

Exploring the Socio-Economic Impact of International Remittance on Families Life in Omo

Nada District, Jimma Zone, Southwest Ethiopia

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Declaration

I undersigned and declare that this thesis is my original work and has not been presented for a degree in any other university and all sources of materials used for the thesis has been duly acknowledged.

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This is to certify that the thesis prepared by Foziya Sherefudin “Exploring the Impact of International Remittance on Families Life in Omo Nada District, Jimma Zone South West Ethiopia” is my original work. The literatures which have been used in this study are acknowledged with proper in text citation and references. Then, the thesis is submitted to the School of Social Work for the partial fulfillment of Master Degree in Social Work.

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Acronyms and Abbreviations

BA:	Bachelor of Arts
FDI:	Foreign Direct Investment
FGD:	Focus Group Discussion
FGD: 1	Focus Group Discussant One
FGD: 2	Focus Group Discussant Two
IDI:	Individual Interview
GO:	Government Organization
MA:	Masters of Arts
NGOs:	Non-Governmental Organizations
PCL:	Proficiency Certificate Level
SSA:	Sub-Saharan Africa
USD:	United States of America Dollar
VDC:	Village Development Committee

Abstract

Remittance is a transfer of money by a foreign worker to household income in their homeland. The main objective of this study was exploring the socio economic impact of remittance on families' life in Omo Nada District. Qualitative research approach was employed with a case study research design. The study used purposive participant selection technique with data saturation point to determine sample size. In-depth Interview, FGD and observation were used as methods of data collection. Based on this in-depth interview with ten remittances recipient families and two FGDs with community representative and remittance recipient families were conducted. The data were analyzed using thematic analysis. Triangulation was utilized to enhance the trustworthiness of the data and information from the participants kept in secret using codes instead of their name. The finding revealed that remittance has both positive and negative socio-economic impact on recipient family. While fulfilling families household consumption and improving the livelihood of the receiver family where the economic impact of remittance and encourage social network, safeguarding the disadvantaged among families, encourages families to migrate from rural to urban, family breakdown and motivate people to emigrate were the social impact of remittance. The finding also shows that those families who used their remittance properly were benefited as it improves the family socio economic conditions. While inappropriate use of remittance has a negative consequence on the socio economic condition of families. Finally, the implication addressed major areas for social work intervention, education, policy, practice and further studies in general. The usage of remittance is identified as a major area which needs intervention by social workers, policy makers and the researcher in particular.

Keywords: Remittance, socio-economic, impact, family

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CHAPTER ONE: INTRODUCTION

Background of the Study

Remittances are commonly defined as that portion of a migrant's earnings sent from the migration destination to the place of origin. The term usually refers to monetary transfer only, although remittances can also be sent in-kind (Nair, 2009). Remittance has both positive and negative impacts to the family, social, and economic life. In case of the family life, remittance increases direct consumptions, increases the ability of buying goods, and helps them improve the standard of living. The families of the transnational migrants can obtain the ability of sending their children to better schools. In addition, families of migrants can avail civic amenities, which contribute to develop their social, economic, and political status. Besides these positive aspects, remittance makes the family members of the migrants more dependent on the remittance. It also creates breakdown the extended families and the creation of the nuclear families (Chowdhury, 2014).

Remittances may have a negative impact on the economy. It may stifle economic growth by causing exchange rates to rise, making the country less competitive in international trade (Ratha, 2013). It may also have an adverse effect on recipient families' labor supply decisions. Increases in remittances can be interpreted as increases in non-labor income. Considering leisure as a normal good, households are expected to demand more leisure after receiving non-labor income remittances. As a result, remittances have a negative impact on receiving family members' labor supply decisions (Vargas-Silva, Jha, & Sugiyarto, 2009). It may increase the disparity between families who receive remittances and those who do not. This procedure makes recipient families dependent on remittances and diverts their attention away from productive

activities. Most of the time, this money is spent rather than invested productively (Hasan & Shakur, 2017).

According to the World Bank (2011), remittances flow to developing countries reached USD 414 billion in 2013 (up 6.3 percent from 2012), making them the second largest source of external financial flows to developing countries behind foreign direct investment. In some countries, remittances are worth more than three times the amount of official development assistance and can have profound implications for human welfare and economic development.

Ethiopia is one of the largest remittances receiving countries in sub-Saharan Africa. The inflow of international remittances exhibits an increasing trend from 46 million USD in 2003 to 387 million USD in 2010 (World Bank, 2011). International remittances constitute the largest source of foreign exchange, exceeding export revenues, FDI, and other capital inflows. Nowadays, remittances contributing to almost one third of foreign exchange earnings during 2007 and the amount of international remittance flow has increased from 855 million in 1996/97 to 9.3 billion in 2006/2007 (National Bank of Ethiopia, 2007).

Remittances are an important source of foreign income for developing countries such as Ethiopia, which has grown dramatically in size in recent decades. It is a private income transferred from international migrants to family members in their country of origin on a regular or periodic basis. It is one of the most important sources of financial flows to developing countries. Ethiopian migration is and has historically been characterized by complex flows resulting from a combination of root causes. Poverty, drought, political repression, forced repatriation, and forced resettlement have all been identified as root causes. It is obvious that extreme poverty and poor governance have been and continue to be the key driving

forces for Ethiopian migration. However, one thing that all migrants have in common is the desire to secure a better future for themselves and their families by achieving human prosperity (Dejene, 2005). According to the World Bank data; the number of Ethiopians living abroad was estimated to be 620 thousand in 2010. The total number of Ethiopian emigrants is equal to 0.6 percent of the country's total population. Ethiopian workers in Saudi Arabia make up 4.6 percent of Ethiopians living abroad (World Bank, 2011).

Remittances deserve strategic importance on the micro level; remittance has become panacea for the marginalized poor people to improve their livelihood by providing an alternative source of income. Remittances are believed to have a direct impact on the poor and thus contribute significantly more to poverty alleviation than other sources of external finance. Remittances have been observed to have an impact on the well-being and capacities of the households receiving remittances (Hass, 2007). Remittances reduce poverty and has the potential of bringing significant contribution to the economic growth and social and human development through increased income, allow for increased investment in physical assets, education, and health care, as well as access to a larger pool of knowledge (Adams, 2011).

Accordingly, this study was focus on the socio economic impact of international remittance on families' life. I am interested to conduct this study, based on my personal experience and critical observation in the study area where people are running their livelihood by remittances.

Statement of the Problem

According to Tikaram (2016) Studies on “Impact of Remittance a Case study of Nbuwakharka VDC, Syangja District in Nepal ” the study focus on that remittance contribute positively to the children's better education opportunities in one hand but their education is

suffered due to absence of their parents on the other hand. His finding shows the rate of student enrollment from nursery to secondary school is currently higher in-migrant households than in non-migrant households due to remittance income of migrant household. Entering into the education level, both control and treatment households were found to be no far different from each other. In control group 17.81 percent of the entire family members completed school leaving certificate examination where as 24.28 percent members were found in treatment household. But, in higher education level in migrant household, such degree holders were 12.33, 4.11, and 1.37 and in non-migrant households they were 18.57, 7.14 and 4.28 respectively or Proficiency Certificate Level, Bachelor of Arts, Masters of Arts (PCL, BA, MA) the treatment group (migrant) were found lower percent than the control group (non-migrant). It seems that most members of the remittance holder family are not well educated because they have opportunity to get foreign job as an alternative way of earning money after completion of primary or secondary level education.

Gupta, Pattillo, and Wagh (2007) conducted a study on Impact of Remittances on Poverty and Financial Development in Sub-Saharan Africa find that remittances, which are a stable, private transfer, have a direct poverty alleviation effect, as well as promote financial development Even after factoring in the reverse causality between remittances, poverty, and financial development, the findings hold true. The paper implies that formalizing such flows can provide an effective entry point for "unbanked" people and households, as well as minimize the costs of skilled out-migration in Sub-Saharan Africa.

Only some researches were done on the related topic at the country level. According to Wubalem (2015) “Economic and social impacts of remittance on remittance receiving households: the case of Dessie, Wollo, the researcher was focus the positive side of remittances

and she's sees in the way of remittance facilitates migration of remitting households from rural areas to urban areas and hence access to better education and negative side of it comes as remittance induced further migration of youngsters by giving less incentive to continue their education above secondary school level and see the highlight negative side of remittance inflation due to inflow of money.

Genet (2014) examined "The Effect of Remittance on House Hold Expenditures and Labor Supply in Ethiopia" the study finding indicates that there is no strong link between receipt of remittances and productive investment expenditures. Her study finding shows that households receiving remittances spend, on average *ceteris paribus* (all other thing being equal or constant), a larger share of their budget on consumption of food and a smaller share on than do households receiving no remittances. This implies that migration and remittances are used as a short-term coping strategy and hardly used as stepping-stone to productive investment options. Therefore, designing policies that increase the inflow and usage of remittances are vital. Policies include: improving the operation and service of financial institutions, providing incentives and training for remittance recipients to be designed.

The other researcher Girmachew (2014) studied on "The impact of migration and remittance on home communities in Ethiopia". His finding suggests that remittance need to be seen not only as a consequence of migration, but also as main drive of movement. This study provides insights into why some household transform themselves from a 'consuming' to an investigating entity, while other continues to depend on subsistence. The study also explores the difference ways of remittance are tied to the local economy.

In general, the above study I reviewed used a quantitative and mixed approach to conduct their research, and their study focused on the way remittances can help children have a better

education. Other studies depict in the way of promoting financial development. In addition, according to Wubalem (2015) study finding shows remittance facilitates migration from rural to urban and access to better education. In the other way the researcher focus the negative side of remittance the way children education is suffered due to absence of their parent. Most of the studies (Genet, 2014; Girmachew 2014; Wubalem, 2015), overlook the issue of dependency (reluctant not to do job). Further, some of the studies also overlook the issue of moving from rural to urban area due to remittance income for the sake of better life. Moreover, some studies overlook policy implication especially in a ways that sent money managed and used in more productive and sustainable ways. Therefore, there is a methodological and study gap on negative socio-economic impacts of remittance income.

Specifically, this research paper was focused on the socio-economic impact of remittance on families life and it try to fill the gap not addressed in the previous studies (Genet, 2014; Girmachew, 2014; Wubalem, 2015) in the study area by employing a qualitative approach. A qualitative approach that helps for a more in-depth understanding of the socio-economic impact of remittance on families in detail and also there is a gap in identifying the impact of remittance on families economy, on the family management (usage) of remittance income and social impact of remittance income on dependency creature, its social and unplanned family movement (from rural to urban area) of remittance income impacts in the study area.

As my observation and perceived from Omo Nada labor and social affairs office in Omo Nada wereda both skilled and unskilled migrants migrated to Middle East /Saudi Arabia legally and illegally. They migrated to this Middle East mainly because of socio- economic problems and mostly prefer Saudi Arabia due to easy access to job opportunities. However, up to my knowledge no studies on the current specific title have been conducted in Omo Nada district and

the current situation of remittance impacts in the study area eager me to study the impact of economic and social on families. In general, the reason behind my interest to uptake this title is connected to three important facts. First Jimma zone in general and Omonada district in particular is known to have higher number of out-migrants among other districts of the Zone. Secondly, the current situation of the country with regard to socio and economic triggered me to consider this topic and see how remittance is used and integrated in the wellbeing of families. Thirdly, previous researches and my personal observation as a member of that community gave me deep insight about how remittance is influencing the youth and community in general with regard to their effort in local income generation schemes and possibilities of developing dependence on remittance as main way of life.

Research question

The study has raised and addressed the following basic research questions:

- ✓ How do remittances impact the receiving family's economy (both positively and negatively)?
- ✓ How remittance recipient family use and manage the income they receive?
- ✓ What are the social impacts of remittance on families?

Objective of the Study

General objective.

The overall objective of the study is to explore the socio-economic impact of international remittance on family life in Ethiopia, Oromia National Region State, Jimma Zone, Omo Nada District.

Specific objective.

- ✓ To explore the impact of remittances on recipient family economy
- ✓ To identify the remittance utilization among family members
- ✓ To find out social impacts of remittance on receiving families

Significance of the Study

Remittances have a potential positive and negative impact as a development tool. These development impacts are consumption, savings, growth, investment, income distribution, poverty, better living standards (Fransen, 2009). This paper is aimed to explore the impact of remittance on socio economic aspect on recipient family or an origin family and I want to emphasize what remittance impact on socio economy of received family life. Therefore, this paper could give insight about the social and economic impact of remittance on remittance receiving families together with ways of exhaustively utilizing the development potential of the money. It is useful to those who want to know about the implication of remittance for different stakeholder. For instance, it helps government (GO) and non-governmental organization (NGO).

In terms of policy, the study by identifying the impact of remittance on family life, reveal ways to design strategies to assess the development potentials of remittance. The study facilitates future policy formulation for migrants and remittance. The study will also be useful for other researchers as a reference material while conducting further studies on relation to impact of remittance.

Scope of the study

This study was done in Omo Nada Wereda, Jimma Zone, and Oromia National Regional State and limits its scope to exploring the impact of remittance on socio economic of recipient

families' life. Further I have purposefully selected two (2) kebeles Nada 01 and Doyo yaya /local administrations/ from Omo Nada district because these local administrations have several emigrants of family members based on my preliminary information from labor and social affairs office of the study area and the personal experience that I have earlier to the study at hand.

Definition of Terms

Economic impact: is the effect of an event or phenomena on the economy measured by Economic Impact Analysis (EIA) from specific area and issue to local concerns. Financial affect that something especially something new, has on a situation or person. However, for the purpose of this study it refers to the impact brought by international remittance on families or households life which cannot directly measured numerically.

Family: a group of persons united by the ties of marriage, blood, or adoption, constituting a single household and interacting with each other in their respective social positions, usually those of spouses, parents, children, and siblings (Barnard, 2021).For the purpose of this study family indicates a blood relationship that includes mother, father, siblings and grandparents.

Household: consist of one or more person living in the same house, condominium or apartment.

International Remittance: is the proportion of a migrant worker's income from employment in his/her domiciled country that is sent home to their country of origin (Adams, 2011). In this study, specifically the term is most often used to describe a sum of money sent by migrant working abroad to his or her family back home.

Social impact: refers to the effect of an activity on a community and the well-being of individual and families (Stephen, 2021). In this study, the term used to refer the social relationships that influenced by remittance money in the family institution which include family relationship in the households level and neighbors.

CHAPTER TWO: LITERATURE RIVIEW

Introduction

This chapter consists of review of literatures to help the study to achieve its objective. To do this, literatures was reviewed from books, published journals and browsed from the internet. The purpose of this section is to show the existing literature related about the socioeconomic impact of remittances on families. Finally, in the discussion part, the literature review was used to demonstrate how the findings differed from previous findings and how they were comparable. The review was focus on the issue of economic impact of remittance, social impact of remittance in living condition, utilization of remittance and family movement due to remittance income to the nearby city or town and related theoretical framework are discussed.

Conceptual Issue

When studying remittances, it is necessary to understanding the meaning of migration and conditions that lead people to migrate. Migration refers to the movement of people from one place to another place for the purpose of taking up permanent or semi-permanent residence. An example of “semi-permanent residence” would be the seasonal movement of migrant farm laborers (Adamnesh, 2008). It could be either voluntary or forced (Kokpari, 2000). Voluntary migrants are those who change places within and/or beyond their country of origin at their own discretion rather than for other uncontrollable factors while forced migration refers to the coerced movement of people away from their home or place of dwelling. People leave their place of origin permanently or temporarily to take advantage of opportunities in host countries. These opportunities could be economic, social, political, environmental or a combination of all (Kokpari, 2000).

Remittance

Remittance is one of the major income sources of earning foreign currency for developing countries like Nepal. Remittance not only contributes to the macro level; its contribution has direct and sizable impact on migrant-sending households in micro-level as well. A significant number of people in developing countries of world are now receiving remittance earning to finance their expenditure in home consumption, health and children's education. (Neupane, 2016). The controversy, however, revolves around how remittance affects household's socioeconomic aspects. There is no conclusive answer that remittances always throw positive effects on all dimensions of people's economic and social life. While some studies have shown that remittance directly contribute to reduce poverty level, others point out towards a cost of social and economic distortions that the migration causes. Particularly, remittance contribute positively to the children's better education opportunities in one hand but their education is suffered due to absence of their parents on the other hand (Neupane, 2016).

International Remittance

International remittance is the proportion of a migrant worker's income from employment in his/her domiciled country that is sent home to their country of origin. Such transfers are increasingly becoming important to recipient countries and have intensified the debate about the theories that underlie such remittances as well as their potential role in the economic development of the recipient countries. Without doubt, migrant remittances are the direct consequence of migration (Adams, 2011).

Impact of Remittance

Economic impacts of remittance.

It is known that international migration of children and family member can have both positive and negative effects on non-migrants' children in the home country. The positive effect is the possibility that remittances sent from abroad will relax the household budget constraints and result in an increase in child schooling, child health, and corresponding decrease in child labor (Francisca, 2009).

Migration has economic implication for sending societies; remittances the migrants send home are perhaps the most important link between migration and development. According to the official estimates, migrants from developing country sent over \$315 billion to their origin country according to Ratha (2013) this means three times the size of official development assistance. The true size of remittance including unrecorded flows through formal and informal channel is great; the formal channel encompasses such interdisciplinary as western union but also some of the commercial bank and other similar institutions. The informal channel refers to such network as the Hawala system explains in the Middle East. The informal Chanel is generally much cheaper than the formal channel and are not more capable of delivering money quickly to rural and remote areas is likely to be even higher. Developing country balance payment though remittance as well as development growth though technology transfers and migrant aid support is paramount important (Ratha, 2013).

Remittances sent by migrants played the most significant role for their family. Because it accumulated during time the returnees have jobs in abroad and sent back, the remittance helped to improve their family condition better than before. Remittance used for family's daily expenses,

payment debt, to nourish old parents, children and support children's school fee, and for house construction (Mansureh, et al, 2013:.297).

According to Russel,Teitlbaum (1992) have analyzed that remittance are often put to” unproductive uses” satisfying basic consumption needs buying medicines, building a house for the emigrant’s remittance, on spending on” conspicuous consumption” in festivals and funerals as well as daily life although such expenses can have a number of multiplier effects in the local economy. Where remittances are invested in businesses, all too often these are seen as small scale, at the margins of profitability and concentrated in the retail and services sectors.

Gupta, Pattillo, and Wagh (2007) Studies on “Impact of Remittances on Poverty and Financial Development in Sub-Saharan Africa” find that remittances, which are a stable, private transfer, have a direct poverty mitigating effect, and promote financial development. The findings hold even after factoring in the reverse causality between remittances, poverty and financial development. The paper posits that formalizing such flows can serve as an effective access point for “unbanked” individuals and households, and that the effective use of such flows can mitigate the costs of skilled out-migration in SSA.

As Duranel (1992) has explored that remittance is invested in human capital or in capital goods such as land, houses or agricultural inputs. Human capital is going to be increased by using remittance in health and education expenses that are an important element of development in migrant sending countries (As cited in Tikaram Neupane, 2016).

Genet Ejeta (2014) examine The Effect of Remittance on House Hold Expenditures and Labor Supply in Ethiopia the study finding result indicates that there is no strong link between receipt of remittances and productive investment expenditures. Her study finding shows that households receiving remittances spend on average ceteris paribus, a larger share of their budget

on consumption of food and a smaller share on than do households receiving no remittances. This implies that migration and remittances are used as a short-term coping strategy and hardly used as stepping-stone to productive investment options. Therefore, designing policies that increase the inflow and usage of remittances are vital. Policies include: improving the operation and service of financial institutions, providing incentives and training for remittance recipients to be designed.

Dhungana, A. R., & Pandit (2014) studies finding shows migrant household economic status is very much well compared to non-migrant household because of regular source of income. Economic status should be measured as household amenities they use in their household. In this study purpose twelve types of household amenities were recorded before migration and after migration households they use. In addition to the analysis on household's expenditure remittance increases the income of the households. The low level of income could not reach the basic basket of goods but if the income level increases then ability to purchase luxury goods also increases. So, remittance increases the expenditure behavior of the people.

Social impacts of remittance.

Dhungana, A. R., & Pandit, 2014, Studies finding shows the children school before and after migration. Less than two third of the household children studied in private schools and 5.4 percent children studied at public private partnership schools before migration. These trends were similar after migration. Majority of the children school were private school (51.7%) and less (15.6%) public private partnership school after migration. Therefore, after migration public private partnership schooling was increasing and remittance received in a year and children schooling in the households. Schooling system is categorized as government school, public private partnership and private schooling. Majority (51.7%) of the children were studying in

private school which is followed by government and other (32.7%) schooling. Minimum percentages of the household's children were studying public private partnership school (15.6%). This finding shows that remittance income in child schooling is positive it means that as the house hold /family get better income, child enrolment in school increase. In addition, his finding shows remittance can lead to the improvement in health status in mainly two ways; first they can be used to improve the nutritional status of the population, particularly children, through the provision of good quality food; second, this money can be used to access better health services in the case of illness. Family planning service is major reproductive issues of Nepal. Population growth rate is higher in Nepal because of the unavailability of family planning services. Geographic diversity is one of the major challenges for state intervention.

In addition to that, According to Neupane T. (2016) finding the rate of student enrollment from nursery to secondary school is currently higher in-migrant households than in non-migrant households due to remittance income of migrant household. Entering into the education level, both control and treatment households were found to be no far different from each other. In control group 17.81 percent of the entire family members completed school leaving certificate examination where as 24.28 percent members were found in treatment household. But, in higher education level in migrant household, such degree holders were 12.33, 4.11, and 1.37 and in non-migrant households they were 18.57, 7.14 and 4.28 respectively or (PCL, BA, MA) the treatment group (migrant) were found lower percent than the control group (non-migrant). It seems that most members of the remittance holder family are not well educated because they have opportunity to get foreign job as an alternative way of earning money after completion of primary or secondary level education. Therefore, remittances impact positively through human capital investments such as education and health. There is need for policies to

increase literacy level and encouraging remittance-recipient households to continue investing in education. Education policies that advocate for the continued and increased enrolment of household members in primary, secondary and tertiary education should be adopted and public awareness about health should be spread all over the Nepal in rural areas.

Siddiqui (2005) has analyzed that the effects have been either positive or negative when observing the impacts in multi-dimensional social and psychological aspects. He found that in some instances, migration afforded children better educational opportunities whereas in others children's education suffered because of the absence of their mothers. Likewise, most women reported greater confidence following migration but some felt guilty for the misfortunes that struck their families in their absence,

According to Tikaram N (2016) Studies on "Impact of Remittance a Case study of Nbuwakharka VDC, Syangja District in Nepal" finding that remittance contribute positively to the children's better education opportunities in one hand but their education is suffered due to absence of their parents on the other hand. His finding shows the rate of student enrollment from nursery to secondary school is currently higher in-migrant households than in non-migrant households due to remittance income of migrant household. Entering into the education level, both control and treatment households were found to be no far different from each other. In control group 17.81 percent of the entire family members completed school leaving certificate examination where as 24.28 percent members were found in treatment household. But, in higher education level in migrant household, such degree holders were 12.33, 4.11, and 1.37 and in non-migrant households they were 18.57, 7.14 and 4.28 respectively or (PCL, BA, MA) the treatment group (migrant) were found lower percent than the control group (non-migrant). It seems that most members of the remittance holder family are not well educated because they have

opportunity to get foreign job as an alternative way of earning money after completion of primary or secondary level education.

Remittance can decrease labor participation by reducing the incentive to work, remittance can result in exchange rate appreciation and lower export competitiveness, brain waste can occur if people cannot or do not leave a country where there is a surplus of people with their skills, or if migrants cannot find employment in line with their skills, migration can lead to brain drain and this is especially pervasive for small nations, large scale emigration of healthy, economically productive adults and the absence of individual careers can affect the functioning of countries, if men leave, it can increase women's work Burdon's, the absence of careers can have negative implications for household member left behind, especially for the more vulnerable children and the elderly (Elaine, et al 2014).

At a micro level, remittances are believed to increase recipients' incomes, reinforcing their ability to resist external shocks as well as boosting their investments in health, education and assets. Although remittances have the potential to reduce the severity of poverty, some shortcomings have been pointed out, such as an increase in pressure on remitters, a growing culture of dependency in developing countries that undermines recipients' motivation to work, an increase in the consumptive expenses of recipients and a rise in inequalities (between recipients and non-recipients, rural and urban areas (Elaine, et al 2014).

Some have argued that remittances tend to create a culture of dependency within the developing world by undermining recipients' motivations to work, since remittances are received at assured intervals. A survey in Angola revealed that 16 per cent of households rely entirely on remittances as income (Alvarez-Tinajero, 2010) while it is recognized that dependency on remittances in developing countries may be much higher. As a result, this reliance may inhibit

progress in the local economy and, in the case of severe crisis in the country where the remitter works, the uncertainty of receiving remittances may further deepen the vulnerabilities of recipients (Alvarez-Tinajero, 2010, as cited in Karine Manyonga Kamuleta Lubambu, 2014).

As Wubalem Wereket (2015) findings concerning to the economic and social impact of remittance, this study underlined the positive contribution of remittances for increase in both investment and consumption in general. Specifically, the impact on housing, healthcare and saving are affected positively by remittance. Contrary to this, the impact on products price (inflated prices) and inequality gets worse because of remittance. Regarding to the impact on education, it is remaining inconclusive. This is due to although remittance facilitates migration of remitting households from rural areas to urban areas and hence access to better education, negative side of it comes as remittance induced further migration of youngsters by giving less incentive to continue their education above secondary school level.

Utilization of remittance income.

The use of remittance income is an important factor to contribution national level depends upon the priority of placed by individuals on different uses. The sizes of remittance, time of availability, opportunity for investment and many other factors. Utilization pattern of remittance income can be broadly categorized into two type's productive and unproductive sectors. Unproductive sector means the expenditure on household consumption, loan repayment, cultural expenses, consumer's durable goods, real estate etc. Similarly, productive sector means the expenditure on education and health, business and agricultural investments. Majority of migrant's workers go abroad because of unemployment at home country, poverty in household and political instability. Generally, the earnings made by them are not sufficient (Neupane, 2016).

Impact of remittance on movement and location choices.

Remittances can facilitate movement to find employment. Refugees often have a choice between living in a camp or in an urban area (sometimes without proper authorization). Living in urban areas increases the types of available jobs and the possibility of starting a small business. However, urban areas are more expensive to live in and assistance from international actors is often less available. Therefore, refugees often need external support to establish themselves in urban areas. Campbell, Kakusu and Musyemi (2006) explain how Congolese refugees in Kenya used remittances money to support themselves in urban areas. Those refugees without access to remittances were more likely to remain in (or return to) the camps.

Access to remittances can be a reason for movement to cities. Shandy (2006) explains that even a rumor that a relative might be considering sending money to Addis Ababa was enough for some Sudanese refugees in Ethiopia to make the trip from the camps to the city. If no money actual showed up, the refugee might have to return to the camp. She also explains that some refugees skip the refugee camps and go directly to the city, hoping to receive remittances. Although those at the camps might still receive money there is a perception that they get one-time payments, whereas in Addis Ababa it is easier to receive regular monthly remittances. However, there are still potential issues related to a high dependence on remittances for refugees living in Addis Ababa. For instance, if remittances stop the refugee can be stranded and might not have enough resources to return to the camp.

Review of Theoretical Literature

The theory of remittance and its relation with different variable has not been yet established because it has no perfect relationship with other variables. Migration is the outcome of human psychology and behavior. Any universal and uniform law can't define human

psychology and behaviors. Migration is affected by its cause, place of destination, nature of work in destination, environment of destination, policy of destination, family causes and a lot of others variables. However, there is no any model but different scholars and academicians have tried theorizing their empirical outcome of remittance. They have suggested that remittance can have both positive and negative impact on socio-economy growth and development of receiving countries. According to Haas (2008) and Englama (2009), the theory of migration related to economic growth is discussed as follows.

Structural and dependency theories.

They stated that migration would result in dependency on the global political economic systems dominated by the powerful (Western) states. Migration was seen as having ruined traditional peasant societies by undermining their economies and uprooting their populations. Migration is detrimental to the economies of underdeveloped countries, but also as the very cause of the development of underdevelopment (Haas, 2008 and Englama, 2009).

The Structural and dependency theory is incorporated in this research because it confirmed that remittance promotes people's dependence on their families, relatives, or children who send them money from time to time. This is to mean that remittances have been served as households' source of income without intensive utilization of their labor thereby creating dependency while discouraging them from engaging in income generating activities. Therefore, structural and dependency theories were used as a theory in this study.

Neo-Marxist theory.

According to Neo-Marxist migration and remittance reinforce the capitalist system and exacerbate inequality in one country. Migration and remittance were seen as harmful as

exposure to the prosperity of migrant families which leads to increase the demand for foreign products. (Haas, 2008 and Englama, 2009).

The Neo-Marxist theory is affirmed that people benefit from economic contributions of remittance money, which allows them to engage in various commercial activities to covering life expenses for children's education, household consumption, and so on So which leads to increase the demand for foreign remittance. As a result, Neo-Marxist theories were used as a theory in this study.

CHAPTER THREE: RESEARCH METHOD AND METHODOLOGY

Introduction

In this section of the paper, description of the study area, the research paradigm, research design, research participant, eligibility criteria, Participant selection technique and size determination, data source, data collection methods, data analysis technique, strategies to assure trustworthiness and ethical consideration of data are provided. Each of them was discussed accordingly.

Description of the Study Area

Oromia region is one of the 11 National Regional States Administrative Region of Ethiopia. The capital city of Oromia is Addis Ababa. This study focused on Omo Nada district which is part of Jimma Zone. The district was established before 1978. The district found at 63 km away from Jimmaa town, the absolute location of this town was founded about 290 km far from Addis Ababa (Omo Nada District Transport Office 2011 Annual Report). The Werada is bordered in the South by the Gojeb River which separates it from SNNPR, in the West by Dedo Wereda, in the North West by Kersa, in the North by Tiro Afata, in the North East by Sokoru and in the East by Gibe River. The town of the wereda is Nada. There are different ethnic groups: Oromo, Amhara and Hadiya are some of ethnic group inhabited the district.

According to the recent population and housing censuses, (2007), currently the district has a total area of 1,658km² with total population of around 289,256. This study will be conducted in Omo Nada district. Therefore, the reason for selecting the study area arise the fact that the socio-economic impact of remittance on families in the district. As my observation, the majority of Omo Nada district community is Muslim and migrants migrated to Middle East

/Saudi Arabia legally and illegally due to easy access to job opportunities and sending money to their family. However, the district is better to collect data about the impact of remittance than other district without difficulties.

Research Paradigm

Paradigm is defined as "a way of seeing the world that frames a research topic" and guidance how researchers think about the topic (Hughes, 2010). In essence, paradigms represent the researchers' beliefs and values about the world, as well as how they define the world and work within it. In terms of research, the researcher's thoughts and beliefs about any issues investigated would then guide their actions. In other words, the paradigm chosen guides the researchers' investigation, including data collection and analysis procedures. As a result, paradigm has significant "implications for every decision made in the research process" (Kivunja & Kuyini, 2017).

For the purpose of accomplishing the objectives of this research I arranged myself with constructivist /interpretive worldview. The general research objective is to explore the socio-economic impact of international remittance on families' life in Ethiopia, Oromia Region, Jimma Zone, Omo Nada Wereda. My purpose is to understand the issue from the standpoint of the participants. Even though interactions with multiple participants in this study are important to understanding the impact of remittance on families, my personal opinions and judgments also play a role.

So; my purpose is following the constructivist paradigm to explore the subjective understanding of participants to look for the intricateness of ideas rather than reducing meaning in to a few categories. Creswell (2009) affirms that in the constructivist approach socially negotiated subjective meanings are going to be explored. Thus, exploring the subjective views of

the Omo Nada district regarding to the socio-economic impact of remittance on families life explored in this study.

Research Design

Qualitative case study design was employed in this study. According to Storey (2015) qualitative research concerned with meaning, sense-making and subjective experience rather than imposing preconceived variables. For the purpose of answering the proposed research questions, a qualitative research approach employed. According to Creswell (2014) qualitative research can be interpreted as an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem. The main objective of this research is to explore the impact of remittance on family's life in Omo Nada Wereda. In undertaking of this research, exploratory research design was applied mainly in the form of open-ended question and semi-structured interviews for the purpose of data collection.

Qualitative case study allows “to investigate and make meaning of the individual or group perceptions in a deeper understanding and flexible way” (Creswell: 2014, pp.32). Out of the different types of qualitative research designs offered, the researcher has chosen to focus on the most commonly used and employed case study designs. Therefore, the specific type of qualitative strategy employed in this study is qualitative case study design because the basic case study entails the detailed and intensive analysis of a single case. The purpose of using instrumental case study is to explore the socio-economic impact of remittance on families' life in Omo Nada district by using bounded system. Stake (as cited in Creswell, 2007) asserts in single instrumental case study a researcher can choose a bounded system to illustrate a particular social concern or issue. In addition to that, as Stake (1995) observes, case study research is concerned with the complexity and particular nature of the case in question. They include research study on

single family of community in the study area (Stake, 1995). Therefore; due to this reason, the researcher used case study research design in order to gather reliable data/ information. In addition to that the case study was very important to great understand of the issue from the participants and the case under the study was vital to investigate what events or experience that the participant knows the socio economic impact of remittance on families.

Research Participant

In this research, the FGD participants were divided in to two. In the one group were eight (8) from remittance recipient families. In the second FGD groups eight (8) community representatives from the community (Community leader, *Iddir* representative, women representative, youth representative, religion leader, money exchanger worker from the community (hawala a traditional system of transferring money) and local manager) have participated. I have involved these community representatives to obtain their expertise concerning the topic since they have immense knowledge about their community and to get information about the issues based on their observation. For FGD data collection methods, the researcher used sixteen (16) participants for both FGD and there were two (2) groups were sharing their experiences. In the in-depth interview with remittance recipient family's ten (10) participants were involved.

In this research, the total numbers of participants were twenty -six. Yin (as cited in Gentles, Charles, Ploeg, & McKibbon, 2015) also recommended that in single case study the number of participants shall be between the ranges of 25-50. Therefore, this number range supported by the data saturation principle used to determine the number of participants on ongoing basis.

Eligibility Criteria

Inclusion to this study was based on the following criteria. First; participants should be the member of Omo Nada district community. Second, they should be remittance recipient families and community representative from community in the study area. On the other hand, the exclusion criteria are that families who are remittance recipient were out of the study area and family members who had returned from abroad to the study area were not included.

Participant Selection Technique and Size Determination

In this study non-probability sampling technique was employed for selecting study participant. According to Creswell (2014, P. 189), qualitative research does not require sample sizes or participant number and he suggested that the number of participants be determined in advance. In this regard, this research employed non-probability purposive criterion sampling technique used to select participants who had provided in-depth information about the topic under study and to identify the specific study area in Omo Nada Wereda.

Purposive sampling method which is one type of non- probability sampling strategy, it depends on the judgment of the researcher in selecting cases. According to Maxwell (1996) Purposive sampling is a strategy in which particular settings persons or events are selected deliberately in order to provide important information that cannot be obtained from other choices. I used gatekeepers in order to access the participants based on researcher's judgment through asking their consent to participate. Consequently, the researcher used this participant selection to provide appropriate and accurate study information to the participants who have experience and expertise in the socio-economic impacts of remittance on families.

Data Sources

I used primary data source. Primary data were gathered using interview, focus group discussions and observation of the situations in the study areas.

Data Collection Methods

I used semi-structured interview to collect data through in-depth interview from remittance recipient families participant (father/mother, husband/wife, daughter /son, sister/brother to the head of the house hold), observation and focus group discussion (FGD) also employed.

In-depth interviews.

In case study research, interviews are a common data collection tool. I used in-depth interview guide to obtain valuable information. For Instance, the viable interview was held with remittance recipient family. Interview refers to a conversation of views between two or more people on issues of mutual interest, as it takes advantage of the centrality of human interaction for knowledge production and fits well on the social situation of research data (Mason, 2002). I used open ended questions by using semi structured interview guideline to understand the impact of remittance in family life. Semi-structured interview used to collect data from ten in-depth interview participants. Individual semi-structure interviews were undertaken with remittance recipient family's participants. Therefore, the researcher used interview data collection by selecting participant purposively and gathers data from experienced person.

The semi-structured individual interview according to Gillham (2000) is the most preferable source of data in case study research if rich data is sought. The participants were generating their ideas, feelings and attitudes based on their experience and knowledge about the

socio-economic impact of remittance on family in Omo Nada district. According to Noor, (2008) the interviews were Audio-recorded to secure an accurate account of the conversations and avoid losing data since not everything can be written down during interview. I collected the data through note taking and audio-recording. In addition, I used 30 minutes to conduct one interview and the length of the day depended on the number of participants in the interview process. Data saturation point was my strategy to determine the exact number of participants. Interviews are one method for reaching data saturation in a study's results. Bernard (as cited in Fusch and Ness, 2015) stated that the number of interviews needed for a qualitative study to reach data saturation was a number he could not quantify, but that the researcher takes what he can get. The data has become redundant after I interview remittance recipient family participants and I stop there accordingly.

Focus group discussion.

A focus group discussion is a type of group interviewing in which members interact to provide insight and data (Gibbs, 1997). I organized the two focus groups each of them having eight members because, if the members were large, the discussion would have been chaotic and managing the group would have been challenging and less than eight resulted would be in shortage of diversity of ideas in the group. According to Bhattacharjee (2012) notes that focus group discussion entails gathering a small group of subjects (typically 6 to 10 people) in one location and the group is small enough for all members to talk and share their thoughts while also large enough to create a diverse group.

Focus group discussion was conducted with two groups. This group discusses freely without fear and afraid to wards different issues and the researcher ask the question to discuss and debate about the socio-economic impact of remittance on family life in the study area. The

participants of the discussion were with remittance recipient family and community representative from the community (Community leader, *Iddir* representative, women representative, youth representative, religion leader, money exchanger worker from the community (Hawala is an informal method of transferring money) and local manager) in the study area. The researcher used purposive sampling method to selected group participant based on their experience and knowledge about the issue. As a moderator or facilitator, the researcher introduced the topic, asked specific questions, controlled digressions, and stopped breakaway conversations. The researchers try to ensure that no one person dominates the discussion and that each participant contributes something. The discussions in focus groups were recorded. In focus group discussion, Fusch and Ness (2015) recommended a period of 1.5 to 2 hours. Therefore, the time period for each of the discussion was took from 1.5 to 2 hours for the purpose of not ending up in shallow data.

Observation.

According to Yin (2011), observing can be a valuable data collection tool because what you see with your own eyes and perceive with your own senses is not filtered by what others have (self-)reported to you or what the author of a document has seen. In this sense, your observations are a form of primary data, to be highly valued. There are two major types of observations. Participant observation involves being in the setting under study as both observer and participant and direct observation involves observing without interacting with the objects or people under study in the setting (Kawulich, 2012).

Therefore, I used direct observation to conduct this study. It employed alongside other data collection technique, such as individual (in-depth interview) and group interviews (FGD). Direct observation was utilized during the interview and discussion to observe the living

environment, house hold facilities and socio-economic status of remittance receiving families. I prepared an observation checklist that may be used to understand the socio-economic impact of remittances on families' life in the study area, as well as to cross-checking data collect from different informants.

Data Analysis and Interpretation

For the purpose of data analysis, I used thematic data analysis technique. Creswell (2013) described thematic analysis as an appropriate method of analysis for attempting to understand experiences, thoughts, or behaviors across a data set in these types of analysis themes are actively constructed patterns (or meanings) derived from a data set that provide an answer to a research question. Braun & Clarke, also stated “*thematic analysis is a data analysis method that helps a researcher to identify themes and patterns of meanings across a data set in relation to a particular research question(s)*” (2013, p. 178).

Thematic analysis of the seven-stage process proposed by Broun & Clarke (2013) These steps are 1) transcription 2) familiarize oneself with the data; 3) developing initial codes; 4) searching for themes; 5) reviewing themes; 6) defining and naming themes; 7) producing the report are undertaken to generate major and subthemes of the findings. Therefore, the researcher used these seven stages for data analysis process.

In this study I used audio recording and taking note to collect data from all participants by using in-depth interviews, FGD and observation. After conducting the interviews, I transcribed the recorded information and field notes which are took from the participants from Afan-oromo in to English language. Then reading and familiarization; this means after transcription, I become familiar with the data. This familiarization happens in the process of transcribing, listening, typing, correcting the words and reading helps me to be familiarized with

what the participants are saying. After that I generated initial codes by identifying patterns and reducing the data after familiarizing the transcribed data by continuous reading .Then, overarching themes were developed which were checked against the coded extract and data set. Finally, themes were clearly defined and named and the final report was produced with vivid extracts selected. The analysis was linked back to the research questions and the literature.

Trustworthiness of the Data

For the purpose to ensure the data quality i used the strategies of triangulation/data source triangulation. Case studies have strength in the sense that they provide a detail understanding of study participants and they give actual-life situations. One of the unique characteristics of case study research is that data can be collected from multiple sources. Triangulation also employs different sources to corroborate the same finding (Rowley, 2002). Therefore, the specific data collection methods such as individual interview, FGD and observation were corroborated to enhance the trustworthiness of data. Data collected from different categories of participants using different techniques helped the researcher to cross-check the honesty and relevance of the information.

Ethical Considerations

In this study, different ethical issues were considered. Under this study as a social work student to respect the worthy and dignity of individuals, all of the participants interviewed with their full consent and in convenient places where their privacy is kept. Widdowson (2011: p, .32) asserted, *“In all research, research participants need to be free to make the decision as to whether to participate or not in the research from a position of informed consent. This is a difficult question, as it can be argued that the client cannot truly know precisely what they are*

entering into at the outset. One way this can be addressed is to consider consent as an on-going process rather than a one-off event”.

Furthermore, in this research participant right to confidentiality was thoroughly followed. The risk of identification is evident in qualitative research. For this purpose, the picture of any respondent didn't include in this research. The respondents are also told that it is only for academic purposes that the information is needed to conduct the study.

CHAPTER FOUR: DATA ANALYSIS

Introduction

This chapter deals with data presentation concerning the Impact of International Remittance on Families in the study area. The findings of the study are analyzed thematically based on the objectives. The whole of this chapter presents the findings of the study as compiled theme by theme.

Demographic Information of Participants

Table 1: Demographic information of in-depth interviewees

Code	Sex	Age	Marital status	Educational Status	Religion	Occupation
IDI-1	M	60	Married	Adult education	Muslim	Farmer
IDI-2	M	46	Married	Adult education	Muslim	Farmer
IDI-3	F	33	Married	Grade 4	Protestant	Farmer
IDI-4	F	40	Married	Adult education	Muslim	Merchant and farmer
IDI-5	F	55	Married	Adult education	Muslim	Farmer
IDI-6	M	53	Married	Grade 2	Muslim	Farmer
IDI-7	F	60	Single	Adult education	Muslim	Farmer
IDI-8	F	40	Married	Diploma	Muslim	Farmer and public servant
IDI-9	M	55	Married	Grade 4	Muslim	Farmer and
IDI-10	F	35	Married	Adult education	Muslim	Merchant and farmer

Source: Researcher's, in-depth interview with remittance recipient families 2021

The numbers of participants in the in-depth interview were ten in number. All the Participants were from Omo Nada woreda community. The age of the participants ranges from 33-60. All of the participants were both men and women. One of the interviewees is single while others are already married. Regarding to the education background of the interviewees six interviewees are attended basic education, one interviewee is diploma holder, and the other one interviewee is attended grade two while two individuals are attended grade four. Concerning the occupational background of the participant; one of the interviewees is Public servant and the other nine respondents are farmers and merchant. In terms of religious background, all of the respondents are Muslims while the remaining one interviewee is protestant religious and they are from remittance recipient families.

Table 2: Demographic Information of FGD-1.

Code	Sex	Age	Marital status	Educational status	Religion	Occupational status
FGD1-P 1	M	35	Married	Degree	Muslim	Merchant
FGD1-P2	F	32	Married	Grade 9	Muslim	Merchant and farmer
FGD1-P3	M	31	Married	Grade 5	Muslim	Merchant
FGD1-P4	F	30	Married	Grade 9	Muslim	Merchant and Farmer
FGD1-P5	M	29	Married	Grade 5	Muslim	Merchant

FGD1-P6	M	35	Married	Grade 7	Muslim	Merchant
FGD1-P7	F	33	Married	Grade 8	Muslim	Merchant and Farmer
FGD1- P8	M	34	Married	Grade 8	Muslim	Merchant

Source: Researcher’s focus group discussion with remittance recipient families, 2021

The participants of FGD-1 were men and women their age range from 29-35 and all of them were married. Regarding to their educational background one individual has degree, while the remaining respondents attended from grade 5-9 respectively. The respondents are holding the religion which is Islam religious. The respondents are engaging their own occupational backgrounds; commercial activities and farming and they are from remittance recipient families.

Table 3: Demographic Information of FGD-2

Code	Sex	Age	Marital status	Education al status	Religion	Occupational status
FGD2-P 1	M	45	Married	10	Muslim	Community representative
FGD2-P2	M	43	Married	8	Orthodox	Community representative
FGD2-P3	W	40	Married	3	Muslim	Community representative
FGD2-P4	M	39	Married	10	Muslim	Community representative
FGD2-P5	W	44	Married	Degree	Muslim	Community representative

FGD2-P6	M	50	Married	5	Muslim	Community representative
FGD2-P7	W	53	Married	3	Muslim	Community representative
FGD2 -P8	M	53	Married	4	Muslim	Community representative

Source: Researcher’s Focus Group Discussion with Community Representative of Omo Nada woreda (2021)

The Participants in FGD-2 were women and men who are serving as community representative from Omo Nada community and their ages range from 39-53. All the participants are got married. Except one participant others have learned from grade three to ten (10). Most of the discussants were Muslims expect on of the participant who is Orthodox follower. The respondents do have different roles among the community which shows their social status. Concerning with the social status of the respondents, the respondents are community representative (Community leader, *Iddir* representative, women representative, youth representative, religion leader, money exchanger worker from the community Hawala is an informal method of transferring money)) and local manager) respectively as mentioned in the above table.

I analyzed the collected data under this chapter (chapter four) by categorizing them in to three major themes and ten (10) subthemes in the following ways:

Table 4.4: Major themes and Subthemes of the Finding

Major themes	Sub themes
1. Economic impact of remittance on families	<ul style="list-style-type: none"> ➤ The impact of remittance on household consumption ➤ The impacts of remittance on improving families' livelihood
2. Remittance utilization among the families	<ul style="list-style-type: none"> ➤ Proper utilization of remittance ➤ Inappropriate use of remittance
3. Social impact of remittance on families	<ul style="list-style-type: none"> ➤ Encouraging social network ➤ Remittance for safeguarding the disadvantage people among family ➤ The impact of remittance on internal migration ➤ The negative social impacts of remittance ➤ Remittance and family breakdown ➤ Remittance and emigration

The Economic Impacts of Remittance on Families

Families whose incomes relied on foreign remittance utilized the money obtained for different purposes while affecting them in different aspects. With this regard, one of the objectives raised by this study was deemed at examining the economic impact of remittance flows at the household level. The different FGDs, In-depth Individual Interview and Observations conducted examined the issues from range of perspectives. The study finding revealed that different benefits have been witnessed in the aftermath of the income.

The impact of remittance on household consumption.

The remittance money contributes for the household expenses of the families. The families are spending the remittance money on social events and holiday celebrations. Significant amount of expenses has been incurred for holidays and social events such as wedding, *Taskar* (the ceremony that families are celebrating after the death of a person to pray for forgiveness for the dead person according to their religion) and fasting days. All these expenses had started to be covered or replaced by remittance income. IDI 8 stated that how she spends the remittance money to celebrate holidays as follows;

It was a worrying time for me when holidays arrived due to the reason that I have nothing to be prepared for such events. Either the option I had was either begging something to eat from others, borrowing money from relative or selling my fixed assets such as cattle. Now I am relieved from such notorious life due to my daughters' remittance money. My daughter sends me money to celebrate holidays and also for my household expenses to support family. So, the remittance money helps us to cover my household expenses.

Similarly, IDI 2 elaborated the above situations in the following statements;

I have been thinking how to renovate my house in which the roofs have been fallen. It was the remittance money used for such emergency situation”.

Similarly unexpected expenses emerged suddenly in my families where medical expenses as you know it is not easy to get quality medical services from public health institutions especially in our localities. So, in such situation we are obliged to go to the nearby city Jimma which exposed us to expensive medical services in private healthcare institutions. It is also covered by remittance income now.

The benefits allied with remittances where not found limited to the above circumstances rather extended to covering expenses of students in the families who went to different universities at various regions. It was the remittance money send to this student on regular basis unless and otherwise capacities of the family can’t mitigate the needs and priorities of sons and daughters at higher institutions. These kinds of support were seen by the family worth mentioning.

IDI 6 elaborated the importance of remittance money to cover expenses for students as follows;

My daughter is working as house maid in Saudi. She sends me money from time to time. Before she arrived there, I was facing challenges to cover the school expenses of my three children to buy uniform, exercise books, pens and pencils. But now thanks to my daughter, I am supporting my children with her help. Now my children are attending their education without any problems.

A discussant of FGD 2 also stated that the families are spending the remittance money for their children's education expenses to cover the cost of tuition fees, cost of transportation and so on. They stated that before the arrival of their children to different Middle East countries, they were facing challenges to cover cost of transportation and other fulfillments when their children joined higher education. Especially, when they children are assigned to the universities which are far from their homelands, people are facing challenges to send their children because of the cost of transportation and so on. But now that problem is curbed because of the money that they receive as remittance either from their children or relatives. It is the remittance money which covers the cost of transportation, clothes and other fulfillment for the children.

A woman from FGD 2 elaborated that she is supporting her children who were attending their higher education with remittance money. She stated that among her five children three of them were joined to higher institution of which one of them was to Mekele University, one to Semara University and the third one to Wallo University. It was a big task for me to fulfill even their most basic needs. Two of them have been graduated though they are not employed. So the burden of addressing the problem of her third son still shouldered on her. She said that she just attempted to contribute her part not to make him dropout. She said that it is her elder brother who has been in Dubai and supporting her son through by sending money for him consistently until his graduation. While seeing this she said that she has special place in her mind about remittance.

The very acknowledging benefit of remittance in which the study realized was it supports to orphaned and vulnerable children who missed either one or both parents due to death while living them unsupported. These children usually acquired money from remittances sent in the form of *zakah* (is a form of obligatory charity that has the potential to ease the suffering of people). These children are now able to enroll to school, and other basic need fulfillment. In

general the study noticed that the remittance money provides range of benefit in different aspects of society ranging from children at KGs to students at universities, from unemployed to farmers and from young to elders in bridging gaps.

The impacts of remittance on improving families' livelihood.

Remittance contributes as income generation for the recipient families to improve their livelihood. The recipient families are running their livelihood with the money they received from either their relatives or neighbors. The remittance initiates the people to engage in different commercial activities as wholesalers and retailers. The remittance also increases the agricultural production of the people as some people are depending on agricultural activities as the source of their livelihood.

IDI 10 expressed her experience on how remittance contributes in her income generation activities as follows;

One of my daughter migrated to Saudi Arabia and she is living there. She is working as housemaid and sending me money from time to time. Before she arrived there, I didn't have my own regular job to generate my own income. But now she sent me money and advised me to start my own small business. Every market days, I go to market place to buy and resale different products like onion, garlic, cabbage, coffee beans and so on. Before this, it is my husband who helps me to buy hair food, different perfumes and so on. But now, thanks to my daughter I can say that I can support myself and my family.

IDI 2 stated his experience about the contribution of remittance in improving his livelihood through agricultural productions as follows;

Agricultural farming has been the mainstay of my family before. I had few productions due to the reason that my farming practice was traditional, fertilizer cost is unaffordable and farming system was rain fed. But now I have purchased a water pump and other improved farm implements using the income that my daughter has sent me from the Middle East. This made me to use irrigation based farming and started to produce vegetables sufficiently. So now my agricultural production is improved.

A discussant of FGD 1 also stated that families are engaging in different income generation activities to improve their livelihood with the remittance money they received from their children those who live in abroad. The people are engaging in agricultural activities which is the main source of their livelihood with the remittance money. When either their children or relatives send them money from abroad, family use that money to buy improved seeds, water pump for irrigation, farmlands to plough, oxen and so on. This helps them to improve their agricultural productivity which contributes to improve their livelihood. The family stated that farming was their sole means of livelihood from which all the family needs were satisfied with. However; the production was utilized on subsistent way so that income earned from it couldn't be used for saving. But now because of their children who migrated to Middle East countries the family started to diversify their means of livelihood from the money obtained from them. They are also started to embark in cattle fattening from which significant amount of earning is obtained.

I also observed the real scenario during data collection when families are engaging in different agricultural and commercial activities in the study area. It is observed that they people are using improved agricultural systems to produce different cereal and cash crops. The

farming areas of the family also observed and there is a quite difference among the families of remittance recipient and non-recipient families. So, the remittance money encourages the Family/people to engage in different agricultural and commercial activities.

Another IDI 3 interviewee stated how remittance improves her livelihood as follows;

When my daughter sends me money, I buy cattle like sheep, goat or bull with that money. Then I feed the cattle to fatten it and resale after few months.

When I resale it after few months, I will get more profit which improves my livelihood. I also engaging in other commercial activities like coffee shop, spices, pepper and so on for more profit to improve my livelihood.

From the above statements, it is concluded that the remittance contributes for improving the livelihood of the recipient family. The remittance money helps the recipient families to improve their livelihood by engaging in different commercial activities which contribute for their life. It is also the remittance money which helps the people to buy fertilizers and land for agricultural activities. The improvement of agricultural production also contributes for food security of the people through improving the consumption types and patterns.

Utilization of Remittance

The family utilized remittance in different forms. Those who are utilizing remittance properly are benefited from the remittance through spending the money on important things which helps their life. Those who are utilizing the remittance money are benefited from it since they are spending the money on different essential things. However, those who are not utilizing

the remittance in proper ways are not benefiting from the remittance, rather they face difficulties when they spend the money on unimportant issues.

Proper utilization of remittance.

The remittance money is used properly by those individuals who are planning and engaging in different activities for more profit. Those people who utilize the remittance properly are spending the money on useful things for their life. The people are spending the remittance money on buying household materials like sofa, television, and refrigerator and so on. The proper use of remittance contributes for the people's economic and social lives in different aspects.

For those who are using the remittance money properly, it is eased budget constraints of families targeted. In line with this, the data obtained from FGD2 expressed that she covered the expenses incurred to her household members for school fees and uniforms. She also paid for house rent and related costs allied with routine domestic consumption since four out of her nine children are learning in Nada town. Earning which she usually obtained from farming and some off arm activities were utilized by what expend for them. But due to the remittance money she monthly received from her son migrated to United Arab Emirates, all the aforesaid costs became fully covered and she started saving instead due to the reason that those expense which were ready for usual utilizations are now shifted to my saving account.

In a nutshell, replacement of various expenses the families utilized for purchasing of food, clothes, medical fees, etc by remittance income different coined with additional sources of income they have acquired as result of engagement in new businesses cumulatively raised their savings.

Inappropriate use of remittance.

The improper use of remittances promotes people's reliance on their families, relatives, or children who send them money from time to time. Various negative effects were also revealed as a result of improper remittance utilization. The main effects find from the participant indicate that at the household level were the development of dependency syndrome and lower labor force participation in economic activities. This is to mean that remittances have been served as households' source of income without intensive utilization of their labor thereby creating dependency while discouraging them from engaging in Income Generating Activities. Such variations in economic benefits was coined with various factors of which poor entrepreneurial capacity of families, reduced working motive and conflict of interest created among the family members were the forefront.

The families also use remittance money improperly which affects their life negatively. Improper use of remittance promotes different impacts on the people. If the remittance money is not managed in proper way people face different challenges because of the remittance money. There were some members of the community who have been detached from their previous livelihood activities such as farming works and cattle rearing activities due to the rational that they noticed the amount of income they usually received from the remittance to be relatively higher than earnings from the sale of agricultural products thereby rendering them discouraged to plough. But such detachment from their usual activities imposed a risk on some families whose daughters returned from where they have been migrated. On such instances arrival of remittances were stopped after a while leaving these families jobless.

IDI 1 stated about improper use of remittance as follows;

I have three daughters who had been working in Saudi Arabia as house maids. Before I sent them abroad, I used to plough my farm and produced maize, sorghum and other horticultural crops such as onions and vegetables on my small plot of land. Besides, I owned four milk cows from which I rented the milk to the nearby residents. These were my sole means of livelihood even if my earnings were not surplus. Meanwhile, my three daughters started to send me money on regular basis for four consecutive years. It was my first time to have such large amount of money in my hand so that I became discouraged to continue my usual income gaining activities hoping that my daughters will send me some money to buy a lorry vehicle. Thus, I sold my cattle and stopped farming at a time. Unfortunately; all my daughters have been chased by the Saudi government and returned suddenly to Ethiopia. It was not only they but others in our village were also returned similarity. Therefore; the assets I have lost became irreversible and entered into worst poverty situation than I haven't ever seen before.

The FGD2 discussants stated that improper use of remittance develops dependency syndrome when people are expecting the remittance money which is sending for them from time to time. Especially the youths are depending on the remittance rather than engaging in different agricultural activities and commercial activities. Besides its contributions in many aspects of social lives of the individuals, it also promotes dependency syndrome when people are only depending on the money they received. Among those families who are receiving remittance, some of them are only waiting for the time when the remittance will be sent for them rather than engaging in other activities which can contribute to their income. The youths are spending the

remittance money on chewing khat, smoking cigarettes and so on which encourages their dependency on family or their relatives who send them money.

Regarding the utilization of remittance by families, IDI 4 stated:

Some individuals among families are utilizing the remittance money not properly. In the society I see when families are spending the remittance money on drinking alcohol, chewing khat, and so on. Most of young people are spending the remittance money on chewing khat and drinking alcohol. There are also some individuals who bought motorbike and enjoy by going nearby cities rather than working and improving their economic lives. One of my neighbors also migrated to Jimma city and built house there to live. But after his daughter came back from Saudi, I faced difficulties since he sold all his fixed assets like land and coffee. ; The families are utilizing money in different forms. There are some individuals who spend the money for useful things which are important for them. I also see when family is utilizing money for unimportant things like drinking alcohol, chewing khat and so. And some of the family buy bicycle, car and so on. When they did so, it is for nothing that they move to nearby cities.

The data obtained from the interviewees revealed that, families are depending on the remittance they received from their relatives or families. Mostly, the young individuals are developing different dependency behaviors when they either receive or share the remittance from their families when they are received it. There are some among the recipient families who interrupted the regular formal jobs when they receive remittance money. It is by expecting the

money that they get from time to time that the family interrupt their regular jobs like farming, formal governmental officials works and so on.

IDI 8 stated her experience on how remittance encourages her to interrupt her office work as follows;

I was working in governmental office before my daughter went to Dubai to work as house maid. It was in 2014 G.C. that she went there to work and supports herself and the family. When she started to send me money, I interrupted my regular job by expecting that I can engage in commercial activities. As I started to do so, my daughter suddenly suffered from heart ache and came back to Ethiopia. She came with some amount of money even which couldn't cover her medication. Then I sold all my fixed assets for her medication and now I do have nothing. After many challenges, I applied for office job and now I am leading my family with monthly salary which can't cover the life expenses of my family.

The above statements imply that the remittance promotes the dependency syndrome and encourage families to interrupt their regular job by expecting they money which comes for them from time to time. Those who are interrupting their regular jobs because of remittance are facing challenges latter when the money they receive will be stopped unfortunately.

Social Impacts of Remittance

Encouraging social network.

Remittance has both positive and negative social impacts on the recipient family. Remittance promotes positive social impacts when it encourages social network among the

people/families, safeguarding the disadvantaged among families and social prestige. Remittance encourages social network when people are coming together to celebrate different social events like birthday, wedding ceremonies, and so on. The relatives are also coming together to share the money when it arrives and so on. The families also invite one another for different ceremonies when they get the money and that encourages the social network among the people.

IDI 7 elaborated her idea how the arrival of remittance contributes for her social networks as follows;

Arrival of the remittance money attracted many people towards me and created many social networks. This is to mean that some people who have been undermining me started to give their respect just because of getting money. Conversely, the money was a source of conflict in such a way that I lend money for neighbors but didn't return. This created disparity from them. There are some individuals who ask me to lend money the time of their needy and not ok to pay me back. It is because of that they thought that it doesn't problem in case they will not pay me back since it is sent from the abroad.

Another IDI 3 also stated her experience how her friends are invited her to join women association as follows;

Before the arrival of my daughter to Saudi, there was a kind of informal women association in my residential area. The association contains only the women from the families those who are receiving remittance either from their children or relatives. Before this they ignored me since I was not receiving any money from abroad. This because of that they expected I can't fit with

them to contribute some amounts of money they contribute monthly. But after the arrival of my daughter to Saudi Arabia, they invited me to join the association. Then I accepted their idea and joined the group. The association is useful, because the women support one another with that money the members are contributing. So, now I am benefiting from that association.

A discussant of FGD 2 also stated that families invite each other to holidays like birthday, wedding ceremony, and celebration of holidays by considering about economic issues of their neighbors. In this regard those who are receiving remittance from abroad are inviting the individuals who are in the same economic aspects with them. This is by expecting the contributions of individuals to celebrate those events. It is stated that the families who are receiving money ignore those who are not receiving the remittance. Even there is a situation in which they ignore the closest neighbor in case he/she is not receiving any kind of remittance and can't equally participate financial with them. Most of the time this causes conflict among neighbors and it leads to social dismantle among individuals. It also encourages social isolation in which some individuals don't want to interact with their neighbors' relatives and so on.

The above statements conclude that remittance promotes social network positively and negatively. When people are coming together as families or relatives to share the money they received, it enhances their social capital. And also, the relatives, neighbors and families are coming together to celebrate holidays, wedding ceremony, birthday ceremony and so on with the money they received from their families or relatives who are living abroad. In other ways, the remittance also develops conflict and disparities when family are favoring one another for invitation to holidays and some other events, it creates differences among those who are receiving remittance and not. In this context, it is not only those who are not receiving the

remittance who are suffering from problems, but also those who are receiving the remittance are ignored and excluded from other social interaction in which wealthy is not criteria for selection of individuals. Disadvantage

Remittance for safeguarding the disadvantage people among family.

Another positive social impact of remittance is that it contributes for safeguarding the disadvantaged group of individuals among the families. There are disabled people who depend on remittance. Remittance contributes in the safeguarding of disadvantages family.

A discussant of FGD 2 revealed that remittance encourages the disadvantaged group of individuals to be engaged in different activities. The remittance encourages disabled individuals to engage in different commercial activities and ensures their undependability on the community and family. When they feel undependability, they become confident to participate in any social life. The disabled individuals those are receiving remittance from their family or relatives are engaging in different activities to work and change their life. It motivates them to engage in activities rather than depending on others.

IDI 7 elaborated her idea about the importance of remittance for disability among families as follows;

I am disabled and no one supports me. My sister went to Beirut since 2013 G.C. and working there to support my family. It was her who encouraged me to start my own business as shop keeper. She was sending me money and now I am selling cosmetics to support myself. She also sometimes send me cosmetics and I resale that for more profit. Now I am expanding my business to start another job. I also advice my friends who have the same problem like me to do the same things or others with what they receive from their family or relatives. After I started to do the

business, I became more confident to decide about my life. I also participate in self-help social institutions like Iddir, Ikub and so on.

From the above statement, it is concluded that remittance is very important for people with disabilities to engage in different activities to support themselves. It contributes in their social lives to be independent of others. It also gives them confidence and enable them to think that they can do any activities. It gives them psychological satisfaction which they think that nothing is impossible for them. They also rely on their works to engage in different social life activities like equib, Iddir and so on. As my observation during the interview time, this participant (IDI 7) was shopkeeper which is established and opened with the money sent by her sister from Beirut.

The impact of remittance on internal migration.

Remittance also encourages some families to migrate from rural area to urban area to engage in different commercial activities. Remittance also encourages some family to move from one place to another for the sake of survival to change their life. Most of the families are moving from rural areas to urban areas to participate in different activities like commercial activities or to improve their income.

IDI 6, stated his experience how he migrated from rural area to urban area to divert his work from farming the lands to commercial activities as follows;

It was during 2008 that my daughter went to Saudi Arabia. She was sending me money and advised me to engage in commercial activities. Since I had farm lands in rural kebele, I discussed the issue with my wife and children. Then we agreed up on that and I moved to Nada town and they stay at rural kebele to

work on farms. Then I started to work as shop keeper and now I am distributing materials for other shop keepers. My life is totally changed and now I built house in Jimma city and renting for people to use for commercial purposes and living.

The FGD 1 discussants also stated that the families are encouraged to migrate from rural area to urban area because of the remittance money they received from either their children or relatives. Families are migrating to urban areas to engage in commercial activities, constructing houses for renting and so on. They are constructing houses and renting for different purposes like commercial center, living and so on. It is the remittance money which encourages those people to migrate from rural areas to urban areas as internal movement.

In the other hand some families move from rural to urban place to the sake of the better life but the life of urban place doesn't been as their expectation because their previous life was survived on agriculture when they move to urban area at that time, they have no daily income and everything is new and different from their previous life due to this they face to different problem. IDI 9 stated:

Let me tell you something that I perceived from my surroundings, when a family received remittance from their children, they build a home in the city and move from rural to the city. After arriving in the urban area, the lifestyle, environment, culture and so on are all new. They had a farming life when they lived in the rural place, but they left to come here. When they arrived, they only had a house and no other source of income or daily income. They also have a hard time adjust to the living conditions and society here. As a result, some people may return to their rural origins, while others will lead a double life. The

family's living situation will be disrupted as a result of this (you will not have a stable life).

The negative social impacts of remittance.

There are also negative impacts of remittance on the social life of the recipient family. It brings the family breakdown and interrupts the family relationship, relative and neighborhood. Some families are in conflict of interest to share the money sent for them. The conflict of interest is raised because of the amount of money that the family members want to share and for the purposes they use the money. If the money is sent to the father from his children, mother asks to take some amount she needs for house consumption or something else. The other family members (children) also plan and ask for the money to do what they need. If they are not allowed to get the amount of money they asked, conflict can be raised among the family. That conflict of interest can promote family breakdown.

Remittance and family breakdown.

Family breakdown is one of the negative impacts of remittance on families' relationship. Family breakdown is as the result of conflict of interest among the families because of the money which sent for them from their relatives or children. When money arrives from abroad, each and every members of the family are planning for their own share and that is the reason for conflict.

IDI 9 stated his ideas about the negative impact of remittance to promote family breakdown as follows;

I was living with my family in Omo Nada kebele 01. One of my sisters went to Saudi as of 2016. She sends the money to my father to help the family. However; sometimes my mother and my sisters ask him to give them in cash rather than

supporting the family with that money. When he refused to give the money to my mother, she insults him with bad words. And also sometimes my sisters leave home if they wouldn't get what they asked. There is always conflict among my families to share the money. Everybody needs to take high share and most of the time we are in conflict. Then later on, I decided to leave home and now I am living alone.

A discussant of FGD1 stated that remittance also encourages divorce. Money sent from abroad has many social resultants. Some couples find themselves living own life by using their share an independent life. If husband received and do something with that money without discussing with his wife and wife also, they no longer agree. They need to have their own shares and that brings another conflict among husband and wife. Divorce is another negative impact of remittance on the social life of the family those who are receiving the money from abroad. When their children send money for them, the husbands and wives may propose to do different things at different times. It is during such occasions that they Most wife and husbands are not ok to share the money together and to use for the same purposes. They do have different plans and interests which encourages them to be in conflict.

IDI 10 stated how remittance encourages divorce from her experiences as follows;

My daughter went to Saudi and working as house maid to support herself. But in addition to supporting herself, she also sends money for me and her father. It is through her father that most of the time she sends the money. But he is not willing to share the money with me and he spends on whatever he wants. When I asked him to give it to me, his response is that she sent nothing. But I know that she send usually. One day it was holiday and my daughter phoned

me and told me that she sent me money to celebrate the holiday with my relatives. And when I asked my husband to give me that money, he told me that he bought something with that money. After a long period of time, I decided to divorce him and I did accordingly. Now I and he live separately.

The above statement implies that remittance can lead to divorce if the families cannot manage and plan with money which is sending for them from abroad. Also some families are suspicious about the amount of money they receive.

From the above statement; we can conclude that, besides its positive impacts remittance has also its own negative impacts which can be resulted in the family breakdown. When there is disagreement among the family, the neighbor may undermine those families who are always in the arena of conflict of interests. Since family is the basic social institution where everything is beginning, the family breakdown may be resulted in societal problem.

Remittance and emigration.

The other issue is that the remittance motivates individuals to go abroad and work to change their life and their families. People motivated to go abroad when either their family or neighbor went abroad and start to send money for the family for different purposes. The neighbors motivated when others' life changed because of remittance after one of the family members went abroad for working. When someone went abroad and start to send money for the family, others also want to go abroad to change their life and family. However it is not all the individuals who are succeeded with what they planned. Most individuals are facing challenges since they go illegally. There are also some individuals who are suffering from death without reaching the destination.

Discussants of FGD2 stated that either the family member or neighbors are attracted with what the people are sending from abroad to change their families' life. When I receive money from abroad, I engage in different commercial activities and that is what attracts my neighbor either to send their children or migrate to abroad.

CHAPTER FIVE: DISCUSSION

Introduction

This chapter discussed the findings of the study in line with the contributions of different scholars presented in the literature review part. Hence, it provides context for the findings to show the congruence and incongruence of them with other researchers work. Accordingly, I discussed the findings of the study with specific objectives as subheadings respectively.

The Socio-Economic Impacts of Remittance on the Family

The socioeconomic impacts of remittance on the family according to this study exist in two forms: positive and negative. The findings of the study conducted by Dhungana, A. R., & Pandit (2014) shows that migrant household economic status is very much well compared to non-migrant household because of regular source of income. Economic status should be measured as household amenities they use in their household. The findings of my study also confirmed that, the economic statuses of the migrants' families were different from that of non-migrant families. This is due to the money which is sending from abroad and spending on engaging in different commercial activities, saving, buying fixed assets, building houses and so on.

Remittances sent by migrants played the most significant role for their family. Because it accumulated during time the returnees have jobs in abroad and sent back, the remittance helped to improve their family condition better than before. Remittance used for family's daily expenses, payment debt, to nourish old parents, children and support children's school fee, and for house construction (Mansureh, et al, 2013:.297).

According to (Mansureh, et al, 2013) remittances sent by migrants played the most significant role for their family. The remittance helped to improve their family condition better than before. Remittance used for family's daily expenses, payment debt, to nourish old parents, children and support children's school fee, and for house construction. The same findings are explored by this study that the impacts remittances on the family are improving the livelihood of the family, covering the educational expenses of the children, constructing different houses for living and commercial, engaging in different farm and commercial activities, participating in different self-help institutions like Iddirs, Ikub and others which can enhance the saving behavior of the people. The people are engaging in self-help institutions by paying from the money that they receive from remittance. That helps them to be confident as it will be guarantee for their life in the time of difficulties and their needs. The self-help institutions are important to support people during different difficulties like, illness by covering medical expenses, in the time funeral ceremonies to cover different expenses which help people to celebrate the event.

The remittance on the enrollment of the students since the families are fulfilling the needs of their children with the money sent from the abroad as remittance, on the other hands, among other families some students are interrupting their educational enrollment because of the remittance by forecasting that it is helpful for them in the future. The same study conducted by Tikaram (2016) Studies on “Impact of Remittance a Case study of Nbuwakharka VDC, Syangja District in Nepal” shared the same idea with this study. The study focuses on that remittance contribute positively to the children's better education opportunities in one hand but their education is suffered due to absence of their parents on the other hand. This is evident that there is high enrollment among the children of families who receive remittance when compared with that of those who are not receiving remittance. The findings of my study also confirmed that the

remittance money contributes for the students' enrollment in school, since the families are spending the remittance money to fulfill their children's educational expenses. It is the remittance money that people are spending to buy uniforms, exercise books, shoes and other fulfillments for their children. At the same time, the remittance money also encourages students' dropout from their school because of depending on the remittance money which is sending for their family from time to time.

Another study conducted by Genet Ejeta (2014) examines "The Effect of Remittance on House Hold Expenditures and Labor Supply in Ethiopia". The study findings indicate that there is no strong link between receipt of remittances and productive investment expenditures. Her study finding shows that households receiving remittances spend, on average *ceteris paribus* (all other thing being equal or constant), a larger share of their budget on consumption of food and a smaller share on than do households receiving no remittances. On the other hand this study shows that some families of the remittance receivers are spending the money also on some commercial activities, buying lands for farm activities, build house and so on in Nada and near cities. So, the impact of the remittance in this context is not only reduced to household consumptions. It is remittance money which encourages people to celebrate different social events like holidays, birthday, wedding ceremony and so on which we can not only limited to household consumption, but rather social interaction which is meaningful and useful for the people.

The study conducted by Girmachew Zewudu (2014) on "The impact of migration and remittance on home communities in Ethiopia, confirmed that remittance need to be seen not only as a consequence of migration, but also as main drive of movement. This study provides insights into why some household transform themselves from a 'consuming' to an investigating entity,

while other continues to depend on subsistence. The study also explores the difference ways of remittance are tied to the local economy. This study shares the same idea that remittance contributes in the economic changes of the family in which the people are engaging in different commercial activities and savings to enhance their economic lives. However, there are some families those who depend on the remittance rather than engaging themselves in different commercial activities which contributes in their economic lives.

Utilization of Remittance

(Neupane, 2016) stated that utilization pattern of remittance income can be broadly categorized into two type's productive and unproductive sectors. Unproductive sector means the expenditure on household consumption, loan repayment, cultural expenses, consumer's durable goods, real estate etc. Similarly, productive sector means the expenditure on education and health, business and agricultural investments. My study also described that the utilization of remittance money is based on how and for what purposes the people are utilizing. People are utilizing the remittance money properly and improperly. Those who are utilizing the remittance money are spending on important things like engaging in commercial activities, covering the educational costs of their children, investing and so on. However, there are some families who are utilizing the remittance money improperly. These are those who are spending the remittance money on unimportant issues which are not useful for their social and economic lives. Those people who are not utilizing the remittance money are spending the money on drinking alcohol, smoking, chewing khat and son.

Russel, Teitlbaum (1992) have also analyzed that remittance are often put to” unproductive uses” satisfying basic consumption needs buying medicines, building a house for the emigrant’s remittance, on spending on” conspicuous consumption” in festivals and funerals

as well as daily life although such expenses can have a number of multiplier effects in the local economy. Where remittances are invested in businesses, all too often these are seen as small scale, at the margins of profitability and concentrated in the retail and services sectors.

Social Impacts of Remittance

Some have argued that remittances tend to create a culture of dependency within the developing world by undermining recipients' motivations to work, since remittances are received at assured intervals. A survey in Angola revealed that 16 per cent of households rely entirely on remittances as income (Alvarez-Tinajero, 2010) while it is recognized that dependency on remittances in developing countries may be much higher. As a result, this reliance may inhibit progress in the local economy and, in the case of severe crisis in the country where the remitter works, the uncertainty of receiving remittances may further deepen the vulnerabilities of recipients (Alvarez-Tinajero, 2010, as cited in Karine Manyonga Kamuleta Lubambu, 2014). The result of my study also explored that remittance promotes the spirit of dependency. The remittance recipient family and young individuals are among those who are depending on remittance money rather than engaging in different agricultural and commercial activities which can contribute in their income generations. There are some families who interrupt their regular works like farming, office works in different governmental and non-governmental organization by expecting the remittance money which arrives from time to time for them. The youths also depend on remittance money and dropout from their regular activities like attending their education and spending their time and money on drinking alcohol, chewing khat and on. It is by using the remittance money which they received from their families as share, or directly from abroad.

Remittance and internal migration.

This study revealed that remittance encourages people to migrate from rural area or small cities to nearby cities or advanced cities. When they receive money people migrate from rural areas to urban areas for the sake of better living standards, living environment and so on. Access to remittances can be a reason for movement to cities. Similarly, Shandy (2006) explains that even a rumor that a relative might be considering sending money to Addis Ababa was enough for some Sudanese refugees in Ethiopia to make the trip from the camps to the city. This is an indicator of that remittance contributes in migration of people among families from one area of residence to the other to look for better life in the area of destination. The findings of this study also stated that the remittance money encourages the people to move to cities from rural area. It is because of the remittance money that they move to nearby cities like Nada town Jimma and so on for investment and to engage in different commercial activities.

The structural and dependency theories explain that migration would result in dependency on the global political economic systems dominated by the powerful (Western) states. Migration was seen as having ruined traditional peasant societies by undermining their economies and uprooting their populations. Migration is detrimental to the economies of underdeveloped countries, but also as the very cause of the development of underdevelopment (Haas, 2008 and Englama, 2009). This study also confirmed that remittance promotes people's dependence on their families, relatives, or children who send them money from time to time. This is to mean that remittances have been served as households' source of income without intensive utilization of their labor thereby creating dependency while discouraging them from engaging in income generating activities. Therefore, structural and dependency theories were used as a theory in this study.

In other way, According to Neo-Marxist theory migration and remittance reinforce the capitalist system and exacerbate inequality in one country. Migration and remittance were seen as harmful as exposure to the prosperity of migrant families which leads to increase the demand for foreign products. (Haas, 2008 and Englama, 2009).Therefore based on the finding of this study Neo-Marxist theory is affirmed that people benefit from economic contributions of remittance money, which allows them to engage in various commercial activities to covering life expenses for children's education, household consumption, and so on So which leads to increase the demand for foreign remittance. As a result, Neo-Marxist theories were used as a theory in this study.

Limitation of Study

This study focused mainly on exploring the socio economic impact of remittance on families' life in Omo Nada Wereda with exploratory qualitative approach. The study has limitation in terms of accessing quantitative data since it's conducted with qualitative approach in focus. Therefore, it is not generalized beyond the study participants because it is impossible in qualitative study to do so. Because of the sensitivity of the information required from the participant, some remittance recipient families are reluctant to give genuine response about the impact of remittance on their families' economy and social life.

CHAPTER SIX: CONCLUSION AND IMPLICATION

Introduction

This chapter deals with the conclusion and the implications of the findings of the study in the field of social work. The objectives of the study were included in the conclusion part of the study and presented. The implications of the study were presented by considering the future inputs of the findings of the study in policy formulations, implementation, research and practices.

Conclusion

The study was conducted by focusing on the exploring of the impacts of international remittance on the family by answering the following three research objectives of study: (1) How remittances affect recipient family economy? (2) How remittance recipient family use and manage the income they receive? (3) What are the social impacts of remittance on families? And the results of the study were presented based on the collected data from the FGD discussants, in-depth interviewees and observation.

The remittance money contributes for the economic benefits of the recipient families in the study area. The people are benefiting from economic contributions of remittance money which helps them to be engaged in different commercial activities, covering life expenses for children education, household consumption and so on. The economic significances of the remittance is not only limited to engaging in commercial activities and household consumption, but also people are using the remittance money to buy fertilizers, lands for agricultural activities and constructing houses in urban area for renting.

The importance for remittance for social and economic lives of the recipient family can be influenced by the ways of people's usage of the money. People are using remittance money in

two different ways as proper and improper ways. The proper use of remittance is when people are spending the remittance money on useful things to cover their expenses. Those who are using the remittance money properly are benefiting from the remittance money since they planned for everything and act accordingly. The improper use of remittance is when people are spending the remittance money on unnecessary things which are not important for their social and economic lives. The improper uses of remittance money also facilitate people among families to depend on the remittance and interrupt their regular jobs like agricultural activities, office work and so on.

In regards to the third objective, as stated in the findings, the other importance of remittance is its social impacts positively and negatively on the life of the recipient families. The social benefits of remittance for the recipient families were that the remittance encourages people to engage in different social institutions like Iddir, Ikub and so on. The family of remittance recipient encouraged to participate in social institutions because of the remittance money they received from abroad. The people are also celebrating different social events like birthday, wedding ceremony, and funeral ceremony and so on with the remittance money. The remittance money also encourages the disadvantage family like disabled people among family socially and economically. The disabled people are benefiting from remittance money by participating in social events with the remittance money. It is through the above mentioned ways that the remittance contributes in social lives of the people. Besides its positive impacts on the social lives of the people, the remittance money also promotes negative consequences of social life on the recipient families. Different social problems like divorce, conflict between family, unplanned family movement from rural to urban area, dependency and so on are because of the remittance money when people are totally depend on the remittance money they received rather than engaging in different activities.

The other issue is that the remittance money enables people to migrate from rural areas to urban areas to engage in different commercial activities and constructing houses for renting at urban areas. The neighbors and other communities' members are also attracted with the remittance when the recipient families are benefiting from the remittance money.

Implications

Social work implication.

The finding shows remittance has different socio economic impact on the receiving families. Social workers have an ethical mandate to address social and economic justice issues (NASW, 2008), therefore social worker should be work with those remittance recipient families through give awareness. Empower them to be self-sufficient for engaging their own different activities to survive their family life rather than depending on the remittance money. Train and educate them about how to utilization remittance bring sustainable change of family life, the way improve their income and saving remittance money.

On the other hand, social workers work with family members at different settings. And females are one of the family members to be taken into account by social work practitioners. As the finding revealed most of the emigrants to the Arab world are females who have been experiencing many challenges from their families' money utilization culture. Therefore, social workers can stand by these clients on educating and raising the awareness of female emigrants before set off to the destination countries and after returning to homeland. Moreover, providing training to the families of emigrant females on how to spent remittance money is the areas that need the intervention of social workers.

In addition to the aforesaid interventions of social workers, they can deal with the conflicting issues of families on the remittance by using different conflict resolution

mechanisms. Because social workers play the role of mediator, negotiator, facilitator, educator, and so on to calm down conflicting parties and manage the situations. So, the social workers from Omo-nada district and labor and social affairs office should work on this issue to overcome conflicts among families of emigrant females.

Implication for research.

This study is focused on the impacts of international remittance on the family and explored how remittance can be contributed both positively and negatively in the social and economic lives of the families. The findings of the study paves the way for other researchers to conduct further research on the same issue and it is useful as the sources of data. Thematic areas for future researches are addressed in this study which helps the researchers to get relevant data about the issue. Since the study employed case study of the qualitative research approach, conducting the further research by employing both qualitative and quantitative research approach as mixed will be useful to investigate more about the impacts of remittance on the receivers.

Implication for policy.

The implication of this study in policy formulation and implication can be seen in different ways based on the findings of the study. The result of the study shows that families are not aware on how to use the remittance for their social and economic lives. It is important to create awareness for the families to use the remittance in the proper ways in which it can bring changes in their life. The data obtained from different financial institutions like governmental and private Banks show that even though they are saving some amount of their money at Banks and pother credit institutions, families are not awarded about how to save and use the money. This is the weakness of the saving institutions and they told that they are working to improve in

the future. The families shall be aware to save the money get from remittance to improve their economic life. The Social and Labor Affairs Bureau is also responsible to encourage the family those who receive the remittance from abroad to engage in different activities which will contribute in their economic and social life. It is better if there will be a kind of policy which includes the family those who receive remittance to encourage the people and create different job opportunities for them. It is also important to organize those families to establish a kind of self-help institutions for them to contribute some amount of money monthly or weekly which can enhance their economic and social lives.

Implication for education.

The results of the study show the direction for education which is important for the families to provide knowledge about remittance. The issue of remittance can be included in education for its social and economic significances for families. If included in education to enable families with knowledge how to use remittance money for their social and economic lives. Including the issue of remittance in education is very important to provide knowledge for the families to use the remittance money wisely. The contribution of the remittance money for the economic development of the household and the benefit of remittance is that it helps needy parents those who couldn't complete their education is also another very important issue which is better to be included in education

Implication for practice.

Regarding with the use of remittance money for social and economic uses, those families who are not using the remittance money properly are because of lack of knowledge and experiences about the money. So that, this need the intervention of different saving institutions

like Banks, saving and credit institutions at different levels, to assist the families to use the remittance money properly for their economic and social lives. It is also better if families are encouraged by the saving and credit institutions to save some amount of the remittance money. Providing training for the recipient family is also another implication of the study for practice. It is better if different governmental and non-governmental organizations are facilitating different trainings for the people especially on how to use the remittance money for social and economic lives.

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Appendixes

Demographic Information of Participants

Table 1: Demographic information of in-depth interviewees.

Code	Sex	Age	Marital status	Educational Status	Religion	Occupation
IDI-1	M	60	Married	Adult education	Muslim	Farmer
IDI-2	M	46	Married	Adult education	Muslim	Farmer
IDI-3	F	33	Married	Grade 4	Protestant	Farmer
IDI-4	F	40	Married	Adult education	Muslim	Merchant and Farmer
IDI-5	F	55	Married	Adult education	Muslim	Farmer
IDI-6	M	53	Married	Grade 2	Muslim	Farmer
IDI-7	F	60	Single	Adult education	Muslim	Farmer
IDI-8	F	40	Married	Diploma	Muslim	Farmer and public servant
IDI-9	M	55	Married	Grade 4	Muslim	Farmer and merchant
IDI-10	F	35	Married	Adult education	Muslim	Merchant and Farmer

Source: Researcher's, in-depth interview with remittance recipient families 2021

Table 2: Demographic Information of FGD-1.

Code	Sex	Age	Marital status	Educational status	Religion	Occupational status
FGD1-P 1	M	35	Married	Degree	Muslim	Merchant
FGD1-P2	F	32	Married	Grade 9	Muslim	Merchant and farmer
FGD1-P3	M	31	Married	Grade 5	Muslim	Merchant
FGD1-P4	F	30	Married	Grade 9	Muslim	Merchant and Farmer
FGD1-P5	M	29	Married	Grade 5	Muslim	Merchant
FGD1-P6	M	35	Married	Grade 7	Muslim	Merchant
FGD1-P7	F	33	Married	Grade 8	Muslim	Merchant and Farmer
FGD1- P8	M	34	Married	Grade 8	Muslim	Merchant

Source: Researcher's focus group discussion with remittance recipient families, 2021

Table 3: Demographic Information of FGD-2.

Code	Sex	Age	Marital status	Education al status	Religion	Occupational status
FGD2-P 1	M	45	Married	10	Muslim	Community representative
FGD2-P2	M	43	Married	8	Orthodox	Community representative
FGD2-P3	W	40	Married	3	Muslim	Community representative
FGD2-P4	M	39	Married	10	Muslim	Community representative
FGD2-P5	W	44	Married	Degree	Muslim	Community representative
FGD2-P6	M	50	Married	5	Muslim	Community representative
FGD2-P7	W	53	Married	3	Muslim	Community representative
FGD2 -P8	M	53	Married	4	Muslim	Community representative

Source: Researcher's Focus Group Discussion with Community Representative of Omo Nada woreda (2021)

Jimma University

College of Social Science and Humanity

School of Social Work

Letter of introduction

Informed Consent

My name is Foziya Sherefudin. I am Master’s student school of social work at Jimma University. The reason why I came to this community is to collect data for my research topic entitled as ‘exploring the impact of international Remittance on Families in Omo Nada District’. For the requirement of the master’s degree in social work therefore the main purpose of this study is to explore the socio-economic impact of international remittance on family in Omo Nada District. I would like to ask you to participate in this study. The information you provide will be used only for research purpose and will remain highly confidential. If you are willing, your participation will be valuable for the successful accomplishment of this research. I would like to assure you that if you want to be anonymous in the interview, your name will be covered and your identity will remain confidential. I would like also to remind you that you have full right to withdraw from my interview at any stage. Lastly, I would like to tell you that your participation is precious for the completion of my research endeavor.

Thank you for essential cooperation.

Researcher’s Information

Name: Foziya Sherefudin Tel. _____ Email: _____

Post graduate student at school of Social work, Jimma University

Interview Guideline

In-depth interview guide for remittance recipient families.

Background Information

- Sex, Male _____ Female _____
- Age _____ Religion _____
- Marital status _____ Occupation _____
- Date _____ Beginning time _____ and ending time _____

Exploring the impact of international Remittance on Families in Omo Nada District, Jimma zone south west Ethiopia

➤ **Interview questions related with positive and negative impacts of international remittance on families economy.**

1. How do you explain the positive impacts of international remittances on families' income increment?
 - 1.1. What do you do with money you regularly receive from your relative from the abroad?
 - 1.2. How do you explain the positive impact of international remittance income in changing family life style? (clothing, feeding, housing, personal hygiene, health, education)
 - 1.3. How do you think the role of remittance in the sustainability of life style change and in supporting existing livelihood?

1.4. How do you explain the income that your receive support the existing income or the livelihood before receiving remittance income?

1.5. How do you explain that the income you receive motivate you to do job?

1.6. How do you evaluate your life status before and after benefit of remittance income?

2. How do you explain the negative impacts of international remittances on families' income decrement?

2.1. How do you explain the role of remittance income in creating dependency and unemployment in families' economy?

2.2. How do you explain the remittance income motivate you to move from origin place to other urban area?

2.3. If you moved from rural place to another urban area how do you explain the fate of the livelihood in origin place and how do you adopt life in the moved new area?

2.4. How do you explain the negative impact of international remittance income in children education?

➤ **Interview questions related with the utilization and management of remittance income by recipient family**

1. Can you tell me the positive things that remittance recipient families doing with it?

Prompt: building houses, having nutritious diet, saving money for rainy time, thinking about their daughter's future fate, etc....

1.1. How do you explain utilization of remittance income? E.g., for productive purpose?

1.2. Do you explain the money that you are received to use based on an agreement between you and remittance sender?

Prompt: for the purpose that money send to you

2. Could you explain the negative aspects that remittance recipient families doing with it?

Prompt: chewing chat, smoking, using for other purpose, divorce, separation, etc....

2.1.How do you explain utilization of remittance income? E.g. For nonproductive or consumption purpose?

2.2.How do you explain disagreement between you and sender as well as families in household?

Prompt: utilizing that remittance without plan? If sender send to build house receiver utilize for other purpose like chewing chat, smoking

➤ **Interview question related with positive and negative social impact of international remittance income on families**

1. How do you explain social impacts of remittances income positively?

Prompt: behavior, to support vulnerable disabilities, elder, poor etc. to build interaction among families, relatives, neighbors, community.

1.1.Could you explain remittance income build good relationship between family and other community?

1.2. How do you explain remittance income increase family status?

Prompt: change view of society to the family positively

2. How do you explain social impacts of remittances income negatively?

- 2.1 How do you explain the role of remittance in breaking down/separation of relationship between family, sender and other community?
- 2.2 How do you explain the role remittance to push the families to emotional motivation act? Prompt: behavior(to chew chat, to buy luxury goods like car, house, which their income and economy couldn't allow them)
- 2.3 How do you explain the role of remittance in moving families from origin place to other urban area and its later consequence?
- 2.4 How do you explain the income you receive change your work habit?

FGD guide question.

➤ **Interview questions related with positive and negative impacts of international remittance on families economy**

1. How do you understand and explain the positive impacts of international remittances on family's economy in your area?

Prompt: positive impacts on their life style, improving income, clothing, feeding, housing, personal hygiene, health, education

1.1 How do you understand and explain the role of remittance income in creating dependency and unemployment in families' economy living in your area?

1.2 How do you think and explain the role of remittance played in the sustainability of life style change and in supporting existing livelihood in your area?

2. How do you explain the negative impacts of international remittances on families' economy in your area?

Prompt: negative impacts on their work habits, improving income, creating dependency, and unemployment, moving family from origin area to other urban area, behaviors, actions, life style, and children education

2.1 How do you explain the disadvantage of remittance income on recipient families in your living area?

➤ **Interview questions related with the utilization and management of remittance income by recipient family**

1. How do you understand and explain about remittance recipient families abilities in utilizing and managing remittance income in your area?

Prompt: changing life style, are they plan to invest in income generating activities (productive) or temporal utilization (unproductive), saving culture, investing in child education and their future life

➤ **Interview question related with positive and negative social impact of international remittance income on families**

1. How do you understand and explain social impacts of remittances income positively in your area?

Prompt: behavior (good character, kind for other poor person, disabilities,elder etc.) build interaction among families, relatives, neighbors and community, move from origin place to other urban area

- 1.1 How do you explain the outlook of community around you to remittance recipient families

Prompt: life status, relationship between family, relative, neighbors and community,

2. How do you understand and explain social impacts of remittances income negatively in your area?

Prompt: behavior (bad character, chewing chat, smoking), divorce, separation families, relative, neighbors and community, move from origin place to other urban area, create dependency (reluctant to do job), change their work habit?

2.1 How do you explain the family life status before and after beneficial remittance in your area?

Observation check list.

During my research time I want to observe the following things

- The living environment, house hold facilities, socio-economic condition of remittance used family's life.

Afan Oromo Translation of Interview Guides

Jimma University

College of Social Science and Humanity

School of Social Work

Xalayaa Walii-Galtee

Maqaan koo Foziyaa Sharafudiin jedhama, Univarsitii Jimmatti barattuu digrii lammafaa kutaa barnoota Soshiiyaal work yoon ta'uu; Kanan isiin birattii argameef qorannoo koo mata duree **“Akka aanaa Oomoo Naaddaatti qarshiin biyya alaatti ergamuu dhiibbaa maatii irratti qabuu hubachuu”** jedhuu irratti ragaa tokko tokko isiin gaafachuuf. Duraan dursee qorannoo koo kannarratti feedhii guttuu fi kakka'uumsaan akka hirmaattan kabajaan isin gaafataa feedhii isiin agarsiiftaniif mallattoo keessaniin akka naaf mirkaneesitan kabajaan isin gaafadhaa. Odeefannoon isin naaf keennitan iciitiidhaan kan qabamuufi kan qorannoo koo kanaaf qofa kan faayiidaa irra ooluu ta'aa. Ragaan isiin naaf keennitan galma gahuumsa qorannoo kanaatiif murteessaa ta'uu fi akkasumas odeefannoon isin naaf keennitan irratti ragaan maqaa fi eenyumaa keessan ibsuu akka iciitiidhaan qabamuu gamanumaan waadaan isiniin gala. Dabalataaniis eeguma gaafiikoo jalqabeen boodaa yoo wantii isinitti hin tollee jiraatee sadarkaa kamiirattuu gaafiikoo addaan kutuuf mirga guutuu akka qabdan isiniif ibsuun barbaada. Dhumarrattis oddeefannoon isiin naaf keennitan qorrannoo kootiif faayidaa haamman jedhamee ibsamuu hin dandeenyee akka qabuu isiniif ibsa.

Baayyee galatoomaa qorannoo koo kan hirmaachuuf feedhii isin agarsiiftaniif

Odeefannoo qaama qoratu

Maqaa: Fooziyaa Sharafudiin Lakk BIL:_____ email:_____

Univarsiitii Jimmaattii barattuu kutaa barnoota Soshiiyaal Work kan taatee.

Qajeelfama Gaafii fi deebii

- **Odeefannoo Bu’uuraa**
- Saala; Dhiira Dhalaa
- Umrii _____
- Ammantii _____
- Haala hojii _____
- Guyyaa _____ sa’atii gaafiif deebiin ittii jalqabamee _____ kan itti golabamee _____

1. Gaaffannoowwan nama dhuunfaaf qophaahee

- **Gaafannoo faayidaa fi miidhaa qarshiin biyya alaatii ergamu maatii tokkoo irratti qabu ittiin xinxallu**

1. Faayidaa qarshiin biyya alaatii isiniif ergamu galii maatii keessanii irratti qabuu akkamiin ibsituu?

1.1 Qarshii biyya alaatii isiniif ergamuu maal ittiin gootuu ykn maal maalirra oolchitu?

1.2 Qarshiin biyya alaatii isiniif ergamuu faayidaa haala jireenya maatii keessan irratti qabu akkamitti ibsitu? (haala uffanaa, nyaata, mana jireenyaa, fayyaa, barnoota...kkf)

1.3 Qarshiin biyya alaatii isiniif ergamuu itti fuufiinsaan haala jireenya maatii ykn jiruuf jireenya maatii jijjiiruu iirratti gahee inni qabuu akkamitti yaadduu?

1.4 Haala jireenya otuu qarshii alaa ergamuu hin fudhatiin dura jiruurraa dhiibbaa qarshiin alaa ergamuu qabuu akkamiin ibsituu?

1.5 Haala qarshiin biyya alaatii isiniif dhufu kaka'uumsa hoojii keessanii fiidu akkamitti ibsiitu?

1.6 Haala jireenya keessanii qarshii biyya alaatii dhufu fayyadamu keessan duraaf booda jiru akkamitti ibsitu

2. Midhaan qarshiin biyya alaatii isiniif ergamu galii maatii keessanii hirisuu irratti qabuu akkamiin ibsituu?

2.1 Gahee qarshiin biyya alaatii isiniif ergamu eggattummaa fi hooji dhabdumma uumuu fi aadaa hoojii qabdan hirisuu keessatti qabu akkamitti ibsitan?

2.2 Gaheen qarshiin biyya alaatii isiniif dhuufu baadiyyaa irraa gara magaalatti akka deemtan isiin kakaasuu keessatti qabu akkamitti ibsiitan?

2.3 Yoo baadiyyaa irraa gara magaalatti dhuuftaniittu ta'e haalli jireenya duraan baadiyyadhaa qabdan akkamittu ibsitu? jireenya haaraa magaalatiiniis akkamittiin walbartan?

2.4 Qarshiin biyya alaatii isiniif dhufu midhaan inni barnoota daa'immanii irratti qabu akkamitti ibsitu?

➤ **Gaafannoo haala sirna itti fayyadama qarshii biyya alaatii maatiidhaaf dhufuun walqabatee qophaahe**

1. Qarshii biyya alaatii isiniif dhufu faayiidaawwan maal maal irratti akka olchiitan natti hiimuu dandeessuu? (ijaarsa manaatiif, nyaataaf, qarshii yeroo rakkootiif qusachuu, jireenya daa'imman gara fulduraatiif kkf)

1.1 Haala sirna itti fayyadama qarshi biyya alaatii isiniif dhufu akkamitti ibsitu? fkn jijjirama itti fuufiinsa qabu ykn faayiidaa yerootiif (productive or nonproductive)

1.2 Qarshii biyya alaatiif isiniif dhuufu haala kamiin fayyadamtani ? waligaltee nama isiiniif ergu irratti hundaa'uun moo akkamiin fayyadamtu? fkn dhimma qarshiin ergamu sanaaf oolchuu

1.3 Haala waligaltee nama qarshii isiiniif ergu waliin akkasumas maatii gidduu itti fayyadama qarshii isiiniif dhufuun wal qabatee jiru akkamitti ibsitu? ibsa: qarshi dhufu karoorra malee fayyadamuu fkn qarshii mana ijaarsaaf ergame caati qaamu, sigaaraa fi wantoota biraa hin barbaachiifne biraa irratti olchuun wal qabatee

➤ **Gaafannoo qarshii biyya alaatii dhufu midhaa fi faayiidaa jireenya haawaasummaa irratti fiduun wal qabate qophaahe**

1. Faayiidaa qarshiin biyya alaatii dhufu jireenya haawaasummaa maatii keessan irratti fidu akkamittin ibsiitu?

Ibsa: Haala gaarii horachuu keessatti, qaama midhamtoota, maanguddootaaf haarka qalleeyyii deggaruukeessatti, walitti dhufeenya maatii, fira, ollaa fi haawaasaa guddiisuu keessatti

1.1 Qarshiin biyya alaatii dhufu gaheen inni walitti dhuufeenya gaarii maatii fi hawaasa gidduu umuu keessatti qabu akkamitti ibsitu?

1.2 Qarshiin biyya alaati dhufu gaheen haala jireenya maatii (family status) ol kaasu keessatti qabu akkamitti ibsitu? fkn ilaalcha haawaasaa gaarii ta'e maatii qarshi biyya alaatii dhufuuf akka qabaatu gochuu keessatti

2. Miidhaa qarshiin biyya alaatii dhufu jireenya haawaasummaa maatii keessan irratti fidu akkamittin ibsiitu?

2.1 Qarshiin biyya alaati dhufu gaheen inni diigamuu maatii,nama qarshi ergu, fira, oollaa fi haawaasa gidduutti fidu akkamitti ibsiitu?

2.2 Qarshiin biyya alaatii isiiniif dhuufu haala inni maatii keessan gocha hintaaneef kaakaasuu akkamitti ibsiitu? fkn caatii qaamuu, dhuugaatii dhuguu,Haala badaa fiduu, wantoota faayidaa yerootiif ta'ani bituu ,konkoolaataa, mana kkf karoora malee bituu

2.3 Qarshiin biyya alaatii isiiniif dhufu bakka jireenya duraanii(baadiyyaa) irraa gara magaalatti isin deemsiisuu kessaatti gaheen inni taphatu akkasumas bu'aan inni fidu akkamitti ibsiitu?

2.4 Qarshiin biyya alaatii isiniif dhufu aadaa hoojii keessan duranii jijjiruu keessati gahee inni qabu akkamitti ibsiitu?

2.5 Qarshiin biyya alaatii dhufu namoota biyya alaa akka deeman kakaasuu kessatti gahee inni qabu akkamitti ibsiitu

2 Gaafannoowwan FGD (Focus group discussion) gaggeessuuf nu gargaaran

➤ Gaafannoo midhaafi faayidaa qarshiin biyya alaatii dhufu galii maatii irratti qabu xinxaluuf qophaahe

1. Faayidaa qarshiin biyya alaatii maatiif ergamu galii maatii dabaluu keessatti qabu haala naannoo keessaniitti akkamitti ibsiitu?

Ibsa: haala jireenya jaraa jijjiruu keessatti,galii jaraa guddiisuu keessatti,uffannaa,nyaata,mana,qulquullinaaf oluu,fayyaaf, barnootaa

1.1. Qarshiin biyya alaatii maatiif ergamu itti fuufiinsaan haala jireenya maatii jijjiruu fi galii duuraan qaban deeggaruu kessatti gahee inni qabuu haala naannoo keessaniitti akkamitti ibsitu?

1.2 Haala qarshiin biyya alaatii maatiif dhufu kaka'uumsa (aadaa) hoojii maatii sanaa fiiduu fi maatiin akka of danda'u goochuu keessatti gaheen inni taphatu haala naannoo keessanniitti akkamitti ibsiitu?

2. Midhaan qarshiin biyya alaatii maatiif ergamu galii maatii hirisuu irratti qabuu haala naannoo keessaniitti akkamiin ibsituu?

Ibsa: miidhaa adaa hoojii jijjiruu keessatti,galii jaraa xiqqeessuu keessatti,eeggattuummaa umuu fi hoojii dhabdummaa fiduu kessaatti,bakka tokkoo gara bakka tokkoti deemuu keessatti, haalaa fi goocha badaa fiduu keessatti,haala jrenyaa,fedhi barnootaa dhabuu fi kkf

2.1 Yoo baadiyyaa irraa gara magaalatti dhuufan haalli jireenya haaraa magaalatiin walbaranii jiraatan akkamitti ilaaltu (ibsitu)?

2.2 waliigala miidhaa qarshiin biyya alaatii dhufu maatii naannoo keessan jiraatan irratti qabu akkamitti ibsitu?

➤ **Gaafannoo haala sirna itti fayyadama qarshii biyya alaatii maatiidhaaf dhufuun walqabatee qophaahe**

1. Qarshii biyya alaatii maatiif dhufu wal qabatee akka naannoo keessaniitti faayiidaawwan maal maal irratti olchan akkasumas sirna itti fayyadama jaraa akkamitti ibsitu?

Ibsa: jijjirama itti fuufiinsa qabuuf oolchuu, faayidaa yerootiif, ijaarsa manaatiif, nyaataaf, daa'imman ittiin barsiisuuf, qarshii yeroo rakkootiif qusachuu,jirenya daa'imman gara fulduraatiif kkf

➤ **Gaafannoo qarshii biyya alaatii dhufu midhaa fi faayiidaa jireenya haawaasummaa irratti fiduun wal qabate qophaahe**

1. Faayiidaa qarshiin biyya alaatii maatiif dhufu jireenya haawaasummaa maatii irratti fidu akka naanoo keessaniitti akkamittin ibsiitu?

Ibsa: Haala gaarii horachuu keessatti,harka qalleeyyii,qaama midhamtoota,maanguddoota kkf deeggaruu kessaati, walitti dhufeenya maatii, fira,ollaa fi haawaasaa guddiisuu keessatti, maatii bakka tokkoo gara bakka tokkotti deemsiisuu keessatti (baadiyyaa irraa gara magaalaatti) fi kkf

1.1 Qarshiin biyya alaati dhufu gaheen haala jireenya maatii (family status) ol kaasu keessatti qabu akkamitti ibsiti? fkn ilaalchi haawaasaa gaarii ta'e maatii qarshi biyya alaatii dhufuuf akka qabaatu gochuu keessatti

2. Midhaa qarshiin biyya alaatii maatiif dhufu jireenya haawaasummaa maatii irratti fidu akka naanoo keessaniitti akkamittin ibsiitu?

Ibsa : gaheen inni diigamuu maatii (walitti bu'insa),nama qarshi ergu, fira, oollaa fi haawaasa gidduutti fidu, maatii gocha hintaaneef kaakaasuu akkamitti fkn caatii qaamuu, dhuugaatii dhuguu, wantoota faayidaa yerootiif ta'ani bituu fi karoora malee bituu,eggattuumma umuu fi hojiidhabdumma babalisuu keessatti ,adaa hoojii duraan qaban jijjiruu fi kkf

2.1 Haala jireenya maatii qarshi biyya alaa fayyadamani duraan jiruu fi erga fayadamu egalani booda jiru akka naannoo keessaniitti akkamitti ibsiti

2.2 Qarshiin biyya alaatii dhufu akka naannoo keessaniitti namoota biyya alaa akka deeman kakaasuu kessatti gahee inni qabu akkamitti ibsiti?

2.3 waliigala qarshiin biyya alaatii maatiif dhufu maatii qarshii sana faayyadaman irratti midhaa moo faayiidaa qaba jettu akkammitti ibsitu?

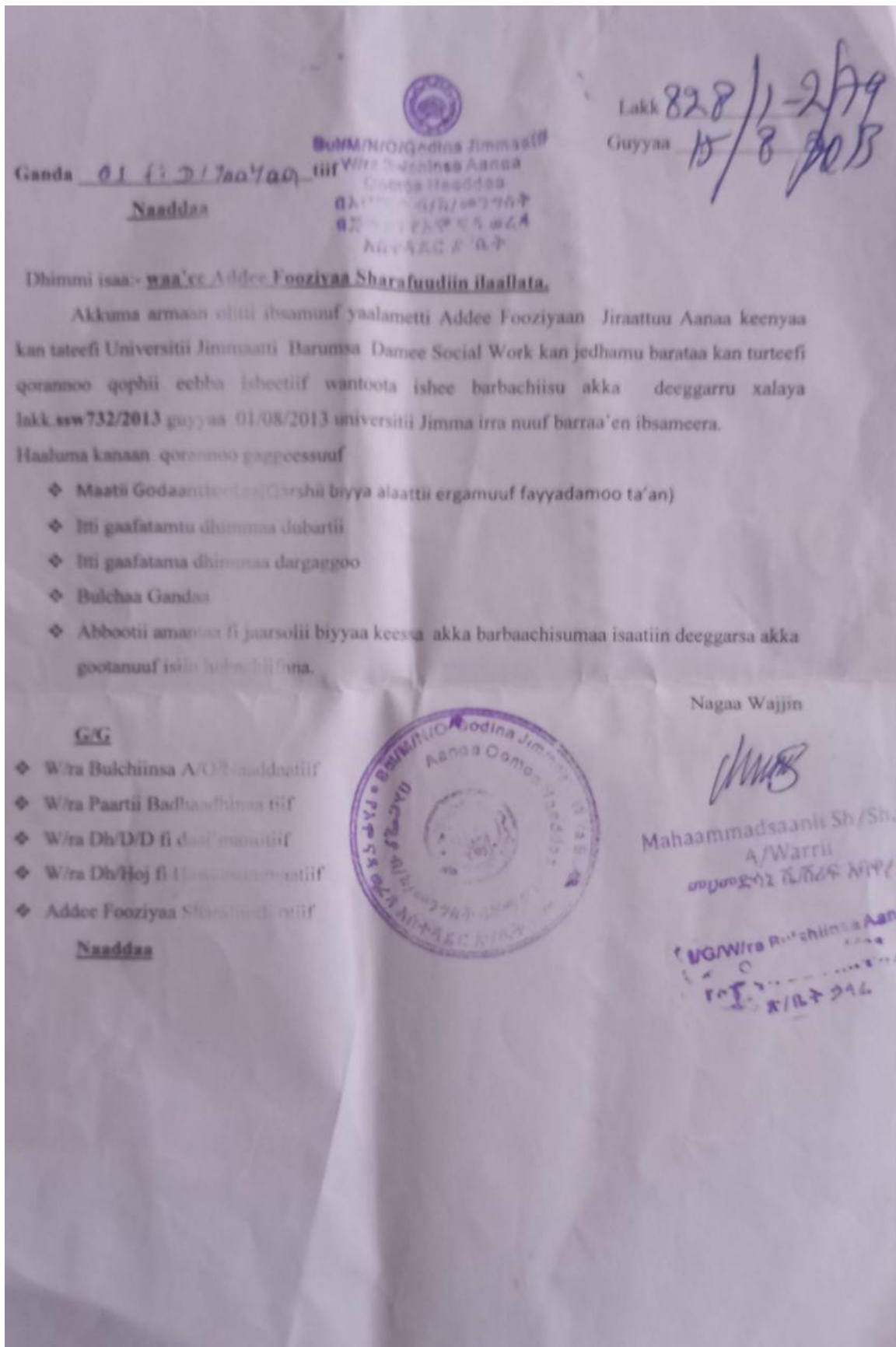
3. Cheeklistii Daawwaanaa

Yeroo ragaa sassaabadhu keessattii wantoota armaan gadiin daawwadha

1. Haala jireenyaa isaanii ykn manneen maatii qarshii biyya alaatii dhufu fayyadaman daawwachuu



Before and after starting to use remittances, the family's residential home



BuHM/N/O/Gadina Jimma
Wira Ruzhiinsa Aanaa
Wira Ruzhiinsa Aanaa
በአይ ወ/ሪት ስምምነት
ወ/ሪት ስምምነት
አድ/ሪት ስምምነት

ቁጥር- 829/ 2/79
ቀን- 15/8/2013

ለአትዮጲያ ነግድ ባንክ ናዳ ቅርንጫፍ

ናዳ

ጉዳይ:- **ትብብር ስለመጠየቅ ይሆናል።**

ከላይ በረዕሱ ለመጠየቅ እንደተሞከረው ወ/ሪት ፎዚያ ሸረፋዲን በጂማ ዩኒቨርሲቲ የሶሻል ወረክ ትምህርት ዘርፍ በማስትረስ በመማር ላይ የምትገኝ መሆኑ ይታወቃል።

በዚህ መሰረት ከ ዩኒቨርሲቲው በድብዳቤ ቁጥር **ssw/732/2013** ቀን 01/08/2013 በተጻፈልን ድብዳቤ መሰረት ተማሪዎ **the impact of international remittance on families in omo nada wereda** በሚል ርዕስ የመመረቁን ጽሑፍ እንድትዘጋጅ ዘንድ አሰፈላጊውን ሁሉ እንድትጠቀሙት ጥይቀውናል ቢሆንም ለዚ ጽሁፍ **Premittance recepiant families** መረጃ ስለሚያሰፈልገው የህን በሚመለከት እንድትተባብሩልን ዘንድ ባካከበሮት እንጥይቃልን።

ከሠላመታ ጋር!



(Signature)
Mahaammadsaanii Sh/Shariu
A/Warrii
መሀመድሳኒ ሼ/ሸሪፍ አባዋሪ
W/G/Wira Ruzhiinsa Aanaa
-1129
ጽ/ቤት ታላረ

የኢትዮጵያ ንግድ ባንክ
 ናዳ ቅርንጫፍ
COMMERCIAL BANK OF ETHIOPIA
NADA BRANCH
 We  v.combanketh.com SWIFT: CBETETAA Tel: 047 115 0507
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Jimma University
 School of Social work
 Jimma

ND09/TC/2021
 Date April 29, 2021

Subject: confirmation for data collection

In response to your letter reference SSW732/2013 dated 01/08/2013 E.C required for research purpose your student named Foziya Sherefudin has collected data regarding omo nada woreda customers receiving foreign currency from our branch.

Consequently we would like to inform you that your student have given number foreign currency receiving customers which are 29 in number during the 2020/21 fiscal year.

With regards

Teshome Chala
 Branch manager





Baankii Hojii Gamtaa Oromiyaa W.A.

የኦሮሚያ ኅብረት ሥራ ባንክ አ.ማ.

Date/ Guyyaa 29-04-2021

Ref/Lakk CBP/OND/005/2021

To: Jimma University School of Social Work

Subject: Support Letter

Bank is one of financial institution operate business through distributing resource from surplus to demand to regulate economy of a country. Cooperative Bank of Oromia is one of participating in such business. Doing so foreign currency is a pericious resource that banks attentively follow these resource users. Omo Nada Branch is one of the Bank's branch collect the resource as per guidelines given from National Bank of Ethiopia. The fiscal year 2019/2020 the branch served customers about 158 foreign currency users who uses for run their business, consumptions and for others purpose incoming by different agents like westrn union,moneygram,dahabshiil and etc. from different country especially from Middle East countries. Based on this currently your student Fozia Sharafudin requested us to collect data as the wereda from our branch for the fulfillment of her research" the impact of international remittance in jimma zone Omo Nada Wereda" and she asked to write letter supported by evidence. This is, therefore, to kindly request your School to support her in all the required data to conduct the research as per the data supplied.

With Regards

Desalegn Fekadu

Branch Manager

