

Migration and Development: Assessing Economic Drivers for Dependents of Ghanaians in the Diaspora

Dr. Hannah Serwah Bonsu¹; Francis Kofi Awiagah²

¹Department of Interdisciplinary Studies, University of Skills, Training and Entrepreneurial Development
Kumasi-Ghana

²Ejisu Senior High Technical School General Arts Departments Kumasi-Ghana

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Abstract: The study examined migration and development; assessing economic drivers for dependents of Ghanaians in the diaspora. The study identified and analyze the major economic drivers influencing the welfare of dependents of Ghanaians in the diaspora, the extent to which remittances, diaspora investments, and transnational networks contribute to household development outcomes such as education, healthcare, and income security and evaluate the challenges and vulnerabilities faced by dependents, including issues of dependency, inequality, and exposure to external economic shocks. A multi-stage sampling approach was used: Purposive sampling was used to find communities with strong diaspora links, stratified sampling was used to group families by income level (poor, middle, and high), and random selection within strata to choose households to take part. The study showed that remittances and transnational networks significantly improve household welfare, particularly in the areas of education, healthcare, and economic security.

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I. INTRODUCTION

In contemporary migration discourses, there is an increasing sentiment regarding the necessity for policymakers to restrict immigration to 'manageable' levels. This has led to the formulation of unattractive immigration policies in migration-receiving countries, predominantly located in the Global North, aimed at deterring potential migrants, refugees, and asylum seekers from Global South nations (Gauci, Giuffr , and Tsourdi, 2015). Nonetheless, modifications aimed at limiting immigration coincided with an indeterminate rise in the influx of migrants from sub-Saharan Africa (Goldsmith, 2010) and the Middle East (Seeberg, 2013) seeking entry into European receiving nations. These increases can be attributed to various causes, including political and economic instabilities in the countries of origin, as well as education and family reunification (Sriskandarajah, 2002). The hardships that migrants, particularly 'economic migrants,' refugees, and asylum seekers frequently endure prior to arriving in host countries, necessitate a thorough examination by academics, policymakers, and scholars into the underlying motivations for such journeys. One method to understand these reasons is to look at migrants' life across borders, not just in terms of how migration affects the sending countries on a large and small scale, but also on a medium scale. To do this, it is essential to examine critical domains where migration has

affected or continues to affect development, thereby increasing awareness, augmenting knowledge, and shaping policymaking in either or both sending and receiving nations.

International migration has led to the creation of a lively diaspora population in Ghana. Their remittances, investments, and transnational networks are all important to the economy of the country. There has been a lot of focus on the direct contributions of migrants, but not as much on the dependents of Ghanaians living abroad. These are family members who stay in Ghana and whose lives are affected by the economic flows and opportunities that come with migration. It is important to know the economic factors that affect the welfare and development of these dependents because they are a large part of the population whose experiences show both the benefits and problems of migration-led development.

The Global Commission on International Migration (GCIM 2005, p.5) contends that migrants "make a valuable economic, political, social and cultural contribution to the societies they have left behind," while a UN report from 2020 goes further, stating that "international migration constitutes an ideal means of promoting co-development, that is, the coordinated or concerted improvement of economic conditions in both areas of origin and areas of destination based on the complementarities between them." International

migrants, currently estimated at approximately 214 million individuals, or 3.1 percent of the world population, are increasingly recognized as 'transnational development agents' (Faist 2021). In the most basic sense, remittances are the money that migrants send back to their families and communities. World Bank economist Dilip Ratha (2007) calls them "the most tangible and perhaps the least controversial link between migration and development." They have been praised as a major and reliable "bottom-up" source of development funds. Last year, the documented flow of remittances to the poor world was a huge \$325 billion, according to the latest figures. In the same year, foreign aid (ODA) to needy nations hit its greatest amount ever: \$129 billion.² Also, there are unrecorded flows of remittances, like all the money sent in person potentially add "50 percent (or more)" (World Bank 2018, p.xiii) to the recorded flows, bringing the total remittances to a jaw-dropping \$650 billion in 2018. Of course, money is not the only thing that connects migrants to their home nation. Newland and Patrick (2017, p.2) say that for many countries, "the Diaspora are a major source of foreign direct investment (FDI), market development, technology transfer, philanthropy, tourism, political contributions, and more intangible flows of knowledge, new attitudes, and cultural influence" (Goldring 2018). They say this because they think remittances are not enough. In other words, the connections between diasporas and their home countries can be extensive and complex, and they shouldn't be limited to business deals.

Migration has become a defining aspect of Ghana's socio-economic environment, with over 1.05 million Ghanaians residing abroad and remittances reaching \$4.7 billion in 2024, making Ghana the second-largest recipient in Sub-Saharan Africa (IOM, Ghana, 2024). These money transfers are very important for the country's foreign exchange reserves and are also quite important for families, especially those who depend on migrants who stay in Ghana. Remittances directly enhance household consumption, education, healthcare, and housing, but diaspora investments and transnational networks generate indirect prospects for entrepreneurship and local development (Ahinful, Boateng & Oppong-Boakyie, 2013).

Even though migration has numerous benefits, its effects on development are not always the same. In 2023, remittances made up 0.7% of Ghana's GDP growth, and this number is expected to rise in the years to come. However, research at the household level indicate that judgments about remittance expenditures differ significantly, shaped by factors including transfer limits, household priorities, and socio-economic status (GSS, 2023). Some families are able to move up the economic ladder, but others are still at risk of being dependent, having irregular remittance flows, and being affected by global economic shocks.

As a result, the dependents of Ghanaians living abroad are in a complicated position in the relationship between migration and development. They gain from resources driven by the diaspora, but they also have problems with sustainability, inequality, and a lack of agency. This duality emphasizes the necessity for a sophisticated examination of

the economic factors influencing their wellbeing and developmental results.

➤ *Problem Statement*

While Ghana's diaspora is increasingly acknowledged as a crucial development partner, research has predominantly concentrated on total remittance inflows and macroeconomic effects. Not much has been said about the day-to-day lives of dependents, whose lives are directly affected by remittances, investments from the diaspora, and social networks. This divide makes it hard to see that dependents have different experiences. Some do well with regular support, while others have a hard time with sporadic flows and few chances.

According to the Ghana Statistical Service, the number of foreign migrants in Ghana has significantly increased during the last 20 years (Amoah et al., 2022). This rise has coincided with more significant changes in education, technology, and employment patterns in society. However, many communities' economic conditions still show regressive trends in spite of these advancements. The country's terrain is still characterized by persistent social inequalities and persistently high rates of youth unemployment (Adinkra Darko & Ahiafor, 2024; Dzanku & Tsikata, 2022).

This dichotomy draws attention to a crucial conflict: although migration is frequently seen as a means of achieving better living standards and socioeconomic growth, actual data indicates that its advantages are not uniformly disseminated and might not result in long-term development for migrant dependents. Evidence of ongoing inequality and vulnerability is becoming more and more at odds with the belief that migration alone can address structural economic issues. Therefore, a fresh viewpoint that places migration in the larger framework of societal change is desperately needed. Migration must be viewed as a process that is closely linked to changes in labor markets, education, technology, and community structures rather than only as a reaction to economic restrictions. In order to shed light on how migration interacts with broader societal change and influences or does not influence development outcomes, this study aims to evaluate the economic drivers of migration and their effects on Ghanaians' dependents living abroad.

➤ *Objectives of the Study*

The objectives of the study are;

- To identify and analyze the major economic drivers influencing the welfare of dependents of Ghanaians in the diaspora.
- To assess the extent to which remittances, diaspora investments, and transnational networks contribute to household development outcomes such as education, healthcare, and income security.
- To evaluate the challenges and vulnerabilities faced by dependents, including issues of dependency, inequality, and exposure to external economic shocks.

II. LITERATURE REVIEW

➤ *Global Patterns of Remittance Flows and Their Role in Development*

Technological developments, shifting macroeconomic situations, and evolving migration patterns have all contributed to a considerable evolution in global remittance flow patterns. Remittances have grown to be a vital lifeline for millions of people globally, sustaining households and boosting the economy in many poor countries. For millions of people, they provide a crucial source of income, making a substantial contribution to household and community well-being, reducing poverty, and promoting economic progress (World Bank, 2025).

Remittance flows to low and middle-income nations reached an astounding \$647 billion in 2022, according to official records, demonstrating their increasing significance in the global economy (Siddiqui., 2025). This amount highlights the critical role remittances play in sustaining households and boosting economic activity in many developing countries, surpassing the combined amount of official development assistance and foreign direct investment. The way remittances are sent and received has been completely transformed by the digital transformation of remittance flows, especially in the fintech sector. This has made it easier and more affordable for migrant workers to send money home. The emergence of cryptocurrencies and blockchain technology also offers disruptive potential, providing more chances to improve financial inclusion and expedite procedures (Siddiqui., 2025).

These patterns draw attention to the opportunities and inherent difficulties that remittances bring, especially in areas where access to traditional financial services is restricted. India is the world's largest recipient of remittances, with an expected \$860 billion in global remittance flow and \$125 billion in remittance intake in 2023. Countries are urged to create policies that use remittances to improve development by addressing transfer bottlenecks, examining finance flows and remittance corridors, and lowering remittance costs to improve the lives of migrants and their families (Monterroso and Vilán, 2025).

➤ *Migration and Remittances*

From Ghana to other countries in Sub-Saharan Africa, migration has long been a crucial component of societal dynamics (Madondo & Dhobha, 2025; Weldemariam et al., 2023). As a means of social adaptation to more complicated structural changes and economic constraints, migration has changed over the past several decades in addition to being a survival strategy (Amo-Agyemang, 2023; Fernández et al., 2024). Migration, both domestic and foreign, has influenced the social, economic, and even identity landscapes of communities in Ghana (Arthur-Holmes & Abrefa Busia, 2022).

According to Awumbila et al. (2014), migration encompasses a variety of moves even though it has historically been a part of existence. Due to its variability, the process lacks a commonly agreed-upon definition. A migrant

is defined by the Ghana Statistical Service (GSS) as an individual who has relocated and remained in their present domicile for a minimum of one year (GSS 2020). Seasonal migrants are not included in this definition because they often relocate and remain in their new locations for less than a year. According to earlier research on the migration out of poverty, migration is defined as the movement of individuals over a territorial boundary, frequently entailing a change in their regular place of residence. In accordance with Bilborrow et al. (1984: 146), we define a migrant as any individual who, within the previous eight years, left their home nation or household to travel to another country, with a planned absence of at least three months. The present category of migrants was further separated into two groups: international migrants, who migrated from Ghana to another country, and internal migrants, who migrated within Ghana. Nonetheless, this survey focused on foreign migrants.

It has long been acknowledged that migration plays a crucial role in promoting development, especially through remittances. Globally, remittance flows outpace foreign direct investment in many developing nations, making migrants key players in household welfare and poverty reduction (World Bank, 2023). Remittances have altered healthcare access, education, and spending habits in Ghana, where they have become a lifeline for many families. According to Assan (2021), remittance culture in Ghana is ingrained in social responsibilities and ethnic identity in addition to being purely economic. By emphasizing reciprocity and reverse flows, Yeboah, Boamah, and Appai (2021) expand on the discussion and demonstrate how Ghanaian dependents frequently provide emotional, cultural, and even monetary assistance to migrants living overseas. Parental migration has a substantial impact on children's living conditions at the household level, as Cebotari and Dito (2021) show. Remittances increase access to nourishment and education, but they also put parental care at risk. According to these research, remittances have a complicated impact on the welfare of dependents by acting as both social and economic drivers.

➤ *Economic Drivers of Motivation*

Human migration is a phenomena that has existed since the dawn of time. Migration is defined as an individual's permanent change of residence. According to Everett Lee's theory, pull and push variables affect migration, which is selective (Faridi 2018). Lee argues that migration decisions can be divided into four categories: personal reasons, factors related to the destination area, factors related to the places of origin, and intervening impediments (Bean and Brown 2014). Therefore, migration can be viewed as a wise choice made by people to take advantage of chances that are insufficient in their own country.

People are compelled to leave their homes due to push factors that impact migration. Economic, social, and political reasons are the three main push factors that affect migration. One of the economic variables affecting migration is joblessness. According to Ibrahim et al. (2019), a lack of jobs and developing nations' overcrowding are factors that drive migration to developed nations (Hatch 2016). Migration is

also influenced by low living standards. People choose to migrate to other nations in pursuit of better prospects for themselves and their families. Migrants can increase their salaries and participate in the market more easily by moving to industrialized nations (Lull 2017). Natural disasters like floods, which destroy livelihoods and result in a shortage of food and shelter due to the destruction, are among the other economic factors that cause migration.

Push migration is also influenced by a number of societal factors. For example, people's desire to seek out better healthcare in other nations is influenced by the absence of well-established healthcare systems (Novotná 2010). For example, hospital care in the United Kingdom is provided free of charge to citizens. Religious intolerance and a lack of educational opportunity are two more societal causes driving migration. Migration is also influenced by political considerations (Doerschler 2006). For example, elements of terrorism, conflict, and unequal judicial systems, as well as poor administration, lead people to look for better political environments abroad (Doerschler 2006; Dustmann and Frattini 2014; Wadsworth 2011).

The reverse of push factors, pull factors for migration are the different elements that draw people to a certain place. Like push forces, pull factors can be divided into three categories: political, social, and economic migratory pull factors. Zoelle (2011) asserts that indicators like the desire for better work, better housing, more money and food, and greater living standards are among the economic variables that attract migrants. For instance, the UK does well on most metrics when compared to many developing nations, according to the Better Life Index, which makes it a popular choice for migrants looking for higher economic standards.

In a similar vein, a number of social and political elements influence the attraction of migrants to other areas or nations. The attraction of migrants is influenced by social variables like religious tolerance and improved educational possibilities in certain nations. Better health care and greater religious tolerance are two social elements that attract migrants to industrialized nations like the US and other European nations. The ability to vote, freedom from persecution, and enhanced safety and legal protection are some of the political pull factors that affect migration.

The interaction of push and pull forces can be used to understand the economic causes of migration from Ghana. While pull factors include pay disparities, educational opportunities, and urban ambitions, push factors include unemployment, poverty in rural areas, and climate stress. According to Turolla and Hoffmann's (2023) research on internal migration, young Ghanaians view anywhere outside Ghana as "where the cake is," signifying potential and wealth. The unstable housing and health issues that internal migrants experience are further highlighted by Dotsey, Dzikpe, and Amoah (2025), who demonstrate how economic forces frequently result in new vulnerabilities. Environmental stresses also come into play. According to Fernández et al. (2024), climate change is a covert force behind migration, driving people from rural areas to cities or overseas in pursuit

of resilience. The new economics of labor migration, which places household tactics at the core of migration decisions, is one theory of migration that is consistent with these findings. Because migration alters household structures and resource flows, these economic forces present both opportunities and risks for dependents.

➤ *Dependents and Household Welfare*

The diaspora has come to be seen by Ghana as a crucial partner in the country's growth. This policy direction is reflected in the Diaspora Affairs Office's creation and investment-attracting activities. According to Quartey, Amoah, and colleagues (2022), diaspora participation can improve socioeconomic results by offering quantitative insights into the connection between human development and net migration. Ghanaian migration is global, with diaspora networks facilitating trade, business, and knowledge transfer, according to seminal works by Manuh (2005) and Ninsin (1992). These policies and academic viewpoints all agree that the diaspora is a storehouse of talents, capital, and civic involvement in addition to being a source of remittances. Effective diaspora policies can benefit dependents by providing chances for community development and more consistent remittance transfers.

Children, spouses, and other family members of migrants are the ones who are most immediately affected by migration. According to Cebotari and Dito (2021), children of migrant parents frequently experience better living situations, but they also deal with psychological issues as a result of their parents' absence. This study is expanded upon by Spencer et al. (2022) for young internal migrants, who find health goals and vulnerabilities that are similar to those of dependents left behind. Equally important are the effects of gender: Arthur-Holmes and Busia (2022) examine how women manage artisanal mining and migration, highlighting the tensions between caregiving and economic engagement. These studies demonstrate how age, gender, and remittance access mediate the welfare outcomes of dependents, which are not consistent. Migration can be a source of stress and a means of upward mobility for Ghanaian households, necessitating careful policy responses.

Migration alters social conventions, family structures, and cultural traditions in addition to economic ones. According to Assan (2021), remittance culture is influenced by prejudice and ethnic identity, which places migration within larger sociocultural processes. Values, skills, and practices that are transferred together with money are referred to as "social remittances" (Levitt, 1998). In order to influence schooling, gender roles, and goals, dependents frequently embrace new cultural traditions brought by migrants. Another important subject that comes up is transnational caregiving, which involves keeping family bonds across borders through communication tools and sporadic visits. According to these sociocultural factors, migration in Ghana involves more than just monetary transfers; it also involves changes to social life.

➤ *Theoretical Background*

The study examined the world systems theory, which was created by sociologist Immanuel Wallerstein in the 1970s, as theoretical backdrop. In order to explain how the global economic system functions, this theory emphasizes the unequal distribution of income and power across the world by looking at the relationships and interactions between different countries and regions. Focusing on core-periphery dynamics, it suggests that economic disparity could lead to individuals moving from peripheral countries like Ghana to core countries like the United States, Germany, England, and other European countries. World Systems Theory and globalization are inextricably linked. A hierarchical structure of economic, political, and social relations is formed by the unequal exploitation and exchange of peripheral, semi-peripheral, and core areas, according to Wallerstein's World System Theory (Wallerstein, 2011).

In order to promote capitalist accumulation, core countries, located in the Global North, dominate the majority of the global economy and appropriate resources from periphery regions, primarily located in the Global South. Countries in the semi-periphery occupy a midway ground, serving as conduits to ease the flow of capital and labor between the core and peripheral regions. Through Wallerstein's World-System Theory, the structural factors influencing migration from the South to the North can be comprehended. Immigrants from semi-peripheral and peripheral regions seek jobs with higher wages, better living circumstances, and access to education in core countries, which are renowned for their economic development. People are continuously traveling in search of better chances, according to Portes and Walton, because of push factors such as poverty, unemployment, and political instability caused by the uneven link between core and periphery regions (Portes & Walton, 2013). Furthermore, Wallerstein's theory elucidates the ways in which global capitalism impacts migration patterns. Labor mobility from peripheral countries is driven by core nations' desire for inexpensive labor and skilled professionals, while the expansion of multinational corporations and neoliberal economic policies exacerbate forced migration and displacement in the Global South (Sassen, 1990).

Therefore, it is possible to interpret migration from the South to the North as a manifestation of the unequal growth and resource and labor exploitation that are features of the global capitalist system. The socioeconomic impacts of migration from the South to the North are explained by this idea. Migration maintains dependence, brain drain, and underdevelopment in the countries of origin even when it offers opportunities for economic advancement and personal development (Castles & Miller, 2009). Additionally, because migration leads to labor market fragmentation, social inequality, and ethnic conflicts in receiving countries, it reflects the unequal distribution of power and resources within the global system. A helpful framework for understanding the complex dynamics of migration from the South to the North is provided by this hypothesis. By elucidating the structural inequities and power dynamics inherent in the capitalist global system, Wallerstein's theory

provides insight into the reasons, patterns, and effects of migration from the Global South to the Global North. Since migration continues to have an impact on demographic trends and socioeconomic processes globally, Wallerstein's theoretical framework can still be used to analyze the relationship between migration, globalization, and inequality in the modern world.

Because they offer prestigious academic programs, research opportunities, and exclusive degrees, core countries particularly those in Europe are commonly regarded as centers of excellence for higher education (Conerly et al, 2021). African students travel to Europe in order to take advantage of world-class universities, specialized academic programs, and improved research facilities that might not be available or developed in their home countries.

Wallerstein's thesis emphasizes the economic disparity and unequal development between core and periphery regions. Due to their location on the edge of the global system, African countries usually face challenges such as poor higher education institutions, limited access to educational resources, and insufficient finance for their educational systems. People look for educational opportunities in core countries to get over the limitations imposed by their peripheral status, as evidenced by the movement of African students to Europe. Through the idea of "brain drain," in which educated people from peripheral countries migrate to core nations, depleting their home countries of intellectual and human capital, Wallerstein's theory clarifies these processes.

African students studying in Europe may contribute to the dynamics of brain drain since they acquire knowledge, skills, and certifications that are typically not utilized or reinvested in their home countries after completing their studies. By keeping the continent dependent and underdeveloped, this exacerbates the socioeconomic issues that Africa faces. Globalization and neoliberal economic policies are thought to influence migratory trends. According to Czaika & de Haas (2014), economic globalization facilitates the flow of ideas, capital, and people across national borders, creating opportunities for migration for educational reasons. Because of neoliberal policies like marketization, deregulation, and privatization of education, African students may choose to pursue higher education in Europe in order to benefit from educational opportunities in a globalized information economy (Czaika & de Haas, 2014).

A strong macrostructural perspective for comprehending Ghanaian migration and its effects on dependents is offered by world-systems theory. Based on Wallerstein's concept, it places Ghana as a peripheral or semi-peripheral country that provides labor to core nations in the global economic hierarchy. According to this viewpoint, remittances maintain household welfare while also reinforcing reliance on external economies, making migration both a survival tactic and a mirror of structural injustices. As a result, migrant dependents have better access to healthcare, education, and consumption, but they are nonetheless susceptible to changes in international labor

markets and remittance flows. The structural limitations influencing the results of migration are highlighted by this macro perspective.

However, micro-level viewpoints are crucial to capturing dependents' actual reality. The focus of transnationalism is on the ability of migrants and their families to maintain relationships beyond national boundaries. Dependents are not passive recipients; rather, they actively participate in international social fields, sharing "social remittances" including cultural customs, values, and skills in addition to monetary remittances. This viewpoint emphasizes identity, reciprocity, and how migration changes family systems.

In a similar vein, household-level migration decisions are positioned by the New Economics of Labor Migration (NELM). With dependents playing a key role in handling remittances, making educational investments, and preserving property, families in Ghana send migrants outside as a way to diversify income and lower risk. Therefore, migration is a purposeful household strategy for resilience and upward mobility rather than just a result of global inequality.

These viewpoints are complementary when combined. While transnationalism and NELM shed light on the agency, reciprocity, and household-level tactics that influence the welfare of dependents, world-systems theory explains the structural injustices that propel migrant movements. Combining these concepts enables a multi-scale analysis: micro (household tactics and social transformation), meso (diaspora networks and policies), and macro (global hierarchy). According to this all-encompassing perspective, migration is a dynamic process by which dependents negotiate survival, identity, and development outcomes, as well as a reflection of Ghana's peripheral status.

➤ *Challenges and Vulnerabilities Faced by Dependents*

Although migration brings opportunity, there are drawbacks as well. Remittance dependence can lead to vulnerabilities, especially when flows are reduced by global economic shocks (World Bank, 2023). According to multiple research conducted in Ghana, social stratification is made worse by disparities between households that receive remittances and those that do not. While competent professionals abroad contribute through remittances and knowledge transfer, their absence can harm local institutions, which is why the debate over brain outflow versus brain gain is still relevant today (Quartey, 2011). These criticisms highlight the necessity of well-balanced migration policies that maximize benefits while reducing dangers. Unmanaged migration can lead to dependency traps and perpetuate inequality for dependents.

III. METHODOLOGY

In order to evaluate the economic factors that influence migration and their effects on Ghanaian dependents living abroad, this study uses a mixed-methods methodology that combines quantitative surveys and qualitative interviews. The design enables a more thorough examination of lived

experiences and coping mechanisms in addition to statistical measurement of household welfare and remittance flows. Households in Accra and Kumasi with dependents of foreign migrants make up the research population. These two cities were chosen because they are important hubs for Ghana's migratory and remittance inflows. The desired sample size will be 400 households in total: There are 200 households in Kumasi and 200 in Accra. This distribution offers enough data for statistical analysis and guarantees equitable representation across socioeconomic groups.

A sampling strategy with multiple stages was employed: Communities with strong diaspora linkages were identified through the use of purposeful sampling; households were categorized by income level (poor, middle, and high) using stratified sampling; and households were chosen for participation through random selection within strata. This method reduced bias in home selection while guaranteeing diversity. Data on remittance amounts, frequency, utilization, and household welfare indicators like housing, healthcare, and education were gathered using structured questionnaires. The perspectives of dependents about migration, remittance management, and socio-cultural effects will be investigated through in-depth interviews and focus groups.

Descriptive statistics (means, frequencies) and inferential tests (correlation, regression) were used in SPSS data analysis to look at the connections between welfare outcomes and remittances. Thematic coding and transcription of the interviews were done with an emphasis on themes like social change, reciprocity, and dependency. All participants gave their informed consent, and anonymity and confidentiality were ensured. Participants had the option to leave at any time, and sensitive financial information was handled confidentially.

IV. DATA ANALYSIS AND DISCUSSIONS

200 households from Accra and 200 from Kumasi were selected among the 400 households that were surveyed. The majority of respondents (58%) were female, which is indicative of the crucial role that women play in overseeing home welfare and remittance management. According to the age distribution, 65% of people were in the active caregiving age range of 25 to 45. The percentage of people who had finished secondary school was 40%, followed by tertiary education at 35% and basic education at 25%. Household sizes averaged 5 members, consistent with Ghana Statistical Service data. Table 1 further explains.

Table 1 Demographic Data of Respondents

Variables	Frequency	Percentage
Gender		
Male	168	42
Female	232	58
Ages		
18-24	40	10
25-45	260	65
Above 46	100	25
Education		
Basic	56	14
Secondary	204	51
Tertiary	140	35
Source: field survey, 2026		

➤ *Economic Drivers of Motivation*

According to survey data, the most often mentioned reasons for migration were poor wages (30%), unemployment (45%), and a lack of employment possibilities (15%). A lower percentage (10%) brought up studying

overseas. Households in Accra focused on the lack of jobs and salary disparities. Households in Kumasi emphasized the challenges of rural-urban migration and the desire for education. Table 2 further explains.

Table 2 Economic Drivers of Migration

Drivers	Accra (%)	Kumasi (%)	Total (%)
Unemployment	40	50	45
Low wages	35	25	30
Limited Job Opportunities	15	15	15
Education	10	10	10
Source: field survey, 2026.			

The table clearly shows unemployment is a major contributing factor to migration coupled with limited job opportunities and poor wages. The interview findings reinforced results above. A respondent noted:

“Migration was the only way my brother could secure a future, because jobs here are scarce.”

In contrast, Accra families reported larger diaspora investments and higher remittance inflows (average GHS 1,500). Households in Kumasi reported lesser inflows (average GHS 900), but they were more dependent on remittances to cover their basic needs. Whereas Kumasi respondents focused on everyday consumption and housing, Accra respondents prioritized healthcare and education. This implies that dependents' experiences with migration results vary by region.

The findings are in line with the New Economics of Labor Migration (NELM), which maintains that households plan their migration in order to diversify their sources of income and lower risk.

➤ *Remittances and Household Welfare*

With an average monthly inflow of GHS 1,200, 82% of households reported receiving remittances on a regular basis. Education accounted for 40% of remittances, followed by healthcare (25%), housing (20%), and everyday spending (15%). Remittance inflows and household welfare variables, including healthcare access and school enrollment, were found to be significantly related to remittances. Table 3 further explains.

Table 3 Remittances and Household Welfare

Usage	Accra (%)	Kumasi (%)	Total (%)
Education	45	35	40
Healthcare	20	30	25
Housing	25	15	20
Consumption	10	20	15
Source: field survey, 2026			

A linear regression analysis was performed with remittance quantities (in Ghanaian Cedi) as the independent variable and a composite welfare score based on healthcare

access and school enrollment as the dependent variable in order to evaluate the effect of remittance inflows on household wellbeing. Figure 1 illustrates further.

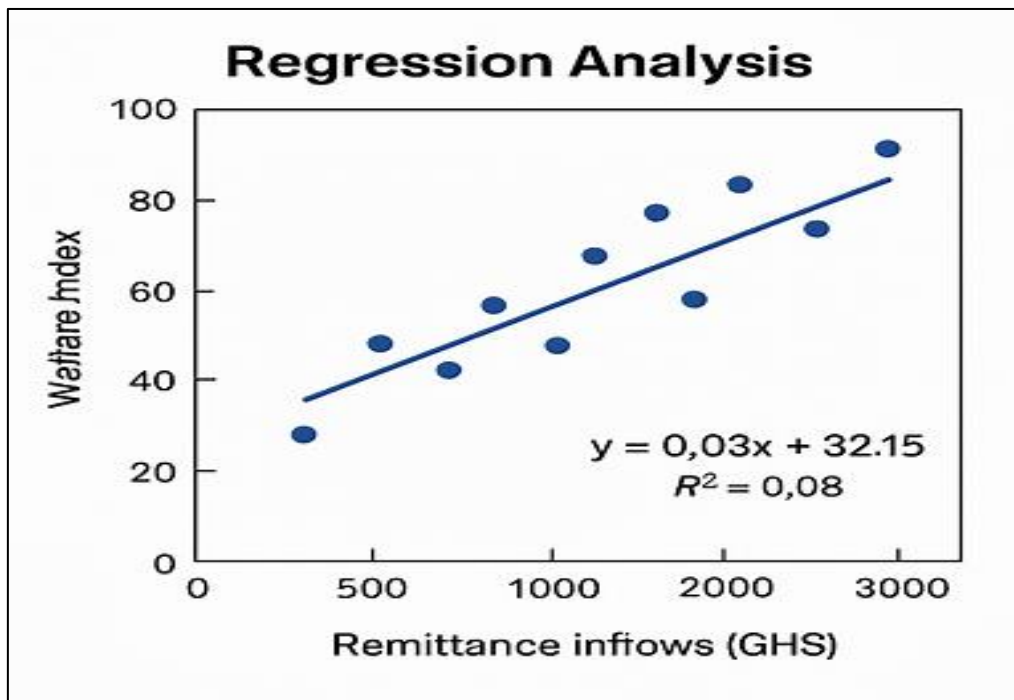


Fig 1 Regression Analysis.

According to the regression line's positive slope, the welfare index grows in tandem with an increase in remittance inflows. According to the R2 value of 0.68, remittance inflows account for 68% of the variation in welfare outcomes. Remittances are a substantial predictor of household welfare, as evidenced by this strong link.

Better access to healthcare and education was reported by those with larger remittances. For instance, the average welfare index score for households earning more than GHS 1,500 per month was 80, while the average score for homes earning less than GHS 500 was less than 50. This lends credence to the idea that remittances improve dependents' development results.

Data from interviews supported these conclusions. Remittances were frequently mentioned by respondents as the primary source of money for insurance, hospital expenses, and school fees. *"My children would have dropped out of school last year if it weren't for my sister's support from overseas,"* one participant opined.

More so, interview data emphasized remittances as a form of "insurance" against adverse events. One responder stated:

"When financial setbacks occur, all aspects of the household are adversely affected."

This illustrates the advantages and risks associated with reliance on remittances.

➤ *Challenges and Vulnerabilities Faced by Dependents*

Notwithstanding the advantages, 60% of households acknowledged their reliance on remittances for sustenance. Forty-five percent indicated financial risk stemming from irregular income flows, whereas thirty percent observed disparities between those receiving remittances and those not receiving them.

Qualitative interviews disclosed psychosocial difficulties, as children articulated sentiments of abandonment notwithstanding financial assistance. A woman remarked:

"My children possess all necessities, yet they long for their father's presence."

These findings align with World-Systems Theory, positioning Ghana in a peripheral role reliant on external economies.

V. CONCLUSION

This study has shown that migration has a dual impact on the wellbeing of dependents of Ghanaians abroad. Remittances and transnational networks substantially enhance household welfare, especially in education, healthcare, and economic security. Regression research validated a robust positive correlation between remittance inflows and welfare outcomes, highlighting the significance of diaspora contributions. Conversely, issues such as reliance, erratic remittance flows, and disparities among households underscore vulnerabilities that impede sustainable

development. The findings indicate that migration must be perceived not solely as a reaction to economic limitations but also as a phenomenon integrated within wider societal changes, necessitating both structural and household-level analyses.

RECOMMENDATIONS

This study's findings underscore the necessity of enhancing Ghana's diaspora involvement policy. Although remittances serve as a crucial support for several households, their efficacy can be enhanced when paired with organized investment avenues. The government and partners should consequently enhance measures that promote diaspora investments in education, healthcare, and community infrastructure. Facilitating conducive circumstances for diaspora contributions allows remittances to transcend household consumption and serve as catalysts for sustainable development.

The promotion of financial literacy among dependents is equally significant. Numerous households depend significantly on remittances for sustenance, although they lack the knowledge or ability to invest these monies into productive enterprises. Training programs and community workshops can enable dependents to manage remittances more efficiently, diminish dependency, and invest in small enterprises or income-generating ventures. This would enhance household resilience and foster local economic growth.

The study also identified psychosocial obstacles encountered by dependents, especially youngsters who endure emotional distress resulting from parental absence. Resolving these challenges necessitates community-oriented solutions that offer counseling, mentorship, and social assistance. Educational institutions and community organizations can significantly contribute to preventing emotional and social disadvantages for migrant children, notwithstanding their material gains from remittances.

Moreover, broadening local economic options is essential. Migration is frequently propelled by unemployment and inadequate salaries; without addressing these fundamental concerns, people will persist in relying on external economies. Policies that emphasize job development, vocational training, and assistance for small firms can mitigate the driving forces of migration and offer alternatives for youth pursuing livelihoods.

Ultimately, migration should be incorporated into national development strategies. Migration is frequently regarded as an isolated event instead than an integral aspect of socio-economic policy. By integrating migration into development initiatives, Ghana may ensure that the circumstances of dependents and transnational households are incorporated into policy formulation. This integration will provide data-driven actions that reconcile the advantages of remittances with the necessity to alleviate vulnerabilities.

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