SEX AND REMITTANCE PRACTICE: CHALLENGES OF FEMALE INTERNAL MIGRANT IN NIGERIA.

Erinfolami, Temitope P.[1] *(M.Sc.)*[+++], Akinyemi, Akanni I.[1,] *(Ph.D)* & Halilu Pai [2] *(Ph.D)*

1. Department of Demography and Social Statistics,
   Obafemi Awolowo University, Ile-Ife, Nigeria

2. National Population Commission, Abuja
   Nigeria

[+++]Corresponding author's e-mail: folamipaft@gmail.com

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Abstract

Several people continue to rely on persons who moved away from their households to help them cope with daily domestic supplies. However, the knowledge of the consequences of these movements on the ability of the migrants within Nigeria to remit back home remains limited. Although, previous studies have shown various association between migration and remittances, not many of these studies have narrowed down on factors associated with migrants' capacity to remit by sex. Hence this study utilized the Nigerian 2010 internal migration survey data to examine the factors associated with remittance practice (local transfer) among internal migrants by sex in Nigeria and examined the likelihood of remitting and the magnitude of remittances made by sex controlling for socio-economic variables. The study however concluded that there was some level of disparity between male migrants' capacity to remit compared with that of female migrants.

Keywords: remittance, sex, migrants, socioeconomic status

INTRODUCTION

Globally, issues around migration, in both its internal and international forms, have been one of the high points of contemporary development discourse following that migration prominently influences the process of development, most especially in developing nations. Nigeria is traditionally characterized by a high volume of migration and a substantially large proportion of these migrants are women. A careful examination of the contemporary trend and pattern of population mobility in Nigeria shows that female migration is significantly increasing (Adepoju & Van der Wiel, 2010).

A growing body of literature confirms that migration is highly beneficial to the household left behind by migrants through their remittance of goods and services (Audu, 2012; Bohra-Mishra, 2011). Nigeria however is not an exception as several individuals and households rely on persons who moved away from home as a means of coping with domestic economic needs as well as alleviating extreme poverty, most especially at the household level. However, the knowledge of the factors that are consequential for these movements on their capacity to remit back home remains limited. For instance, occupational attainment is a central issue in discussions of migration in developing countries (Huang, 2001). It has been well documented that migration and its eventual remittance outcome is strongly linked with a migrant's participation in the labour force, relatively little is known of the effect of the labour force participation on capacity to engage in remittance practice. Furthermore, little is known with respect to the gender-specific nature of remittances practice.

The migration literature agrees on several factors responsible for individuals' migration decision rule: human capital investments, socioeconomic status, familial considerations, social networks, and local opportunities in origins relative to opportunities at the destination (Hagen-zanker & Siegel, 2007). However, most of such limited studies have focused on patterns and dynamics (Mckay & Deshingkar, 2014), with little attention paid to migrants' status in the destination labour market and how this further determine the capacity to remit.

Also, while various studies have conducted national statistical comparisons between male and female migrants, only few have been undertaken in Nigeria due to paucity of data. Among the few conducted studies, none has tested the hypothesis that there is a gender specific difference in the ability of internal migrants to engage in the practice of sending remittances. However, this is a very important study to embark upon in a Nigerian context where the female sex has a less than equal chance to benefit from the same level of privileges enjoyed by their male counterparts (Ekpe, Alobo, & Egbe, 2014). These benefits cut across education, health, human rights, employments opportunities among others (Makama, 2013)

Gender-specific discrimination in labour force participation is fairly marked in most contemporary developing country by a host of confounding factors. A migrant's sex is associated with the type of employment he or she gets, most especially in a Nigerian context which is still very much patriarchal. Employment type is however associated with the capacity of a migrant worker to be able to send remittances. However, the links between internal migration and magnitude of remittance have not been well explored with respect to the sex of migrants. Understanding the importance of migrants' socioeconomic status for remittances at the individual level can help to further understand the far-reaching effect of poverty in sub-Saharan Africa. In Nigerian, it will help to identify the most vulnerable migrant groups with little or no capacity to remit support for their dependents back home. Also, understanding the factors responsible for the increase in internal migration, the

characteristics of migrants and remittance practice by sexual differentials will give a good insight into shaping policy interventions that reduce poverty and enhance local development in Nigeria. To this end, it is important to understand if migrant women who work in the formal sector remit as much as their male counterparts. It is also important to know the gender-specific magnitude of goods/money remitted.

METHOD

This paper utilized the 2010 internal migration survey data conducted in the 36 states (and the FCT) of the country to examine the factors affecting migrants' capacity to remit by sex, controlling for individual and socioeconomic characteristics. In selecting respondents for the survey, a probabilistic sampling procedure was adopted using a complex sampling design that involved multi-stage stratified sampling procedure. This ensured equal chance of all eligible persons in rural and urban types of residence to be included in the final sample. Thus, the sample was self-weighting within the type of place of residence of each State. The survey covered all the 36 states and the Federal Capital Territory (FCT) of Nigeria, Abuja. Thirty cluster areas spreading across the entire land area of each State were used, thus, 1,110 cluster areas were used nationwide. The 30 cluster areas in a state were allocated equally (15 each), to both rural and urban sectors of the State. For the purpose of this survey, an urban area was any locality with a population size of 20,000 or above. For each of the urban clusters, 15 migrants were sampled for the interview, while for rural clusters, 5 migrants were interviewed. Thus, a total of 11,100 migrants were selected to from the sample. The 15 clusters selected in each sector (rural/urban) were allocated to the localities that made up the sector of the state with probability proportionate to the estimated population size (PPeS). The projected locality population was used in the absence of locality population figures from the 2006 Population and Housing Census. All the localities that belonged to each sector in the State were arranged according to their geographic location and population size and the population was the Measure of Size (MoS). This ensured that the number of clusters allocated spread geographically and proportional to the size of the locality. Afterwards, the collation of the census Enumeration Areas (EAs), of localities that had been allocated to one or more clusters from the first stage was done. They were arranged in their geographic order and by systematic sampling procedure, after which EAs equivalent to the number of clusters allocated to the localities were selected. The selected EAs were used for listing and sampling of final respondents. In the Nigerian context, persons who are 60 years old or older are often retired while those younger than 15 are typically expected to be in school. Therefore, only people aged 15 - 59 years, who were not currently schooling as at the time of the survey were included in the final analyses to avoid retirement or schooling bias.

MEASURES

The outcome variables for this study are remittance practice and the magnitude of goods/money remitted over the last 12 months. The predictors include the age of migrants, region of origin, region of destination, marital status, level of education, total years spent at destination, family's influence of migration decision, assessment of livelihood at destination compared with origin, migration for economic reasons, occupational status, rural-urban migration, migration within same geopolitical zone and migration with immediate family. The data was analysed using frequency distribution, chi-square test, and multinomial logistic regression.

DATA ANALYSIS

Data were analysed using STATA (version 13.0). Data analysis was carried out in three levels and further disaggregated into sex. First, the univariate analysis was undertaken to summarise the proportion of migrants with respect to age, region of residence, region of destination and other selected background characteristics. Chi-square was used to assess association between the predictors and remittance practice. The analysis involved the determination of selected background characteristics that showed significant association with sending money or goods to family members during the last 12 months. The percentage of migrants with who send remittances across selected variables and corresponding chi-square values was tabulated. A significance value of selected independent and background variables was established at p-value<0.05. Multivariate analyses were also carried out using binary and ordinal logistic regressions. The binary logistic regression to predict the likelihood of sending remittances while the ordinal logistic regression was to predict the magnitude of remittances sent. A model for each of the outcome variables for males and females separately were simulated. Only the odd ratios and the standard errors (S.E) of the variables simulated were presented in tables three and four.

FINDINGS

Table 1 describes the percentage distribution of socio demographic characteristics of migrants. Across age groups, the highest proportion of male migrants (36%) and female migrants (45%) were aged between 25-34 years. However, there is a higher proportion of female migrants (27%) compared with male migrants (17%) in age group 15-24 which is the youngest age group while there is a very low proportion of female migrants among those older than 44 years. This indicates that migration occurs earlier for the female sex and slow down as they advance in age.

Except for the North-Eastern and South-Western regions where the proportion of female migrants are 12% and 13% respectively, almost the same proportion of female migrants migrated away from all the other regions with the highest proportion (20%) in the South-East. This explains the mobile nature of the South-Eastern tribes. Regarding the region of destination, the North-Central with a proportion of almost 20% is the largest receiver of migrants, compared with 18% each in the North-west and South-South respectively. Whereas only 18% of female migrants were never married in this study, almost 36% of their male counterparts were in the same age group. However, the proportion of married female migrants (78%) is more than that of their male counterparts (63%). This indicates that female migrants do not migrate as much as their male counterparts in their early years, but are more likely to migrate more than their male counterparts in the later years most probably due to marriage reasons.

With respect to the total time spent at the destination, the same proportion of migrants by sex (3%) have spent less than a year at the destination, compared to 77% that have spent between 1-9 years at the destination and 20% that have spent 10 years or more at the destination. However, compared with only 35% of male migrants, 75% of the female migrants were influenced by the family members to migrate. With respect to livelihood at destination compared with place of former domicile, almost the same proportion of migrants across sexes (63%) reported that their life was better compared with 31% who reported that their livelihood is the same and 6% who reported a worse living condition compared with the place of last domicile. However, the assessment of a better living condition was slightly higher for the female migrants (65%) than their male counterpart (62%).

The table further presents the economic and occupational characteristics of migrants. Whereas about 54% of the migrants migrated for various reasons, only about 5 of every 11 migrants migrated for solely for economic reasons. With respect to the current occupational status of migrants, more female (54%) than male (37%) migrants are not working while almost the same proportion (29%) are working in the informal sector. However, fewer female migrants (12%) than male migrants (20%) are currently working in the formal sector.

Regarding the migrants' rural-urban migration status, about the same proportion of male and female migrants (21%) who formerly lived in rural origins had migrated to urban destinations. However, about 79% of these movements for female migrants compared with 71% of such movement for male migrants occurred within the same regions. Also, with respect to migration with the immediate family which could determine to a large extent the remittance behaviour of migrants, 44% of female migrants compared with 30% of male migrants migrated with their immediately family members to the destination. Finally, regarding the performance of remittances by sex, 66% compared with 57% of migrants do not remit at all. However, when the practice of remittance based on money and goods remitted in the past 12 months were categorised based on composite scores, lesser female (25%) than male (29%) migrants performed low remittances compared with 8% of female migrants and 15% of male migrants that performed high remittances.

Table 2 shows the association between the selected predictor variables and the likelihood of remitting by sex at the bivariate level. Age (χ^2=197.5 p<0.05), region of origin (χ^2=13.4 p<0.05), region of destination (χ^2=19.5 p<0.05), marital status (χ^2=153.1 p<0.05), level of education (χ^2=49.0 p<0.05), family's influence on decision to migrate (χ^2=17.8 p<0.05), living condition at the destination (χ^2=43.1 p<0.05), migrating for economic reasons (χ^2=43.1 p<0.05), current occupational status (χ^2=418.3 p<0.05), migration with immediate family (χ^2=44.4 p<0.05), were statistically significantly associated with sending remittances for male migrants. For female migrants however, age (χ^2=108.0 p<0.05), region of origin (χ^2=25.3 p<0.05), region of destination (χ^2=39.5 p<0.05), marital status (χ^2=40.4 p<0.05), level of education (χ^2=102.6 p<0.05), family's influence on decision to migrate (χ^2=4.1 p<0.05), living condition at the destination (χ^2=125.9 p<0.05), migrating for economic reasons (χ^2=23.3 p<0.05), current occupational status (χ^2=337.5 p<0.05) and migration with immediate family (χ^2=7.3 p<0.05) were all statistically significantly associated with sending remittances.

Table 3 shows the result of a binary logistic regression of the selected predictor variables on the likelihood of remitting in the past 12 months by sex.

For male and female migrants, increase in age is positively associated with a higher likelihood of having sent remittance in the past 12 months. This is however slightly higher for female migrants as those in each succeeding ages were 1.032 times as likely as those in the previous ages to have remitted.

Result further shows that both male and female migrants are likely to have remit if they were resident in the North-western region, albeit the significance is lowered for female migrant. Whereas male migrants in the North-western region were 0.515 times as likely as their those

in the North-Central to have remitted money and/or goods in the last 12 months, their female counterparts were 0.507 times as likely as those in the reference category.

Correspondingly, being married was a significant predictor of remitting in the past 12 months as married female migrants were 2.002 as likely as those who had never married to have remitted compared with an odd ratio of 1.60 for married male migrants.

Migrants level of education shows a positive relationship with the likelihood of having remitted in the past 12 months. Female migrants who had obtained tertiary education were 2.33 times as likely as those who had obtained no education to have remitted in the past 12 months. This is compared with an odd ratio of 2.09 among their male counterparts. However, secondary education is also significant among male migrants in predicting remittance within the past 12 months whereas the significance is lowered for female migrants.

Having the same living condition at the destination compare with the origin is statistically significantly associated with the likelihood of having remitted in the past 12 months such that male migrants who had the same living condition at the destination compare with the origin were about 61% less likely than those who had a better living condition to remit, whereas it was about 65% for the female migrants. This however is not consistent with Bouhga-hagbe's (2004) study that better living condition at the place of destination reduces remittance practice.

Migrating for economic reasons was also a significant predictor of sending remittance. Whereas male migrants who moved for economic reasons were 32% more likely than those who did not to remit, their female counterparts were almost with the same proportion (31%) more likely than those in the reference category to remit.

Finally, occupational status shows a statistically significant as well as positive relationship with remittances. Male migrants who were formally employed were 5.08 times as likely as those who were not employed to remit, compared with odds ratios of 4.3 and 3.9 for those who were informally employed and manual labourers respectively. Likewise, formally employed female migrants were 3.9 times as likely as those who were not employed to remit compared with odds ratios of 2.98 and 3.71 for those who were informally employed and manual labourers respectively.

Region of origin, length of stay, family's influence over individual's migration decision, migration from the rural to the urban areas, migrating within the same region and migrating with one's immediate family members (spouse and children) were all not statistically significantly associated with the likelihood of remitting in the past 12 months.

Table 4 presents the result of an ordinal logistic regression of the selected predictor variables on the magnitude of remittance in the past 12 months by gender differentials. Originating from North-west was significantly associated with the magnitude of remittances made for women. This depicts the nature and level of poverty in North-western Nigeria, in which case, persons who migrated away tend to remit to their households left behind to support them. South-eastern Nigeria, however, was a significant destination area with respect to the magnitude of remittances sent for male and female migrants, albeit the significance was a bit lowered for female migrants. A good explanation for this could be as a result of the expected and usual investment of the South easterners in their place of origin.

Level of education was also significantly related with the magnitude of remittances made as obtaining higher education than primary education for male migrants was associated with the magnitude of remittances made while. Length of stay at the destination however, was

significantly associated with remittance magnitude for female migrants while it has no significant relationship with the magnitude of remittance for male migrants. An increase in female migrants' age was positively associated with a higher likelihood remitting in higher magnitude over the past 12 months.

Current employment status was a significant predictor of high remittance magnitude for female migrants while it was not associated with male migrants' magnitude of remittance made. Being formally employed translated to about 65% increase in the magnitude of remittance made compared with being unemployed by female migrants, whereas being informally employed was not significantly related. However, being employed as a manual labourer also significantly predict the magnitude of remittance performed by female migrants as they are 1.9 times as likely as unemployed female migrants to remit high magnitude of remittance.

Finally, migrating from rural origins to urban destinations significantly predicts high magnitude of remittance compared to all other forms of migration. However, marital status, influence of the immediate family on the decision to move, economic movement and migration with immediate family members were not significantly associated with the magnitude of remittances made at the multivariate level.

DISCUSSION AND CONCLUSION

The study had focused on the relationships between gender-specific explanatory variables and remittance practice as well as remittance magnitude for those migrants who remit money or goods using a nationally representative sample of Nigerian internal migrants. Evidence from the study shows that the practice of remittance is generally higher among male than female migrants. Likewise, the magnitude of remittances sent is higher among male than female migrants. Low level of remittance practice is documented in this study as less than half of both sexes remit. However, the finding highlights gender imbalance in remittance practice which is very low among female migrants, corroborating studies that documented that male migrants remit more than female migrants.

Results from the study further shows gender differences in the factors associated with remittance practice. For both sexes, these include age, regions of origin and destination, marital status, level of education, family's influence over migration decision, improved living condition, occupational status and migration with immediate family members.

In the binary logistic regression analyses, the same set of explanatory variables predicted the likelihood of remitting money and goods in the male and female models, except obtaining a secondary education which is not significant for female migrants. Consistent with Bohra-Mishra's (2011) study, this study finds that migration for economic reasons increases the likelihood of sending remittances.

However, in the ordinal logistic regression analyses of the factors which predicts the magnitude of remittance made by sex, originating from the North-western part of Nigeria and currently resident in the South-Eastern part predicts the magnitude of remittances sent in the female model. Length of stay and rural-urban migration type also predicted the magnitude of remittances sent by female migrants.

Finally, working as manual labourers as well as working in the formal sector predicts a higher magnitude of female migrants' remittances. It is however not quite impressive to note that despite their reduced participation in formal employment compared with their male

counterparts, female migrants' participation in the formal employment is associated with a higher magnitude of remittances. This indicates that if given a fair opportunity to participate in the formal sector type of employment, female migrants will likely fare better with remitting money and goods to support their household at the origin, thereby, fostering national development and gradually eradicating absolute poverty, most especially, from rural origins as documented by Mckay and Deshingkar (2014)

The study therefore recommends that conscious efforts by the government and every concerned stakeholder should be targeted at encouraging female migrants in their place of destination such that they can be better enabled to support their household at their place of origin. Also, more integral migration policies should be designed and the mechanisms of the realization of these policies should be organized. Finally, considering the fact that persons with no education accounted for the highest percentage of migrants, most especially for female migrants, it is necessary to design effective education and employment policies, which combines various set of tools for distribution, development, conservation and rational utilization of human capital in Nigeria.

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Annex

Table 1: Percentage Distribution of Selected Predictor Disaggregated by Sex

	Male (N= 2,779)	Female (N=2,686)	Total (N=5,465)
Current age of respondents			
15-24	17.4	27.0	22.1
25-34	36.4	45.2	40.7
35-44	27.4	19.7	23.6
45 or older	18.8	8.2	13.6
Mean Age	***33.8***	***30.0***	***31.9***
Region of origin			
North Central	18.1	18.0	18.0
North East	11.1	11.5	11.3
North West	17.4	18.6	18.0
South East	21.4	19.9	20.6
South South	17.7	18.7	18.2
South West	14.4	13.3	13.8
Region of destination			
North Central	19.5	19.4	19.5
North East	13.1	12.5	12.8
North West	16.2	19.0	17.5
South East	16.2	16.2	16.2
South South	17.7	17.3	17.5
South West	17.3	15.6	16.5
Marital status			
Never married	35.6	18.2	27.1
Married	63.1	78.3	70.6
Others	1.3	3.5	2.3
level of education			
None	11.8	15.3	13.6
Primary	17.3	20.3	18.8
Secondary	40.9	42.5	41.7
Tertiary	29.9	21.9	25.9
Total years spent at destination			
Less than a year	3.3	2.7	3.1
1 - 9 years	76.4	78.5	77.4
10 years and more	20.2	18.8	19.5
Mean	***7.0***	***6.7***	***6.9***
Family influenced migration decision			
No	65.4	25.4	45.7
Yes	34.6	74.6	54.3
Assessment of livelihood at destination compared with origin			
Better	61.6	64.5	63.0
Same	31.6	29.8	30.8
Worse	6.8	5.7	6.3

Moved for economic reasons			
No	37.7	71.6	54.4
Yes	62.3	28.4	45.6
Current occupational status			
Not working	37.1	53.5	45.2
Formal employment	19.8	12.1	16.0
Informal employment	28.6	29.0	28.8
Manual labour	14.5	5.4	10.0
Rural-urban migration type			
No	78.7	79.8	79.3
Yes	21.3	20.2	20.7
Migrated within the same geo-political zone			
Yes	71.2	79.3	75.2
No	28.8	20.7	24.8
Migrated with immediate family			
No	70.0	56.4	63.3
Yes	30.0	43.6	36.7
Performs remittances			
No	56.5	66.3	61.3
Yes	43.5	33.7	38.7
Magnitude of remittance			
Don’t remit	56.5	66.3	61.3
Don’t know	3.8	3.2	3.6
Less than N1,000	3.1	3.4	3.3
N1,000 – N9,999	16.8	15.3	16.0
N10,000 – N19,999	10.8	7.5	9.2
N20,000 – N49,999	6.2	3.1	4.7
N50,000 or more	2.8	1.2	2.0

Table 2: Cross-tabulation of selected predictor variables and the likelihood of remitting disaggregated by sex

	Remits					
	Male			Female		
	no	yes	Total	no	yes	Total
Age of respondents						
15-24	82.2	17.8	484	80.9	19.1	724
25-34	58.1	41.9	1,011	63.8	36.2	1,213
35-44	48.4	51.6	761	57.4	42.6	530
45 or older	41.9	58.1	523	53.4	46.6	219
	chi2(3) = 197.5069 P= 0.000			**chi2(3) = 108.0373 P= 0.000**		
Region of origin						
North Central	54.2	45.8	485	64.2	35.8	469
North East	49.3	50.7	298	62.3	37.7	300
North West	55.7	44.3	467	74.0	26.0	485
South East	60.8	39.2	574	64.4	35.6	519
South South	59.5	40.5	476	69.5	30.5	488
South West	56.0	44.0	386	59.9	40.1	347
	chi2(5) = 13.4422 P= 0.020			**chi2(5) = 25.3257 P= 0.000**		
Region of destination						
North Central	55.2	44.8	542	61.9	38.1	522
North East	47.3	52.7	364	59.9	40.1	337
North West	58.4	41.6	449	76.0	24.0	509
South East	60.9	39.1	450	65.7	34.3	434
South South	59.8	40.2	493	70.1	29.9	465
South West	56.1	43.9	481	61.6	38.4	419
	chi2(5) = 19.4732 P= 0.002			**chi2(5) = 39.5282 P= 0.000**		
Marital status						
Never married	72.2	27.8	989	78.5	21.5	489
Married	47.8	52.2	1,753	63.5	36.5	2,104
Others	57.1	42.9	35	66.7	33.3	93
	chi2(2) = 153.1339 P= 0.000			**chi2(2) = 40.3779 P= 0.000**		
level of education						
None	66.3	33.7	329	72.6	27.4	412
Primary	60.3	39.7	481	76.1	23.9	545
Secondary	59.1	40.9	1,138	67.8	32.2	1,142
Tertiary	47.1	52.9	831	49.9	50.1	587
	chi2(3) = 48.9877 P= 0.000			**chi2(3) = 102.5634 P= 0.000**		

Total years spent at destination						
Less than a year	56.8	43.2	88	77.1	22.9	70
1 - 9 years	56.7	43.3	2,008	66.0	34.0	2,001
10 years and more	53.9	46.1	531	66.6	33.4	479
	chi2(2) = 1.4141 P= 0.493			**chi2(2) = 3.7970 P= 0.150**		
Family influenced migration decision						
no	53.7	46.3	1,818	63.1	36.9	681
yes	62.0	38.0	961	67.4	32.6	2,005
	chi2(1) = 17.7700 P= 0.000			**chi2(1) = 4.0889 P= 0.043**		
Assessment of livelihood at destination compared with place of last domicile						
Better	47.9	52.1	1,705	59.0	41.0	1,726
Same	74.3	25.7	876	81.7	18.3	799
Worse	53.7	46.3	188	67.3	32.7	153
	chi2(2) = 165.5997 P= 0.000			**chi2(2) = 125.8808 P= 0.000**		
Moved for economic reasons						
no	64.5	35.5	1,048	69.1	30.9	1,924
yes	51.8	48.2	1,731	59.3	40.7	762
	chi2(1) = 43.1371 P= 0.000			**chi2(1) = 23.2600 P= 0.000**		
Current occupational status						
Not working	80.8	19.2	1,032	81.1	18.9	1,438
Formal employment	33.5	66.5	550	36.0	64.0	325
Informal employment	45.8	54.2	794	54.3	45.7	779
Manual labour	47.1	52.9	403	52.1	47.9	144
	chi2(3) = 418.2530 P= 0.000			**chi2(3) = 337.4919 P= 0.000**		
Rural-urban migration type						
no	56.3	43.7	2,087	66.9	33.1	2,059
yes	56.9	43.1	564	65.8	34.2	520
	chi2(1) = 0.0681 P= 0.794			**chi2(1) = 0.2293 P= 0.632**		
migrated within the same geo-political zone						
yes	56.5	43.5	1,979	65.9	34.1	2,129
no	56.8	43.3	800	67.9	32.1	557
	chi2(1) = 0.0153 P= 0.902			**chi2(1) = 0.7623 P= 0.383**		
Migrated with immediate family						
no	60.7	39.3	1,945	68.5	31.5	1,516
yes	47.0	53.0	834	63.5	36.5	1,170
	chi2(1) = 44.3707 P= 0.000			**chi2(1) = 7.2876 P= 0.007**		

Table 3: Binary Logistic Regression of predictor variables on Remittance Practice

	Male		Female	
	Odds ratio	S.E	Odds ratio	S.E
Age	1.034***	(0.00624)	1.026***	(0.00675)
Region of origin				
North Central	-	-	-	-
North East	0.834	(0.223)	0.913	(0.303)
North West	1.357	(0.292)	0.983	(0.273)
South East	0.852	(0.184)	1.393	(0.376)
South-South	0.789	(0.188)	1.184	(0.320)
South West	0.983	(0.220)	1.337	(0.363)
Region of destination				
North Central	-	-	-	-
North East	1.160	(0.292)	0.964	(0.304)
North West	0.515***	(0.112)	0.507**	(0.140)
South East	1.046	(0.237)	0.591*	(0.167)
South-South	1.559*	(0.362)	0.715	(0.191)
South West	0.855	(0.183)	0.606*	(0.157)
Marital Status				
Never married	-	-	-	-
Married	1.600***	(0.203)	2.002***	(0.316)
Others	0.942	(0.372)	1.319	(0.417)
Level of education				
None	-	-	-	-
Primary	1.440*	(0.274)	0.857	(0.157)
Secondary	1.639***	(0.288)	1.357*	(0.228)
Tertiary	2.088***	(0.383)	2.332***	(0.430)
Length of stay	0.991	(0.00674)	1.006	(0.00843)
Family influenced move	0.903	(0.0929)	0.942	(0.118)
Living condition				
Better	-	-	-	-
Same	0.388***	(0.0431)	0.348***	(0.0428)
Worse	0.862	(0.158)	0.676*	(0.142)
Moved for economic reasons	1.320***	(0.134)	1.307**	(0.153)
Current occupational status				
Not employed	-	-	-	-
Formal employment	5.077***	(0.719)	3.899***	(0.631)
Informal employment	4.304***	(0.552)	2.982***	(0.343)
Manual labour	3.862***	(0.588)	3.708***	(0.752)
Rural-Urban migration	0.956	(0.111)	1.048	(0.128)
Intra-regional migration	1.073	(0.118)	0.810	(0.106)
Migrated with immediate family	0.980	(0.108)	0.931	(0.0997)
Constant	0.0526***	(0.0148)	0.0847***	(0.0255)
Observations	**2,450**		**2,391**	

*** p<0.01, ** p<0.05, * p<0.1

Table 4: Ordinal Logistic Regression of Selected Predictor Variables on Remittance Magnitude

VARIABLES	Model 1 coefEform	seEform	Model 2 coefEform	seEform
Age	1.023***	(0.00726)	1.041***	(0.00927)
Region of origin				
North East	1.658*	(0.488)	0.746	(0.329)
North West	0.857	(0.213)	0.328***	(0.130)
South East	1.280	(0.343)	0.869	(0.302)
South South	1.354	(0.398)	0.817	(0.273)
South West	1.054	(0.269)	1.560	(0.584)
Region of destination				
North East	0.646	(0.179)	0.878	(0.361)
North West	0.679	(0.175)	0.807	(0.319)
South East	0.657	(0.190)	0.476**	(0.173)
South South	1.042	(0.295)	1.060	(0.346)
South West	1.057	(0.262)	0.748	(0.264)
Marital Status				
Married	1.036	(0.159)	1.073	(0.249)
Others	1.323	(0.730)	0.689	(0.285)
Level of education				
Primary	1.435	(0.349)	0.790	(0.204)
Secondary	1.554**	(0.348)	1.139	(0.269)
Tertiary	1.725**	(0.403)	1.157	(0.296)
Length of stay	0.989	(0.00780)	0.970**	(0.0115)
Family influenced move	0.883	(0.110)	0.950	(0.161)
Living condition				
Same	1.050	(0.155)	1.108	(0.201)
Worse	1.579**	(0.356)	0.619	(0.190)
Moved for economic reasons	1.129	(0.140)	1.115	(0.176)
Current occupational status				
Formal employment	1.251	(0.221)	1.646**	(0.337)
Informal employment	1.357*	(0.232)	1.367*	(0.220)
Manual labour	1.453*	(0.289)	1.898**	(0.499)
Rural-Urban migration	1.054	(0.147)	1.381**	(0.224)
Intra-regional migration	1.319**	(0.174)	1.267	(0.231)
Migrated with immediate family	0.944	(0.119)	1.109	(0.157)
Observations	**1,068**		**800**	

*** p<0.01, ** p<0.05, * p<0.1