evidently, winter gear is sent for the cold weather in the winter season, and during the festive seasons, it is noticeable that people go to church in changed clothes during Christmas.

4.3.5 Indirect financial assistance

Indirect financial assistance is also another form of remittance by migrants. In this case, indirect financial assistance is the financial assistance that migrants mainly contribute to any family members from the rural household, which increases the livelihoods of that individual. During the interview sessions, some respondents mentioned that migrants assist their families indirectly financially, especially with

children who attend primary, secondary, and tertiary institutions. For instance, Household 12 argued:

“They are very supportive in everything we do at home and are responsible for the young one who is still at UNAM (University of Namibia). We could still be struggling with her if it was not for the boys who are responsible and caring for her, and our children are supporting each other and their children.”

As evident from the respondents' statement, the financial assistance is a relief to the rural household as they can re-direct their finances for the scholars elsewhere to improve the household.

In another case of indirect financial assistance, Household 7 said:

“...the one working is also taking care of the small one at UNAM, but before UNAM, he used to send us money; therefore, he is taking care of a scholar, and we sometimes feel pity for him. I also get pension money to take care of the household.”

Household 7 also argued that *“...migrants assist and meet us halfway, especially with the school kid. He is helping a lot at home and helping the one at UNAM; one day, we will have our teacher”*. The respondents expressed gratitude towards migrants who assist them indirectly through scholars who are at tertiary institutions. As mentioned, the University of Namibia is known to produce graduates who may help rural households. The respondents did not indicate how often they receive indirect financial assistance from the migrants.

4.3.6 Construction materials

Another noticeable form of remittance migrants send to their rural households is construction materials. Respondents mentioned different kinds of goods and materials they receive to improve and renovate their household structures. Construction materials and goods obtained by the rural household are as follows; housing materials, blocks of cement, building equipment, corrugated iron, and bricks. For example, according to Household 20, *"...they send us food, all basic needs, building materials, cosmetics, and money."* Household 18 argues:

"...Our house is now well developing because they send us equipment to renovate it". Household 6 was also quoted saying, "Yes, we do receive remittance from them such as food or even sending blocks of cement and equipment that we use to construct this house as you see it standing at this level."

According to the respondents, construction materials are occasional; therefore, migrants are only sent when the need to build or renovate arises. One of the households also mentioned receiving building materials when the migrant has saved enough funds for construction or renovation. Construction materials are also said to be sent through long-distance buses or bought by migrants when they visit their rural households.

4.3.7 Equipment

Migrants also send equipment as a form of remittance. Only some household respondents have mentioned receiving housing materials such as furniture, washing machines, Mahangu crushers, and other equipment such as spades, wheelbarrows,

pangas, and other tools. For instance, household 9 mentioned, *"He also sends us things to use at home last wheelbarrows, spades, pangas, baskets, and many more goods which are useable at home."* Moreover, Household 8 argued that *"...materials and some relevant machines are occasional things, like last year, they sent us a washing machine, and the other year the ma bought us a washing machine... and other tools...."*

According to the respondents, equipment is occasional and only received once a year or when needed.

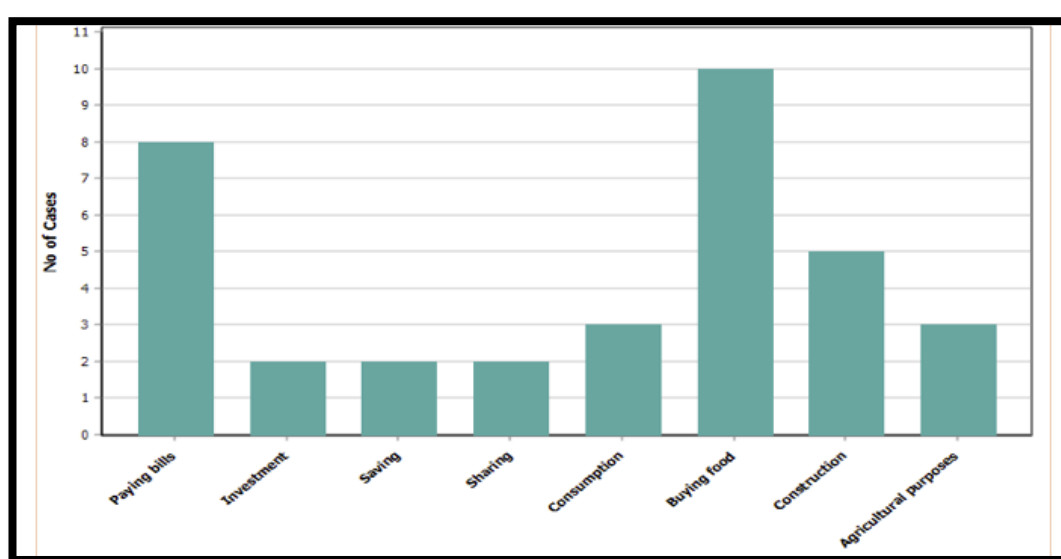
4.3.8 Utensils

Lastly, other mentioned forms of remittance are utensils. One of the households said they receive kitchen utensils such as pots, plates, cups, and other helpful utensils. The respondent from Household 12 was quoted as follows *"Yes, we receive money, food, clothes and anything useful in the household like cosmetics, the kitchen uses like pots, plates, cups and so forth."* The respondent indicated that all these are occasional and only receives them sometimes.

4.4 Use of remittances

The different forms of remittances sent by migrants serve various uses in rural households. The respondents have indicated using remittances: buying food, paying bills, construction, agricultural activities, investment, saving, sharing, and consumption. Figure 2 shows the distribution of codes for the use of remittances.

Figure 3: Use of Remittance



(Source: Author's compilation, 2022)

As evident from Figure 2, it indicates the highest cases of the use of remittance in the households interviewed are buying food and paying bills. The statement reflects that money sent by migrants is mainly spent on buying food and paying bills. In addition, construction, agricultural purposes, and consumption are other uses of remittances in some households. The figure also indicates that a few households use their remittances differently, such as investment, saving, and sharing.

4.4.1 Buying food

The highest recorded cases of use of remittances in households are buying food. According to the responses, half of the households interviewed mentioned that the money remitted by migrants is spent on purchasing food for the household. Some households have noted a variety of food they buy, like maize mills and bread for children who go to school, and others still need to specify the kinds of fare purchased. For example, Household 1 said, *"...in case of money, we use the money to help ourselves and even to buy maize mills for the house..."* and household ten also argued:

"We use the money to buy household necessities, to pay hospital bills, and also to buy bread for children, and we do not get any other extra income as my age for pension still did not reach, so it is difficult to even afford bread for as long as they do not send us anything and it will affect the children who go to school when there is no food."

Comparing the responses from different interviewed households indicates that food is a basic need and a household necessity for every household, as most have mentioned that food is bought every month. For instance, some households are quoted as follows; Household 2 argued:

"...we use half of the money to buy the housing need like food for the house". Household 6, "In case of money, we use it to buy enough food for the whole month, and what we do is one person goes to town and withdraws their money enough to buy food for the household."

However, there are households whose food content depends on the availability of income received for a specific month. These are households that only receive little

payment from migrants and have many needs catered, and pensioners who cannot produce food to supplement what they receive from the migrants. For instance, Household 4 argued:

“Surely we buy maize mills since we are old now and my husband is a pensioner he cannot do heavy work anymore, and we cannot cultivate our land. We also buy little food as the money is ever little...”

Additionally, many households have mentioned buying household needs, including food, necessities, basic need, and valuable anything in the household. This could imply other conditions associated with handling food, such as sanitation facilities and kitchen utensils.

4.4.2 Paying bills

Another highest-recorded use of remittance is paying bills. About eight (8) households have indicated that the money received from the migrants is spent on paying bills. It has also been noted that approximately six (6) households spend money on medical expenses and hospital bills. For instance, two households argued, *“...we leave some for the hospital bill when we get sick,”* said Household 1. Additionally, household 1 mentioned that *“...and also when we have money from town we keep some for medical expenses...”*. Apart from paying hospital bills, remitted money is also used to pay for transport fees for the family in cases where they travel to seek medical care or purchase food in a nearby town. For example, Household 7 said, *“We can also use the money for transport when we go to the hospital.”*

Another mentioned bill is the school fees for children at secondary and tertiary institutions. About three (3) households said that the money sent by migrants is spent on paying for school development funds and tuition fees for the students. Household 10 argued that "*...they sometimes send money because their children are here and they go to a nearby school, and we pay their school fee from the money we receive while also buying food for them to go school with energy*". Other bills paid with remitted money are for household utilities. In households with electricity, money is spent on buying and settling water bills for the rural household. For instance, Household 8 argued that "*...and also we use the money to buy electricity and pay for the water bills used by the whole household. In case the money sent is not enough, we also add for ourselves sometimes*".

There needed to be an indication of how often money is used for paying bills. In essence, payment of bills may occur differently depending on what needs to be paid. Paying for utilities can be a monthly responsibility compared to other accounts. Hospital and school bills are occasional, and payment can only occur when there is a need to seek medical care, or a student is attending school.

4.4.3 Construction

Another use of remittance is construction. According to the responses, migrants want to improve their rural households, and in many cases, they focus on improving the structures within their households. Much of the remittances sent by migrants, such as cement, bricks, equipment, and materials, are used for building and renovating rural households. Many households have progressed with their housing structures from a traditional stick to a wall-bound house structure. For instance, Household 8 mentioned:

"...the house structure was a traditional house now we live like we are in town, look at how high the house wall is, and even we are now feared by the villagers because we have a beautifully constructed house."

Another Household 6 said, *"... they even send equipment that we use to construct this house as you see it standing at this level with a boundary wall."* The responses indicate that some receiving households have improved their rural household through remittance, implying that remittances drastically influence many rural households.

About three other households have received corrugated iron and other equipment to renovate their structures. In addition, housing materials such as wheelbarrows and spades sent by migrants are also handy during the construction of the households. Construction and renovation of houses are occasional; therefore, money used for construction is sent periodically.

4.4.4 Agricultural purposes

According to the responses, remittances are also used for improving productivity in the agricultural sector within rural households. Often the cash remitted during the rainy season is spent on ploughing and harvesting Mahangu, a traditional wheat for Oshiwambo-speaking people. Cash paid can be used for crop production in some households. For instance, about three households have mentioned that *"... they send us money that we use for ploughing our field,"* says Household 2. Household 8 also noted that *"we also use the money to cultivate our field with a tractor for Mahangu production, and for harvesting too,"* and Household 16 also mentioned that *"We use that money for ploughing purpose and harvesting."* Looking at the responses, the

Mahangu production process seems to require money to pay for ploughing trucks and harvesting machines for final processing.

In addition, some households have mentioned receiving non-cash items as remittances, which are useful for agricultural purposes, such as equipment and machines for cultivating and harvesting purposes. Given an instance of Household 8, they said, *"...sometimes we also receive harvesting machine for Mahangu and other tools like hoe, spades, and wheelbarrows"*. Another household also mentioned that they also receive tools and seeds for agricultural purposes, putting more emphasis on a backyard vegetable garden which they have enlarged at the time of data collection. Tools and equipment are occasional items and are only sent when needed.

4.4.5 Consumption

Another use of remittance recorded was consumption. According to four households, the food received in rural households is mainly used for eating. Some households have mentioned that food consumption has improved in the house when migrants send them food. For instance, Household 20 argued:

"We normally use the food we receive to eat because we never used to eat much food then because we did not have enough food for everyone at home. Since we receive food or money to buy food, we have enough to serve even three meals daily."

The sentiment indicates that food remittance influences food consumption in a household, implying that the number of meals in the house depends on food availability.

Furthermore, other consumptions include making sanitation facilities, such as drinking clean tap water and keeping the household tidy and hygienic. Other household materials, such as utensils, are used for meal preparations and holding events within the household. For instance, Household 6 argued that *"... sometimes we also receive soaps, dishwashing, kitchen wares including pots, plates, spoons, cups, chairs, and chairs are used during parties...."* In addition, Household 12 mentioned that the clothes and blankets received by the rural household protect the household members from cold weather. Other housing appliances are used when there is a need to use them.

4.4.6 Investment and Saving

According to the responses, although sometimes cash remit is insufficient, three households have indicated using their remittances by saving and investing them. Investment and saving are some of the use of remittances to sustain and create a productive cash flow within some rural households, as mentioned by some homes during data collection. For instance, Household 8 argued that:

"Some money we use to keep in our account in cases of emergency like someone is sick for petrol or contributing to funerals and other family events. Machines are used for different purposes; a washing machine is used to wash clothes at home, and another for crushing Mahangu. We also use it to crush Mahangu for the community charging operational fees; we use it as our family business to make money."

Another Household 12 also said: *"With the money we used to receive, my wife started making fat cakes from it, and she started making additional income which also*

supplemented the household needs." The statements show that households save money for emergencies and invest some of it in productive business ideas that supplement their household income. These business ideas are turned into family businesses for additional income to sustain the household's monthly income.

4.4.7 Sharing

Lastly, some households use their remittance by sharing with others in the community and other family members from rural households. In some houses, cash remittance is shared by the family through contributions towards death or wedding ceremony. For example, Household 14 said, "*...and we also use the money when attending funerals, weddings, and other emergencies*". Apart from cash remittance, another house also indicated that they share the clothes they receive from the migrants with those in need, especially during the winter. Household 8 was one of the households which received clothes from migrants. They have mentioned distributing the clothes to the needy in their community. Although sharing does not benefit the giving household, it is a sign of humility and may help improve the standard of the benefitting household members.

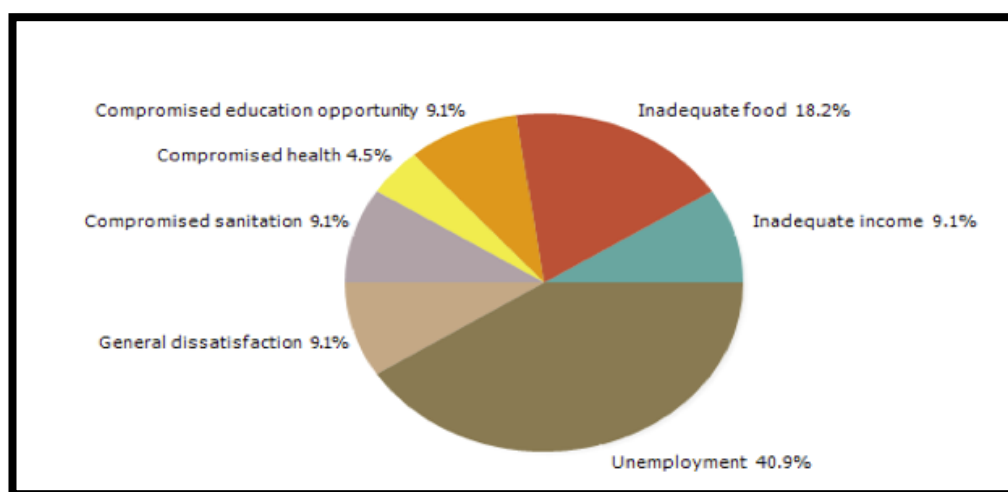
4.5 The impact of remittances on the rural household poverty

The impact of remittances on rural households is determined by the progress and improvements the household made during migration. Many households have indicated a positive effect on how the remittances have improved their living standards in their rural household. The responses are presented as the rural household well-being before migration and the rural household well-being after migration.

4.5.1 Household well-being before migration

Many rural households have indicated the state of their household well-being before migration. The following codes are recorded as the state of well-being of the rural household before migration; inadequate food, inadequate income, compromised education opportunities, compromised health, compromised sanitation, and general satisfaction.

Figure 4: Household well-being before migration



(Source: Author's compilation, 2022)

The above chart indicates the highest number of households with unemployment (40.9%) and inadequate food (18.2%) before migration. The households have also noted houses that experienced insufficient income, compromised education opportunities, and sanitation of about 9.1%, respectively. In addition, some households were also coded with general dissatisfied statements regarding their well-being before migration. A few cases recorded compromised health (4.5%) as a challenge the household experienced.

4.5.1.1 Unemployment

One of the challenges experienced by most rural households is unemployment among family members. The majority of the rural household interviewed have mentioned that migrants leave rural areas for urban areas for employment opportunities to improve their rural households. About nine households noted that their household members were not employed before migration, contributing to other household conditions. For instance, Household 3 argued: *"...migrants said they are going to look for jobs and have confirmed that they are currently working. At least now they can help us solve other household needs like money, food, and help with school fees."*

Unemployment has also contributed to food shortages, school drop-outs, and many other conditions in the household. Other households, such as 12, 15, 16, 18, etc., had mentioned that before migration, migrants were unemployed, and ever since they moved and obtained jobs, other conditions in the household have also improved. There was also an expression of the difficulty of having a good-paying job in rural areas. It was expressed by household five as quoted: *"... there were poor living conditions in this house before migration, and there is lack of opportunities for high paying*

employment in rural areas, and that made us suffer...." The statement could imply a distinction between rural and urban wages in the employment sector; thus, people move from rural to urban areas.

4.5.1.2 Inadequate food

As noted in the uses of remittances in the paper, buying food was recorded as a significant use in most rural households, implying that food shortage is a threat to many rural households. According to the responses, rural households were faced with insufficient food for the household. About four households mentioned a food shortage before migration, with some eating only once or twice daily. Migrants send food and money to enable food security within their rural households. For instance, Household 10 argued that *"... the only good thing is now we eat every day because we now have food, but when we were just seated at home, we were suffering from hunger because I do not get pension yet."* The statement expresses the condition before migration as a threat to food security in the household. However, some households only depend on the remittances provided by the migrants to obtain food; as mentioned, Household 10 indicated that there is no other source of income in the household. In addition, households 5 and 6 also said they sometimes had nothing to eat at home before migration.

4.5.1.3 Inadequate income

Another challenge describing the well-being of the household before migration is inadequate income for the households. Before migration, many rural households needed more income to sustain their needs. About three households had indicated that there was no money before migration as none of the household members was employed. About two households also mentioned that it was difficult for households to resolve money-related needs as their only source of income was pension money from the household owner, which could only cater to some household needs. For instance, Household 4 argued, "*...my husband is a pensioner, he cannot do heavy work anymore, and we cannot cultivate our land. We buy little food as the money is ever little and use it for hospital bills...*". Some households have used the phrase little money to describe their insufficient income challenge, mentioning that petty cash only caters to basic needs such as food, sanitation facilities, and emergency costs such as hospital fees. For example, Household 4 said:

"...that time he was just doing internship from Marco Marco-polo in Ongwediva area, and that is how they send him to Windhoek to himself, he does send us little money and soaps depending on how much he got paid that month."

4.5.1.4 Compromised education opportunity

Another challenge noted before migration was compromised education opportunities. Some households mentioned that they experienced conditions limiting their children's education access. Insufficient food and income have affected ongoing school children and resulted in school dropouts and absenteeism. Household 5 argued that:

“Initially, there were poor living conditions in this house, and the lack of opportunities for paid employment in rural areas made us suffer to the extent that we had nothing to eat. Also, we suffered because of poor health care and limited access to education as we have one sister who completed education and had no job opportunities.”

Another household mentioned that children were dropping out of school and delaying school progression was that children had nothing to eat. The pension was the only source of income in the household, and they could not afford all the household needs. As a basic need, food provides energy and nutrition for children to attend lessons and travel longer distances. As argued by household, *“...the children did not use to go to school because they walk long distances to school and when they are hungry, they cannot walk long distances, they would rather stay at home.”*

Another persisting experience mentioned by the respondents is the absence of caregivers in rural households, which also contributes to school drop-out and leads to a high absenteeism rate. Children with a high absenteeism rate lead to failure and poor performance at school.

4.5.1.5 Compromised Health and Sanitation

It is noted that households faced inadequate health and poor sanitation before migration as a challenge amongst the rural communities. In many cases, poor living conditions are characterized by poor sanitation, and where there are no proper sanitation facilities, the health of the inhabitants is at risk. Regarding health, the respondents mentioned that they did not have money to reach health centers for

medication, and households that experienced limited income could not cater for health care, such as transport money to access health services and purchase medicine. As mentioned by the respondents from the rural households, there was also pressure on rural livelihoods caused by droughts and heavy rainfall, resulting in flooded households that threatened their health and well-being. Household 5 argued that:

“...there were poor living conditions in this house.... Also, we suffered because of poor health care and limited education. We have one sister who completed education but is still unemployed and environmental changes like lack of rain, droughts, floods, and other conditions put pressure on rural livelihoods.”

Another challenge before migration was the lack of proper sanitation facilities and clean water amongst some rural households; for instance, Household 18 argued that:

“Migration helps because we now have proper sanitation facilities and running tap water while before migration we used bushes to release ourselves, and we used to drink water from the small earth dams.”

Water from the earth dams is not filtered and threatens many inhabitants' health.

4.5.1.6 General dissatisfaction

Some respondents were not satisfied with the movement of migrants, reasoning that it did not yield any result and no change was visible before migration. Some respondents expressed disappointment towards migrants who left children in rural households hoping to find employment. Household 3 said:

“... I do not even talk about them sending me something of any kind because they do not even remember their children which they left behind. All they think maybe is that I get pension money, which is actually not enough to cater for our basic needs ...”

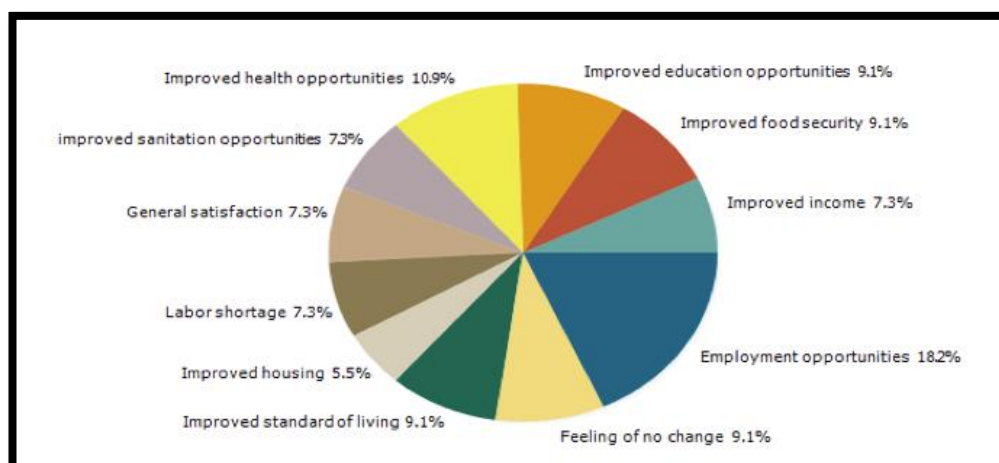
The statement gives the impression that migrants leave their rural households and might not find a job that could feed them and their rural households or find a job. Another dissatisfied respondent mentioned that migrants are not helpful, indicating they do not want to construct their sleeping rooms or improve the housing structure. The respondents have, however, assumed that migrants do not contribute due to reasons attached to personal problems.

4.5.2 Household well-being after migration

To determine the impact of remittances on rural households, the respondents have indicated the state of well-being of the rural household after migration. The following codes were recorded according to the respondents regarding the state of the well-being of the rural household after migration; improved health and education opportunities, improved food security, improved sanitation facilities, improved standard of living,

improved income, employment opportunities, improved housing, labor shortages, the feeling of no change and general satisfaction.

Figure 5: Household well-being after migration



(Source: Author's compilation, 2022)

The above chart indicates that most rural households have high employment opportunities after migration, representing about 18.2% of the cases. Another aspect that has improved drastically after migration in rural households is health opportunities, as reflected by 10.9% of respondents. The chart also indicates that after migration, there was an improvement in education opportunities, food security, and general standard of living, as represented by 9.1%, respectively. However, some households also had a slight feeling of no change. Some respondents have also mentioned improved income and sanitation as changes they have noticed after migration in their rural households. Although migration positively impacts most households, some respondents have mentioned labor shortages as one of the negative impacts of migration, as represented by 7.3% of cases on the chart. Lastly, the respondents have also indicated a slight improvement in housing, defined by 5.5% on

the chart. The paper will discuss the state of the well-being of the rural household after migration below.

4.5.2.1 Improved rate of employment

As noted in the state of the well-being of the rural household before migration, many households have indicated that a low unemployment rate is one of the reasons that trigger mobility, as the state of the rural households after migration suggests an improvement in the rate of employment opportunities. As reflected by the respondents, about 18.3% of cases of rural households where migrants left to seek employment are employed and can improve the living conditions of their households. For instance, the following households were quoted below; Household 1 said:

“Migrants left for employment purposes and get better-paid jobs because poverty in the villages is chronic, although not all of them got jobs, at least some got a job. They now support the family by sending money home.”

Household 3 mentioned:

“...he got a permanent job and is now employed by the Government.” Another household said, “I am happy they are now employed and have jobs compared to how they were in the village. My son has a casual job at a construction company but also provides us at home.”

Household 4. Respondents also noted that some migrants only obtained temporary job offers while others obtained permanent offers.

Some households also mentioned that migrants moved to towns for better wages than how much they received at rural jobs. For example, Household 9 said: "*... she used to sell in a bar here at the village, and they used to pay her little that is why she moved to Windhoek; now she has a better job paying her well*". Another household said: "*... he is currently working at a construction site, and he gets much money compared to his job here looking after livestock at a family house*". The expressions imply that there are high wages in urban areas compared to rural areas. Lastly, as evident from one of the households, migrants also create employment opportunities by creating businesses for income. For instance, Household 8 mentioned, "*...the other went straight to look for work, but she struggled, and later she started her own business, which she says is going well too*". It also shows that migrants are triggered by economic opportunities that may improve their income.

4.5.2.2 Improved education opportunities

The remittances sent by migrants have improved rural households in terms of access to education, school attendance, sharing skills and knowledge within the households, and school grading for scholars. According to the respondents, the well-being of the household has improved after migration in terms of access to education and school attendance. With many challenges experienced before migration, such as lack of tuition fees for scholars, cash remittance obtained by the household is used for school fees for the scholars and to pay tuition fees for those at academic institutions. For instance, Household 15 said, "*...we can now afford to pay school fees for our children to attend school and to pay for UNAM too*". Household 5 also mentioned that children could improve their grading through institutions such as NAMCOL, which they could not afford due to financial constraints.

In addition, some households also noticed an increase in school attendance compared to high absenteeism and school drop-outs of some learners due to hunger and long walking distances to school before migration. Other school resources, such as school uniforms, may also limit children from attending school. As the responses show, households can cater to children's school food, and some get transport money to attend school and purchase school uniforms. Some households mentioned that children who have attended Universities also share skills and knowledge that they have acquired, which is applicable in rural households. For instance, Household 8 said: *"We even have a nurse in the family and always educate us on health-related issues,"* and other areas of specialization, such as agricultural practices, which is more practical in the rural areas where many rural households are involved in agricultural activities such as crop production and animal farming.

4.5.2.3 Improved health and sanitation

According to the respondents, their health and sanitation improved compared to before migration. In responses, some households mentioned that remittances improved their well-being regarding nutrition, a challenge amongst children before migration. An unbalanced diet in children has been one of the causes of malnutrition, leading to unhealthy conditions in some households. It has been noted that some households have mentioned that after migration, they can access health facilities and purchase their medication, which has improved their health conditions. For instance, Household 5 said:

"...we use the money sent to pay hospital transport fees and buy medicine that we cannot get from the hospital for free because

sometimes the hospital does not have all the medicine, so they refer us to go buy at the pharmacy.”

In addition, another household was also quoted saying that:

“... remittances generally have improved the standard of living of our house as it has increased and expanded the source of income. Remittances also allowed our household members to allocate more food resources, access health services, and eat proper food for a balanced diet.”

In many cases, proper sanitation and health work interchangeably, noting that some households used unfiltered water from the pans and boreholes for drinking, threatening their health. At the same time, after migration, there was an improvement in developing their households with clean tap water, which improved the general hygiene of the household. Hygiene plays a role in maintaining and sustaining the well-being of the household. In terms of other sanitation facilities, such as toilets, soaps, and other remittances, have also improved the living standards of the households. Two households were quoted as follows:

“...it helps because we have proper sanitation and running water from the tap. We also had built toilets compared to before when we did not have a toilet and use the bushes for relieve” (Household 8).

“They used to send us money and sometimes bathing soaps and washing powders for washing and cleaning the house. To us, cleanness is important for us not to get sick” (Household 18).

According to the respondents, proper sanitation positively impacts the health status of the rural household as it is believed to improve the living standards of the house and general hygiene, which leads to improved health within a household.

4.5.2.4 Improved food security

According to the respondents, remittances have improved food security in their households. As indicated by the respondents, some households faced food shortages before migration, and the types of remittances received in many cases have been food and money. The uses of remittances in rural households have also indicated high cases of buying food for consumption with the cash remitted by migrants. As a result of purchasing food and food sent by migrants, the rural households challenged with insufficient food have improved in terms of food consumption and have enough food for the household after migration. For instance, Household 12 expressed themselves by saying: “...*the only good thing is now we eat every day because we now have food, but when all of us were just seated at home, we were suffering from hunger because I do not get pension yet.*”

Household 5 was also quoted saying:

“We have enough food for consumption all the time as we use the money to buy maize mill and other types of food we need at home and our children go to school with bread every day, they do not go to school on a hungry stomach...”

In another case, the respondents have also mentioned that remittance has improved their agricultural productivity regarding food production. Agricultural activities are

one of the sectors which help rural areas with food production through crop farming and animal farming. According to the response, some rural households needed more than tractors and ploughing machines before migration. Hence, there was little to no production in their fields, while after migration, they could plough and produce food for the rural households with cash remittance. For instance, Household 7 said:

“We never used to plough our Mahangu field because we did not have enough money to buy a ploughing machine or hire tractors, but now our children are sending enough money to buy food, for hospital, for education and to plough the field to produce enough food for the household.”

The respondents have indicated that food and cash remittance impact food security in many rural households as, in most cases, rural households with no source of income face food shortages.

4.5.2.5 Improved income

The types of remittances received by rural households include cash mainly used for buying food and improving the overall standard of the rural household. About three cases mentioned that their households faced unemployment, and two households merely depended on pension money before migration. The improved employment rate of migrants impacts the households' income as the inhabitants can afford basic needs, have money to attend health services, and afford quality education.

To improve and sustain the household's income, the respondents have mentioned that the household uses some of the cash remitted by migrants to invest in small businesses

and enterprises and sell other types of remittances received by the household, such as food surplus, machines, and clothing. The respondents have expressed the establishment of small businesses as quoted below; Household 8 said: *“We also received a pounding machine that makes extra money for the household as we use it for the business for pounding Mahangu for the community members charging a small fee.”*

Household 13 also mentioned that "our income improved because we receive much fish and sell some of them to make money to afford other basic needs in the household." Lastly, another household mentioned that they received money and established a small business selling fat cakes at the local shops and the school in the surrounding area. Improved income significantly impacts poorer households as it improves poverty and payment distribution within the household.

4.5.2.6 Improved housing and household standards

The remittances have brought development within the rural community and have improved the general standards of the rural households in terms of housing structures, sanitation facilities, healthier lifestyles, proper health care, and quality education attainment for some of the household inhabitants. According to the respondents, about six households were specific regarding improved household structures, from traditional wooden to modern brick housing. In terms of development, modern brick housing structures are known to be a higher class or higher standard of living in rural areas, giving the household members a sense of belongingness and recognition in the community. As expressed by the respondent:

“... it has improved how we live; things have drastically changed just by looking at this house. Our house was traditional, but look at it now, it is made of bricks. We have clean water at home, which we never had before. Children now go to school with bread in their lunch boxes and Oros. We have even produced and helped children at UNAM. My son changed how we used to live and is now recognized in the community.”

Apart from the housing structures, the respondents have also mentioned the improved designs within the household for shelter. Another development in some households has mentioned that they improved from the traditional way of doing house chores to modern methods and technology in terms of communication. For instance, Household 8 mentioned that *“...we use machines for washing clothes and for pounding Mahangu compared to the traditional way of using their own hands to wash and pound”*. When traditional ways of doing things are replaced with modern practices, it shows that the standards of living of the household have drastically improved.

4.5.2.7 Labor shortage

Many respondents have mentioned migration's positive impact on their households, but some households have also experienced an adverse effect. About three cases have expressed how migration can also harm the sending household. The three households mentioned labor shortage and work overload as shared experiences in their households. For instance, household 1 said:

“The negative effect of migration is that migration directly reduces the supply of labor, especially during cultivation and harvesting

season that we only find ourselves few to finish cultivating the land and we are too old to do it alone, but then we have no choice than to leave them to go for job seeking as they reward us through remittances.”

Household 20 said: *“Since they went, we have a workload in the field, but we appreciate so much that there has been an increasing accumulation of durable goods, for example, furniture, electronics, and kitchen appliance.”*

Another household also mentioned a lack of workforce during household chores, and they are forced to seek men's power from the neighborhoods. Although they see labor shortage as an adverse effect of migration towards their households, their expression shows that the positive outweighs the negative as they still see the positive impact of migration as more beneficial. However, some households see no effects of migration in all terms.

4.5.2.8 Feeling of no change and general satisfaction

According to the respondents, some migrants still face the challenge of finding a suitable job and thus find it difficult to support rural households. In some cases, migrants do not meet the job requirements as some do not have qualification and lack the job market criterion and therefore finds it difficult to get a job. They added that acquiring a job without qualification pays a minimum wage which does not cater to the migrants and the sending households. In such cases, migrants do not send remittances to the rural household. For example, household 10 said

“To be honest with you, as we all know that obtaining employment without a proper qualification does not pay enough, they always tell us it is difficult to feed their children and the rural household. Even if the money they send home is enough to buy food, it does not improve the household but only for consumption.”

Household 7 also mentioned:

“... like the one who left a long time but until now, he is just struggling. Moving away from home can sometimes be bad, especially when you do not have a degree to look for work; you have to struggle to get work. He did not get a job until, and sometimes I tell him to come back home to look after the livestock, but he does not want to. I feel pity for him.”

As expressed by the respondents, mobility does not guarantee a job of satisfaction in terms of finding a job. Some migrants are forced to settle for any position with a minimum wage to survive in the new place. Additionally, acquiring a job in an urban area does not guarantee rural household remittances, as migrants have a household to maintain where they reside. According to the respondents, some migrants also take longer to visit their rural households, which are believed to be acquainted with being unable to afford transport fees to see the rural household. For instance, Household 3 said: *“... because they do not send anything and do not even remember their children they have left behind because they do not even come home or maybe they cannot afford to pay for the buses to bring them home.”*

Although migration positively impacts remittances, there are also negative impacts affecting the rural households and migrants themselves. Most respondents' expressions outweigh the adverse effects and focus more on remittance's positive impact on rural households.

CHAPTER FIVE

DISCUSSIONS OF THE FINDINGS

5.1 Introduction

The study sought to investigate the impact the remittances sent by migrants, whether cash or resources, have on the rural household poverty in the Ohangwena constituency, Ohangwena region in Namibia. The study's objectives were to identify the nature of remittances sent by migrants to the rural household, to explore the uses of remittances in the rural household, and to investigate the impact of the remittances on rural household poverty.

The study addressed the following questions:

- What is the nature of remittances received by the rural household?
- What are the uses of remittances in rural households?
- What is the impact of remittances on the rural household?

The structure of the chapter is based on the themes identified from the research questions: the nature of remittances received by the rural household in the Ohangwena region, the uses of remittances in the rural household, and the impact of remittances on rural household poverty.

5.2 Nature of Remittances

The study findings indicate that the nature of remittance sent by migrants varies based on the availability of resources and the needs that arise in their household of origin. The study found that most migrants send cash and food, with the highest cases during the interviews. Most respondents appreciated how the money and food sent by migrants act as a catalyst for change in addressing household needs and challenges. The study also found that money is sent regularly while food is sent occasionally. In support of the findings, Venditto (2018) also found that about 62% of his participants sent money regularly. Another study by Sithole & Dinbabo (2016) concurs that 75% of individuals send cash remittances to Zimbabwe, and more than 50% send cash remittances back to Zimbabwe at least once every three months. The money is used to purchase food for consumption at the receiving household.

The study findings revealed other items sent by migrants, which include clothes, equipment, construction materials, and utensils. Venditto (2018) also found that apart from cash and food remittance, there are other types of remittances, including clothing and electrical appliances. Other findings also included some indirect financial assistance that the migrants remit to their families at their household of origin. The statement agrees with Pieke, Van Hear, and Lindley (2005) and Maphosa (2005) found that migrants may choose informal remittance systems to ease accessibility, reduce cost, and increase the speed of transferring remittance. Informal transfer systems of remittance are also more efficient, reliable, cheaper, and accessible than formal transfers. The study indicated that the number of occurrences of sending remittance depends on the migrant's affordability, either informal, direct, indirect, or standard setting. Remitting money could be used to improve the households by redirecting their

finances to any other needs. The study by Maphosa (2005) comprehended that the remittance sources to rural households are formal and informal. The study reveals that migrants mostly use informal means of sending remittances, such as cash, gifts, or both.

5.3 Use of Remittances

In the interview results, participants described the different forms of remittances sent by migrants and how it serves other uses in rural households. The findings showed that remittances are; buying food, paying bills, construction, agricultural activities, investment, saving, sharing, and consumption. Crush and Caesar (2017) correspond that remittances can be used differently depending on the type of remittance received in a household. Most remittances are spent on school fees, healthcare, and the purchase of foodstuffs in rural areas depending on the need that is in the family. Venditto (2018) also found that the uses of remittances in most rural households are food, education, health, house improvements, agricultural/livestock activities, savings, and paying field workers. With this evidence, it is clear that the use of remittance with the highest recordings in the study findings within the households is buying food. The findings depict that most households are challenged with food shortages, and as a result, the money sent by migrants is transferred to buy household food.

In a similar case of the African Food Security Urban Network (AFSUN) survey done in Windhoek, it was discovered that rural households receive cash and food remittance, building materials, clothing, and second-hand building materials (Crush & Caesar, 2016). The statement agrees with the study findings that many of the remittances sent by migrants, such as blocks of cement, bricks, equipment, and materials, are used for

building and renovating rural households and are done to improve the housing structures and living standards of household members. A supportive study by Venditto (2018) also found that materials received by the household are used to improve the house's level of development. Most households have improved from traditional wooden households to modern brick houses. Some households have also developed into corrugated households. The state of the homestead development brings a sense of belongingness and power to the head of the household.

The study findings also contend that remittances are used to improve productivity in the agricultural sector within the rural household, especially during the rainy season, by using it in ploughing and harvesting Mahangu, a traditional wheat for Oshiwambo-speaking people in particular. The study made in Kenya concurs with the findings of extensive remitting of cash, clothing, building materials, agricultural equipment, and items for funerals from town to the countryside. The study also agrees with the findings that money as a type of remittance is used for the reciprocal remitting of foodstuffs, for example, green maize, local vegetables, sweet potatoes, cassava, maize, and millet flour, groundnuts, fruits and chicken that was sent from countryside to town (Crush & Caesar, 2016).

The study found that the rise in the poverty index could be affected, should remittance be removed. It would have a more significant effect on the expansion of poverty's depth and severity. Thus, remittances contribute roughly equally to the decline in the poverty index compared to changes in urban and rural households' poverty measurements regarding using remittances. In addition, the study found that a sample of rural households would have had a higher poverty score if the remittances had been terminated.

5.4 The impact of remittances on the rural household poverty

The study found that many households needed to be in a better state before migration. The study findings contain that before migration, the household owners shared inadequate food and income, compromised education opportunities for their children, compromised health, compromised sanitation, and general satisfaction. The statement concurs with Peković (2017), who, in his study, indicated that the depth and severity of poverty show more significant growth in rural households and, without remittances, consumption of the poor would be vastly distant from the poverty line. The findings could be reflected in the study findings that household members did not have employment before migration, and to improve their well-being, they sought employment far from home. It is also noted in the study findings that if migration does not occur, many families suffer from food shortages in their households. The new economic labor migration theory emphasizes that migration occurs as a family strategy to improve their livelihoods. It also narrates that migration occurs for family members to diversify risks and overcome the structural constraint in the market.

Indeed, remittances at the home level have the following advantages, including enabling families to cover their necessities, presenting chances for financial investments in the upbringing, care, and education of children easing financial restrictions so that more can be saved or invested in the family's business (Rahman, 2016). The study found that some households could find it challenging to resolve money-related needs since some households rely on the elderly pension money, which sometimes could not cater to all the household needs.

In addition, the study found that to determine the impact of remittances on rural households, there is a need to acknowledge migration because it could bring about changes in the lives of the households. Migration has brought about positive changes regarding the well-being of rural households after migration. Although remittances improve poverty conditions, one study in Sub-Saharan Africa revealed that remittances, in some cases, may only reduce poverty depending on how poverty is measured and defined in a specific country (Akobeng, 2016). In Namibia, poverty is measured utilizing income received per household. The household will be considered below the poverty line if the income does not exceed the defined amount. According to NSA (2016), The food poverty line estimate for 2015/2016 is N\$ 293.1, with the lower bound poverty line estimated at N\$ 389.3 and the upper bound poverty line at N\$520.8. In the study, the definition of poverty goes beyond income as remittances are sent in various forms, and all materials, equipment, and sanitation facilities surpass the income depicted in the poverty definition (N\$293.1-N\$520.8).

The study also identified the changes in improved health and education opportunities, food security, sanitation, the standard of living, income, employment opportunities, housing, and general satisfaction. In a similar study, Bouoiyour and Miftah (2018) have found that remittances sent home by migrants have reduced the number of households living in poverty in Rural Southern Morocco, and many vulnerable households have been prevented from entering the poverty line. Although remittances may not alleviate poverty, for some households, an improved standard of living, food security, education, and health can also mean securing their children's future. It will prevent them from entering a future deprivation state. The migration does not necessarily occur due to poverty in a household but for the family to uplift their

livelihoods. The well-being of many households before migration has proven that most were unstable and drastically improved after migration.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter presents conclusions and the study recommendations, leading to the development of an explanatory framework capturing remittances sent by migrants in Namibia and presenting a substantive theory describing the nature and usage of remittances that internal migration has on migrants and their families. The research questions aim to understand the nature of remittance, the use of remittance sent by migrants, and assess the impact of migration on the socio-economic transformation of Namibian families. Three main themes have been explored: the nature of remittances, usage of remittances, and migration's social and economic impact. The following conclusion was drawn:

6.2 Conclusions

There are few conclusions drawn from the study based on the study objectives that remittance alleviates poverty in Namibia. It is concluded that migration occurs as a family strategy to improve their livelihoods, and the various remittances received by the rural household are used positively to improve the house. Migration in some households is seen as an effort to address poverty. Therefore, migration and poverty are vivid matters of public life, and thus, migration is the critical factor for poverty reduction in Ohangwena Constituency. The study has shown that there are some types of remittances that migrants send to improve socio-economic and demographic disparities regarding poverty amongst persons heading households in Namibia.

The study concluded by recognizing and considering certain remittances, namely, food, money, building materials, and clothing, essential to positively impacting Namibia's rural households. Remittances have different purposes in the community and household, for example, buying food, paying bills like hospital and water bills, and paying school fees for their children. Other uses are housing construction, renovation, agricultural activities especially cultivating land, investment, saving, sharing, and consumption. Most of the remittances the rural households receive are used to transfer and develop the rural homestead in terms of structures and designs. It is also concluded that rural households value education and health as essential in rural development. As a result, in a society where a sizable proportion of families receive remittances, remittance receipt becomes a significant predictor of schooling expenditures. They also concluded that agricultural farming is regarded as the primary food source for rural households in Namibia, meaning that improving and modernizing agricultural activities using machines improves food security.

Remittances have improved the socio-economic status and well-being of the rural household after migration by improving health and education opportunities, food security, sanitation facilities, living standards, income, employment opportunities, and housing, and reducing labor shortages. Many households were transformed from traditional to modern homesteads, which brought a development status in the household and community. Although poverty in Namibia is measured using income, remittances received by some households are of more value to the income depicted in the poverty definition, meaning that the remittance plays a significant role in improving the well-being of the household. Remittances do not alleviate poverty but

address basic needs, transform many rural households, and promote rural development.

6.3 Recommendations

1. The National Planning Commission should develop policies to increase remittance flows by promoting domestic migration through effective decentralization to benefit the people in remote areas. This will allow the rural communities access to credit markets and increase the capital available for investment in agricultural activities, boosting farm productivity and income.
2. The Ministry of Rural and Urban should mobilize and sensitize rural communities to help the local and regional government to invest more in rural areas using available resources to address the reasons for migration, such as unemployment. Many rural areas have access to land; therefore, rural communities should use the available resources to become more productive and create jobs in the rural areas. This will encourage unemployed people to search for job opportunities outside their areas, reducing migration costs.
3. It is advised that policymakers create policies that ease access to health facilities in remote areas. The Ministry of health should have more effective health outreaches to access rural communities that distribute medical care for chronic illnesses such as TB, High blood pressure, and HIV/AIDS. The Ministry of health should also mobilize rural communities about malnutrition and general hygiene through their rural outreaches.
4. The Regional Councils should focus on policies aimed at improving infrastructure in rural areas, upgrading rural-urban, and strengthening alternative forms of transportation to be more affordable to benefit the entire

population, reducing the distance of the family members left behind in the rural areas more accessible.

5. Government agencies should address migration's push and pull factors through effective decentralization of government functions to rural areas to achieve the status of rural development. Ministry of Trade and industrialization should advocate and market agricultural productivity in rural areas. The Ministry of agriculture should provide seedlings and fertilizers to rural farmers and free agricultural education for farmers to become productive. The Ministry of Youth should implement rural projects addressing unemployment and other challenges facing young people.

6.4 Areas of further research

Based on the study findings, there are many non-monetary remittances that migrants send home, which is not incorporated into how such remittances alleviate poverty. More in-depth studies are required to determine how non-monetary remittances contribute to poverty reduction and can bring about rural development. The study can also be quantitative to determine the value of non-monetary remittances contrary to the existing definition of poverty in the Namibian context.

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APPENDICES

Appendix 1: Ethical clearance certificate



ETHICAL CLEARANCE CERTIFICATE

Ethical Clearance Reference Number: HREC-NH/03/11/2020 **Date:** 06-11-2020

This Ethical Clearance Certificate is issued by the University of Namibia Research Ethics Committee (UREC) in accordance with the University of Namibia's Research Ethics Policy and Guidelines. Ethical approval is given in respect of undertakings contained in the Research Project outlined below. This Certificate is issued on the recommendations of the ethical evaluation done by the Faculty/Centre/Campus Research & Publications Committee sitting with the Postgraduate Studies Committee.

Title of Project: INVESTIGATING THE IMPACT OF REMITTANCES ON RURAL HOUSEHOLD POVERTY IN NAMIBIA: A CASE OF OHANGWENA CONSTITUENCY, OHANGWENA REGION

Nature/Level of Project: M.A. (NON-HEALTH) (NQF9)

Researcher: EMILIA FLORIANA KASHIMBA

Student Number: 200717995

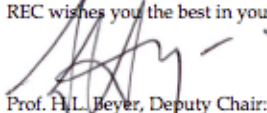
Faculty: HUMANITIES AND SOCIAL SCIENCES

Supervisor(s): PROF. L. DE HAAN & DR A. KAMANZI

Take note of the following:

- (a) Any significant changes in the conditions or undertakings outlined in the approved Proposal must be communicated to the UREC. An application to make amendments may be necessary.
- (b) Any breaches of ethical undertakings or practices that have an impact on ethical conduct of the research must be reported to the UREC.
- (c) The Principal Researcher must report issues of ethical compliance to the UREC (through the Chairperson of the Faculty/Centre/Campus Research & Publications Committee) at the end of the Project or as may be requested by UREC.
- (d) The UREC retains the right to:
 - (i) Withdraw or amend this Ethical Clearance if any unethical practices (as outlined in the Research Ethics Policy) have been detected or suspected,
 - (ii) Request for an ethical compliance report at any point during the course of the research.

REC wishes you the best in your research.



Prof. H.L. Beyer, Deputy Chair: HREC-NH
pp Chair: HREC-NH

Appendix 2: Request for Permission from Ohangwena Regional Council

MS EMILIA F. KASHIMBA
PO BOX 15170
OSHAKATI
NAMIBIA
16 NOVEMBER 2020

CHIEF REGIONAL OFFICER
MR. FILLIPUS H. SHILONGO
OHANGWENA REGIONAL COUNCIL
P/BAG 88011
EENHANA

Re: REQUEST FOR PERMISSION TO CONDUCT RESEARCH IN OHANGWENA REGION, OHANGWENA CONSTITUENCY

I am Emilia Floriana Kashimba, a final year student at the University of Namibia, Master of Arts In Development Studies. This letter seeks for permission from good office for me to conduct research in Ohangwena Region, Ohangwena constituency.

TITLE OF THE RESEARCH PROJECT: Investigating the Impact of remittances on the rural household poverty in Namibia: a case of Ohangwena constituency, Ohangwena region.

REFERENCE NUMBER: 200717995

PRINCIPAL INVESTIGATOR: EMILIA F. KASHIMBA

CONTACT NUMBER: 0813734348

Rural-urban migration is one of the development concepts which have been omitted for many years in the research world. The study will identify the impact that comes with rural-urban migration by assessing remittances sent back home by the migrants whether they have any impact on the rural households. The purpose of the research is for academic purposes and it is a requirement for the fulfillment of the Master degree. The research study will need to collect data from 20 households in Ohangwena constituency using interview guide. The interview will be conducted with key informants from the households with out-migrants to determine the impact of remittances on the rural household poverty within the constituency.

The reason why Ohangwena region was selected for the research study is because according to the Migration Report, NSA (2015), Ohangwena region has a high number of out migration. Anonymity will be ensured, and participants will not provide their names or any other personal particulars. The study has been approved by the Research Ethics Committee at The University of Namibia and will be conducted

according to the ethical guidelines and principles of the International Declaration of Helsinki, South African Guidelines for Good Clinical Practice and Namibian National Research Ethics Guidelines. Please see attached documents for review.

If you would like more information regarding the research and to be informed of the final research findings, please contact Ms Emilia Kashimba on +264813734348 or ekashimba@gmail.com. Should you require any further information from Unam about the study contact research@unam.na.

Thank you for your cooperation and I am looking forward to hear from your good office soon.

Yours faithfully
Ms. Emilia Kashimba



Appendix 3: Approval Letter from Ohangwena Regional Council

	
REPUBLIC OF NAMIBIA	
OHANGWENA REGIONAL COUNCIL	
TEL: 065 264300 FAX: 065 263033 Enquiries: T.T. Kapenda Our Ref: 2/5/1	Private Bag 88011 Enhana, Namibia 20 November 2020
 Ms. Emilia F. Kashimba Master Student: UNAM P.O Box 115170 Oshakati	
Dear Ms. Kashimba,	
SUBJECT: PERMISSION TO CONDUCT RESEARCH IN OHANGWENA CONSTITUENCY, OHANGWENA REGION	
Your letter dated November 16, 2020 on the subject matter has reference, and is hereby acknowledged.	
Ohangwena Regional Council is hereby informing you that permission has been granted to conduct research on "Investigating the impact of remittances on the rural household poverty in Namibia: A case of Ohangwena Constituency, Ohangwena Region". This research will help to identify the nature of remittances received by rural household and its impact on the rural household poverty in Ohangwena Constituency. We therefore request you to share with us a copy of your final Research Project for possible implementation of the findings and recommendations.	
Please do contact the Control Administrative Officer for further arrangements before the commencement of your study.	
We wish you well in your studies.	
Yours Sincerely,  Mr Phillipus H. Shilongo Chief Regional Officer	
Cc: Hon. Johannes Hakanyome - Regional Councilor, Ohangwena Constituency	
<i>All official correspondence must be addressed to the Chief Regional Officer</i>	

Appendix 4: Informed Consent Form

PARTICIPANT INFORMATION LEAFLET AND CONSENT FORM

ANNEX 5



TITLE OF THE RESEARCH PROJECT: INVESTIGATING THE IMPACT OF REMITTANCES ON THE RURAL HOUSEHOLD POVERTY IN NAMIBIA: A CASE OF OHANGWENA CONSTITUENCY, OHANGWENA REGION

REFERENCE NUMBER: 200717995

PRINCIPAL INVESTIGATOR: EMILIA F. KASHIMBA

ADDRESS: PO BOX 15170, OSHAKATI

CONTACT NUMBER: 0813734349

You are being invited to take part in a research project. Please take some time to read the information presented here, which will explain the details of this project. Please ask questions about any part of this project that you do not fully understand. It is very important that you are fully satisfied that you clearly understand what this research entails and how you could be involved. Also, your participation is **entirely voluntary** and you are free to decline to participate. If you say no, this will not affect you negatively in any way whatsoever. You are also free to withdraw from the study at any point, even if you do agree to take part.

This study has been approved by the Research Ethics Committee at The University of Namibia and will be conducted according to the ethical guidelines and principles of the international Declaration of Helsinki, South African Guidelines for Good Clinical Practice and Namibian National Research Ethics Guidelines.

1. What is this research study all about?

The study will be to find out whether the people who moved away from the household to other towns or regions do send something back at home to help to improve the household and to find out if what they send back home is enough to help the needs of the house.

2. Why have you been invited to participate?

You have been invited to participate in the study to help me as the researcher to find out if what people send back home when they leave is enough to help out the house and for you who are taking part to answer questions which are related to what people send home and how does it help in the house.

3. What will be asked of you?

If you agree to participate, I will ask you to answer questions that I will be asking during the interview regarding the whether people who move away from home help by sending anything back home which can help improve the household.

4. Will you benefit from taking part in this research?

There will be no direct benefit for you but the findings of the study may help development planners recognize the importance of migration in a developing world and to know the state of the well-being of the rural household. The study may also help development planners to identify other strategies so that may bring about rural development in order for people to reduce the statistics of people moving away from their rural areas to towns.

5. Are there risks involved in your taking part in this research?

There will be no foreseeable risks involved

6. Will you be paid to take part in this study and are there any costs involved?

There will be no payment or incentives, this is voluntary participation.

7. Is there anything else that you should know or do?

- a) You can contact me at 0813734349 if you have any further queries or encounter any problems.
- b) You can contact the Centre for Research and Publications research@unam.na if you have any concerns or complaints that have not been adequately addressed by the investigator.
- c) You will receive a copy of this information and consent form for your own records.

8. Declaration by participant

By signing below, I agree to take part in a research study entitled (Investigating the impact of remittances on the rural household poverty in Namibia: a case of Ohangwena constituency, Ohangwena region).

I declare that:

- a) I have read or had read to me this information and consent form and it is written in a language with which I am fluent and comfortable.
- b) I have had a chance to ask questions and all my questions have been adequately answered.
- c) I understand that taking part in this study is voluntary and I have not been pressurised to take part.
- d) I may choose to leave the study at any time and will not be penalised or prejudiced in any way.
- e) I will / will not be recorded during the interview sessions.

Signed at (place) on (date) 2020.

.....
Signature of participant

.....
Signature of witness

.....
Signature of participant to be recorded

9. Declaration by investigator

I Emilia Floriana Kashimba declare that:

- I explained the information in this document to the participant.
- I encouraged him/her to ask questions and took adequate time to answer them.
- I am satisfied that he/she adequately understands all aspects of the research, as discussed above
- I DID/DID NOT interpret this document into Oshiwambo for the participant. (delete non-applicable word(s) before signing)

Signed at (place) on (date) 2020

.....
Signature of investigator

.....
Signature of witness

Appendix 5: Interview guide

INTERVIEW GUIDE

RESEARCH TOPIC: Investigating the impact of remittances on the rural household poverty in Namibia: a case of Ohangwena Constituency in Ohangwena region.

The Interview guide will be a semi-structured. The researcher will be allowed to probe and rephrase questions accordingly. The key informant will be interviewed in each household.

The Researcher's Details

Name: Emilia F. Kashimba

Email: ekashimba@gmail.com

Questions for the key informant

- 1) Household title
- 2) Gender
- 3) Age
- 4) Any migrant/s who is a member of the household?
- 5) Reasons for migrating?
- 6) Period of migration?
- 7) Does the household receive any remittance from the migrant/s?
- 8) What is the nature of the remittance does the household receive?
- 9) What is the frequency of remittance does the household receive?
- 10) How does the household use the remittances?
- 11) Can you describe the positive and negative impact before and after migration
- 12) Would you say that the remittances have an impact on the well-being of the household?

Elaborate your answer.