
**THE EFFECT OF REMITTANCES IN POVERTY ALLEVIATION IN
PUNTLAND: CASE OF GAROWE DISTRICT**

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ABSTRACT

Puntland state of Somalia receives a significant share of Somali Diaspora's remittances sent to home country yet the level of the poverty remains high and this brings a question of whether international remittances contributes to poverty reduction and alleviation. The general objective of the study was to determine the effect of the remittances in poverty alleviation in Puntland. The research employed mixed approach of quantitative and qualitative methods that have found to yield more data about it. Convenience sampling technique applied to select a sample size of 155 respondents of remittance receivers in Garowe town. Questionnaire and interview were used as the main data collection instruments and the data was analyzed by using of SPSS. The study found that the use of remittance effects remittances to alleviate poverty, as shown by table 4.9, 47.7% of the respondent that use the remitted funds for basic needs of their households. Also the amount of the remittance effects in remittances to alleviate poverty, as shown by table 4.16 ,26.5% of the respondents agreed that the amount of remittance affects the poverty alleviation of their respective households. the frequencies of remittance effect of the remittances to alleviate poverty as shown by table 4.18 , 38.8% of the respondents reported that frequency of remittance effects remittance in poverty alleviation. It was concluded that use of the remittance effects the remittance to alleviate poverty, secondly the amount of remittance and thirdly the frequency of the remittances also effect the remittance to alleviate poverty. the study recommendations are concluded ; the productive use of the remitted funds in the productive sectors of the economy which can empower the poor people to better off , the amount of the remitted funds should be increased in order to alleviate poverty and also the frequency of the remitted funds should be increased.

Keywords: Effect, Puntland, poverty alleviation, mixed approach

INTRODUCTION

Remittances are defined as person-to-person payments, which cross borders of relatively low-value; this is generally connected with migrant workers. Remittances are also understood as cross-border payments, personal, intentional monetary or on-monetary (social or in-kind) transfers that are made by migrants and Diaspora, independently or collectively to people or to communities not necessarily in their home country [31].

Remittance transfers have existed for long period, but have only acquired international attention for the last two decades because of the relatively small amount of money sent with each transfer, and the often-marginal social status of both the sender and the receiver. There are estimated 30 million of Africans living outside their countries of origin, mostly in Europe, North America and the Gulf Cooperation Council (GCC) countries of the Arabian Peninsula, with majority having migrated in the last 50 years. However, there is also a large group of migrants within the continent who also send remittances back home [33].

In the developing world, remittances constitute to be the second largest capital flow after direct foreign investments, which have helped to improve the standard of living of millions of people by providing them with essential resources for food, housing, health and education [34].

Furthermore, the remittances are said to be a person-to-person flows, well targeted to the needs of the recipients mainly that are often poor. In addition, these transfers are mostly altruistic transfers that do not have to be paid back by the recipients, therefore, not affecting the usual income of recipients in times of economic upset. One of the benefits expected from labor emigration is that migrants would be bringing momentum to investments in the recipient countries, transfer of technology and machinery and new enterprises. Thus, it is concluded that after satisfying subsistence needs, migrant remittances are used for investment purposes such as education, livestock, farming, and small-scale enterprise [36].

It has also been argued that remittances have multiplier effects that work to increase national income. Since remittances are believed to reduce poverty as migrants send back remittances, it is sometimes argued that remittances may increase inequality. It is believed that it is the rich who can migrate and send back remittances, making recipients even richer but this has not been empirically tested [37].

It has been found that international migration has a strong statistical impact on reducing poverty of developing countries: On average, a 10% increase in the share of international migrants in a country's population will lead to a 1.9% decline in the share of people living in poverty. Thus, international remittances strongly affect poverty and they tend to minimize the negative effects of economic shocks in an economy [33].

Somalia is one of the world's largest per-capita recipients of remittances. Due to the instability and fluctuation of the Somali Shilling, remittances are sent in USD. Current estimates place total remittance flows to Somalia to be between \$750 million and \$1 billion US\$. International development aid is approximately \$272 million and in 2003, Somali exports totaled just \$55 million. Due in large part to the ongoing civil war, it is estimated that between 1 and 1.5 million Somalis live abroad, creating one of the world's largest per capita Diaspora networks [28].

The impact of these funds sent back to Somalia by Somalis living abroad cannot be understated. While the Somali economy is tremendously difficult to measure, remittances account for between 25% and 50% of the country's total GDP. It is estimated that 40% of all households in Somalia depends on Diaspora sent funds. This is likely to be a conservative estimate and more in depth research may find this number to be higher, particularly when informal remittance funds are examined and included. In a region where the average per capita income is \$210 per annum and 43% of the population lives in extreme poverty, remittances have a significant effect on the standard of living for recipients and often make the difference between whether a family survives or not. Money sent home to Somalia often aids those beyond the initial recipient as the funds are shared with other clan members either in the form of cash or by helping to support them through the provision of food [28].

In addition to this, Diaspora funds to Somalia are the largest source of foreign currency. It is estimated that 90% of foreign exchange earnings are generated by remittances. Two thirds of the urban population relies on remittances and 80% of startup capital for businesses is funded from remittances. Remittances have been used to build new and repair existing infrastructure, to establish and maintain hospitals and to allow thousands of children to attend primary Schools. Remittance flows to Somalia strengthen livelihoods for hundreds of thousands of families and contribute to the development of the private sector in a country with no financial institutions where foreign assistance has fallen short and FDI has been virtually non-existent [10]. Adams [4] observes that little attention was paid to examine the economic impact of these transfers on households in the developing countries despite the ever-increasing size of international remittances.

In fact notwithstanding that remittances are vital source of income with smoothing effect and it contributed to improved standard of living but its impact in Puntland is not know. Poor understanding of the impact of remittance on punt land's socioeconomic development, remittances are poorly organized. In addition to this, despite remittances having been coming to Puntland over the years, poverty alleviation remains low this is due the deviated use of remittance, smaller amounts of remittances, irregular frequency of remittances and unorganized sources of remittances to Puntland state of Somalia. Therefore, it is in the pursuit of that this study sought to examine effect of remittances in poverty alleviation in Puntland state of Somalia.

2. MATERIALS AND METHODS

This chapter describes procedures on how the research was conducted the study. This consists of the research design, population, sampling framework, sample and sampling technique, instruments, data collection procedures, data processing and analysis.

2.1 Research design

To examine effect of remittances in poverty alleviation in Puntland state of Somalia, the study used a mixed method design, which used both qualitative and quantitative strategies. The quantitative approach helped to collect descriptive data while the qualitative was used to collect data on remittance patterns and perspectives. Combining the two approaches in a mixed methods research has become more popular for reasons such as to triangulate findings or to take advantage of the strengths of both strategies, thus mixing qualitative and quantitative research are recommended in social science research [9].

2.2 Target Population

The target population for this research was the residents of Garowe town who were estimated 120,000 [15].

2.3 Sampling Design

Convenience sampling is type of non probability non random sampling technique where the members of the target population that meet certain practical criteria such as accessibility ,geographical proximity ,availability at given time and the willingness to participate for the purpose the study [13].

Convenience sampling technique was employed to find participants that are especially relevant for the study.

The researcher has visited 10 remittance companies in Garowe and interviewed the remittance receivers of Dahabshil money transfer, Amal express, Mustaqbal express, Kaah express, Iftin express, Taaj, Amana express, Tawakal express, Juba express, Hodan Global online.

To determine the number of respondents from each company the researcher selected certain number respondents based on company's clients.

The table shows the number of respondents from the customers of each company.

2.4 Sample Size

The target population for this research was permanent remittance receivers of Garowe town, which are estimated to be 10,000 remittance receivers in Garowe town.

Sample size required is determined as described by (Fisher *et al.*, 1998)., P value is assumed 0.5.

Formula: $n = \frac{Z^2 P Q}{d^2}$

n = minimum required sample size

Z= Confidence level at 90% (standard value of 1.645)

P = Proportion of the population *having* the characteristic being measured (if

Proportion is unknown p=0.5)

d =Level of precision at 7% (adjusted from 5%)

Q = level of significance (1-P)

$n = \frac{(1.645)^2 (0.5) (0.5)}{0.07^2} = 138$

To allow for a non-response rate of 10%

RR = Response rate (%) $138 / 1 - 0.1 = 153.33$

(n) =155 households

2.5 Instruments

The researcher exhibited at most ethics of research by obtaining prior consent, keeping confidentiality of the respondents, giving freedom to withdraw anytime of choice as well as conducting the interviews in comfortable places with little interference from non-respondents. Having explained the objective of the research, which is purely academic to the respondents, the researcher used the following instruments to collect the data required for the study.

2.6.1 Semi structured questionnaire

The researcher visited 10 remittance companies in Garowe and questionnaire was distributed to the remittance receivers of Dahabshil money transfer, Amal express, Mustaqbal express, Kaah express, Iftin express, Taaj, Amana express, Tawakal express, Juba express, Hodan Global online in order to collect background information, experience in remittance, amount of remittance received, frequency of remittance and uses of remittances.

This is because they will be able to provide information required for the study variables.

2.6.2 Interview with key informants

The researcher also visited 10 remittance companies in Garowe and interviewed the key area managers of the companies of Dahabshil money transfer, Amal express, Mustaqbal express, Kaah express, Iftin express, Taaj, Amana express, Tawakal express, Juba express, Hodan Global online in order to incorporate and support the views and the experiences from the key managers of the companies.

2.7 Data collection procedure

Secondary data was collected from relevant money remitting companies. This was done by reviewing existing researches, books, publications and reports.

Primary data collection was followed from designing the questions, identifying respondents, making appointments to interview, setting the environment for the interview and preparing refreshments, following up on the interviewees, conducting the interviews, entering the data into SPSS . The researcher finalized process of data collection within two weeks by the time of approval of this research proposal.

2.8 Data processing and analysis

The researcher used SPSS statistical software to analyze the raw quantitative data to identify the affect of the independent and dependent variables of the study while coding, categorizing, and collapsing and generating new categories were used to treat the qualitative data. The information generated from both process were triangulated to give broader understanding of the relationships between the variables of the research.

3. RESULTS AND DISCUSSION

Results

3.1 House Hold Monthly Income from Remittances

The monthly income from remittances plays a key role to understand the effect of remittances to alleviate poverty, the respondents were asked to explain their monthly income from remittances. Table 3.1 presents the household monthly income from the international remittances that are sent from the overseas of the country.

this shows 20.6% of the respondents receive less than \$50, 41.3% of the respondents receive \$ 50 ,23.9% of the respondents receive \$100 while 14.2% of the respondents receive more than \$100. this reveals that most of respondents receive a \$ 50 per month from abroad while least of the respondents which is 14.2% receive over \$ 100 per month.

Table 3.1: House Hold Monthly Income from Remittance

Description	frequency	percent
\$ less 50	32	20.6
\$ 50	64	41.3
\$ 100	36	23.9
Over \$100	22	14.2
Total	155	100

3.2 Main Sources of Remittances

The study also determined the main sources of remittances of the respondents to ascertain the extent to which their responses could be relied upon to make conclusions on the study problem using their main sources, to identify the main sources of the remittances the respondents were inquired to explain the main sources of the remittances.

The table 3.2 shows the main sources of remittances from which the respondents receive the remittances.

This shows that 40.6% of the respondents receive remittances from their migrant keen family members, 31.6% of the respondents receive remittances from their relatives and 27.8 % of the respondents receive remittances from their migrants friends.

This reveals that the largest group of respondents which is 40.6% of the respondents receive remittances from their migrant family members who live in overseas countries, followed by 31.6% of the respondents receive remittance from the migrant friends in the overseas.

According key managers of the money companies in Garowe explained that the remittance receivers depend on their migrant families and the relatives in the abroad.

The managers also the stressed that major of remittance senders are in the USA ,UK and EU. The key managers implied that the extended sources of the remittance senders which basically comprises the salaries, pensions, wages and business owners of the migrants in the abroad can enable the migrants in the overseas sending more money to home country. But this in return is affected the economies of the destination countries where money senders live in.

Table 3.2: Main Sources of Remittances

Description	frequency	percent
Migrant keen family member s	63	40.6
migrant relatives	49	31.6
migrant friends	43	27.8
Total	155	100

3.3: respondents' number of remittance receiving years

To identify the number of years that respondents households have been receiving remittances the respondents were asked to demonstrate the number of years they have been receiving remittances.

Table 3.3 shows the number of years respondents having receiving international remittances from abroad.

This illustrates 17.4% of the respondents have been receiving international remittances in 26 years. 23.2% of the respondents having been receiving international remittances in 21 years, 18.1% of the respondents have been receiving remittances in 16 years, while 20.0% of the respondents have been receiving international remittances in 11years and 21.3 % of the respondents have been receiving international remittances in 6 years .

This reveals that the most of the respondents which is 23.2% of the respondents have been receiving remittances in the year 21 years followed by 21.3% of the respondents receiving international remittances in 6 years.

In addition to this the some of the key managers from Garowe money remitting companies remarked that they operating in Puntland in almost last 25 years.

Table 3.3: respondents' number of remittance receiving years

Description	frequency	percent
26 years	27	17.4
21years	36	23.2
16 years	28	18.1
11years	31	20
6 years	33	21.3
Total	155	100

3.4 The affect of remittance on your household's poverty alleviation

To reveal the affect of the sources of remittance on poverty alleviation the respondents were asked to express their views on this.

Table 3.4 illustrates the how the source of remittances affect on house hold poverty alleviation.

This shows that 25.8 % of the respondents agreed the source of remittance can alleviate house hold. 18.1% of the respondents strongly agreed sources of remittances remittance alleviate house hold poverty,24.5% of the respondents disagreed that sources of remittance alleviate house hold poverty, while 17.4% of the respondents strongly disagreed that sources of remittances alleviate house hold poverty and 14.2% of the respondents kept source of remittances neural in poverty alleviation.

This reveals the largest of the respondents which (25.8 %) of the respondents agreed that sources of the remittances alleviate house hold poverty, followed by 24.5% of the respondents disagreed that the sources of remittances alleviate house hold poverty.

Apart from this, the key manager of the money remitting companies in Garowe emphasized that sources of remittances can affect poverty alleviation.

According to them the extended sources of the remittance will enable remittance to contribute to poverty alleviation.

Table 3.4: The affect of remittance on your household’s poverty alleviation

Description	frequency	percent
Agree	40	25.8
strongly agree	28	18.1
Disagree	38	24.5
strongly disagree	27	17.4
Neutral	22	14.2
Total	155	100

3.5 Remittance Source Alleviates Poverty

To understand whether the sources of remittance can contribute to poverty alleviation or not the respondents were asked to reveal their views and experience.

Table 3.5 presents about whether the sources of remitted funds alleviate poverty or not.

As shown by this 43.9% of the respondents reported that sources of the remitted funds alleviate poverty and 56.1% of the respondents reported that the sources of the remitted funds do not alleviate poverty.

As revealed by this data the most of the respondents reported that sources of the remitted funds alleviate poverty.

Table 3.5: Remittance Source Alleviate Poverty

Description	frequency	percent
Yes	68	43.9
No	87	56.1
Total	155	100

3.6 Use of remittance from the abroad

The study further sought to establish the respondent’s use of remittance in order to determine how this affects the poverty alleviation.

Table 3.6 illustrates the use of remitted funds by households. It shows that 47.7% of the respondents use the remitted funds for basic needs of their households, 25.8 of the respondents also use the remitted funds for health and education, 11% of the respondents use the remitted funds for socio cultural occasions while 15% of the respondents use the remitted funds for business investments.

this reveals that the most of the respondents which is 47.7% use the remitted funds for basic needs followed 25.8% of the respondents use the remitted funds for the health and educational purposes.

As shown by this illustration one can understand that the remitted funds received by the respondents are used as majorly for covering basic needs, educational and health cost of the respective households.

Furthermore, the key managers from money companies explained that the majority of the remitted money is mainly used for consumption purposes while a few amount of this is used for business purposes. The studies throughout Puntland and Somaliland found that the majority of the remittances are used for basic needs purpose which aligns with this research where by the 47.7% of the respondents reported that remittance is used for basic needs [14]

Table 3.6: Use of remittance from abroad

Description	frequency	percent
Basic needs	74	47.7
Health and education	40	25.8
social and cultural	17	11.0
business investment	24	15.5
Total	155	100

3.7 The Amount of Remittance Money Households Receive

The study put a key emphasis on the amount of remittance received by the respondents, the respondents were asked to point out their respective amount of remittance they receive from the abroad.

Table 3.7 describes the amount of remittances received by the households of the respondents. this presents that 38.0% of the house of the respondents receive \$50, 32.3% of the

households of the respondents receive \$ 100, 16.8% of the house of the respondents receive \$ 150 while 12.9% households of the respondents receive \$150.

this indicates that most of the households of the respondents which is 38.0% receive \$ 50 followed by 32.3% of the households of the respondents which receive \$ 100.

Apart from the respondents views , the key managers from Garowe money remitting companies have described that the amount of remittance sent by the migrants depends on the economic capacities as well as the needs of the recipients. They stressed the typical amounts received by their clients ranges from \$ 50 to \$1000.

Table 3.7: The Amount of Remittance Money Households Receive

Description	frequency	percent
\$ 50	59	38.0
\$ 100	50	32.3
\$ 150	26	16.8
Over \$150	20	12.9
Total	155	100

3.8 The Frequency of the Remittance Received By House Holds

The frequency of the remittance of respondents was identified as factor which affects the remittance's effect in poverty alleviation , the respondents were asked to demonstrate this.

Table 3.8 presents the frequency of the receiving a remitted funds by the respondents' households.

This shows that 21.9% of the respondents' households receive the remittance once in three months, 41.9% of the respondents' households receive remittance once in every month, 18.7% of the respondents' receive remittance twice a month while 14.8% of respondents' households receive remittance once in two months and 2.6% of respondents' households receive remittance yearly .

This reveals that 41.9% of the respondents' households receive remittance once in every month , followed by that 21.9% of the respondents' households receive the remittance once in three months.

This aligns with FSAU (2013) study of the livelihood support of remittances which indicates that 40.2 % of the remittance receivers in Puntland receive the remittances regularly basically monthly or weekly.

The key manager of the money remitting companies emphasized that frequency of remittance is determined by the economic abilities and remittance senders' behaviors. The most of the managers also mentioned that the majority of the remittance senders' remit almost every month. The managers indicated that permanent remittance senders remit money monthly while temporary receivers receive remittance occasionally.

Table 3.8: The Frequency Of The Remittance Received By House Hold

Description	frequency	percent
once in three month	34	21.9
once every month	65	41.9
twice a month	29	18.7
once in two months	23	14.8
Yearly	4	2.6
Total	155	100

3.9 How the frequency affect household's poverty alleviation

To identify how the number of times remittance is received by the respondents, the respondents were asked to demonstrate this.

The table 3.9 presents how the frequency of the affects the households poverty alleviation.

This show that 38.8% of the respondents reported that frequency of remittance affects the effect of remittance in poverty alleviation, 29% of the respondents reported that frequency of remittance does not affect the remittance in poverty alleviation, 32.2% of the respondents reported that frequency of remittance has minimal affect on the effect of remittance in poverty.

This implies that majority of the respondents pinpointed that frequency of the remittance affects the remittance to alleviate poverty.

Furthermore, the most of key managers interviewed indicated frequency can affect the poverty alleviation provided that remittances are used in the right sides.

Table 3.9: How the frequency affect household's poverty alleviation

Description	frequency	percent
Affects poverty alleviation	60	38.8
Does not affect poverty alleviation	45	29
has minimal Affect on poverty alleviation	50	32.2
Total	155	100

DISCUSSION AND CONCLUSIONS

Based on the study findings, the study concludes that the effect of remittances to alleviate poverty is affected by the use of remittances, the amount of remittances and the frequency of the remitted funds.

The study concludes that the use of the remittance is the first factor that affects the remittances to alleviate poverty. It is found that the use of remittance affects the remittances to alleviate poverty, this is shown in table 3.6 which demonstrates that 47.7% of the respondent that use the remitted funds for basic needs of their households.

The second important is amount of the remittance which affect in remittances to alleviate poverty, table 3.7 demonstrates that 26.5% of the respondents agreed that the of remittance affects the poverty alleviation of their respective households, 16.8% of the respondents strongly agreed that the amount of remittance affects the house hold poverty alleviation.

Finally the frequencies of remittance affect the remittances to alleviate poverty as table 3.8 that shows that 38.8% of the respondents reported that frequency of remittance affects remittance in poverty alleviation.

Findings emerge from this study that these effects have a strong and important effect on remittance to alleviate poverty in Puntland.

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