



Remittances and household human capital development in akuku toru local government area of Rivers state, Nigeria

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Abstract

This study examined the effects of remittances on household human capital development in Akuku Toru Local Government Area. Data were collected using the instrument of questionnaires administered to the respondents and descriptive statistical tools such as distributive frequency tables, likert scale and mean were used for the data presentation and analysis. The major findings of the work are that there is significant and positive effects of remittances on household health care, nutrition and education in Akuku Toru LGA. The study therefore concluded that remittances have affected household human capital development positively. Based on that, the study recommends that the federal government should adopt policies to reduce remittance transaction costs; and diplomatically protect the interests of the Nigerians in diaspora to safeguard their remittances inflow to the country.

Keywords: Remittances, household, human capital development

Introduction

According to the International Organization for Migration [IOM] Position Paper on Remittances [2015], remittances are defined as multidirectional, voluntary, and private international monetary transfers that migrants make, individually or collectively, to people with whom they maintain close links. Kanpur [2004] succinctly defined remittances as financial resource flows arising from the cross-border movement of nationals of a country which constitutes unrequited transfers. In this manner, unrequited transfers refer primarily to money sent by migrants to family and friends on whom there are no claims by the sender, [unlike other financial flows such as debt or equity flows]. Remittances are commonly defined as monetary transfers sent from migrants to family back home through formal and informal channels [Hagen-Zanker, 2014]. In simple terms it is the money sent by relations or friends to their loved ones at home.

Remittance inflows to Nigeria is not a new phenomena as it dates back to early 60's when the first set of Nigerians that went abroad attempted to salvage the plight and economic status of those back home. Since then Nigeria's Diaspora population has grown to an estimated 15 million people in the year 2020, the World Bank reports. In 2017, alone about 1.3 million people left the shores of Nigeria in search of greener pastures.

Migration and Remittances Brief 31 of 2019, reports Nigeria, as the largest remittance-recipient country in Sub-Saharan Africa and the sixth largest among Low-and Middle-Income Countries (LMICs), received more than \$24.3 billion in official remittances in 2018, an increase of more than \$2 billion compared with the previous year, 2016. The upward trend observed since 2016 is explained by strong economic conditions in the high-income economies where many Sub-Saharan African migrants earn their income. In 2018, Nigeria received a total of \$24.3bn in remittance representing about 6.1 per cent of the country's Gross Domestic Product (GDP) that year which made Nigeria second in Africa after Egypt with \$28.9bn. However, recent reports from the World Bank indicates that

in 2019, it dropped to \$23.81bn; and in 2020 to \$17.21bn representing four percent of Nigeria's GDP in 2020.

The World Bank's World Development Report [1990] defines poverty as the inability to attain a minimum standard of living. It is generally recognized that income alone cannot be used to measure a person's consumption levels, the satisfying of basic needs such as education, health care, and the access to resources are the criteria which are widely used to determine poverty levels in a society [Howard, 2001]. In 2018, extreme poverty mainly refers to an income below the international poverty line of \$1.90 per day (in 2011 prices, equivalent to \$2.19 in 2020), set by the World Bank. In October 2017, the World Bank updated the international poverty line, a global absolute minimum, to \$1.90 a day. This is the equivalent of \$1.00 a day in 1996 US prices, hence the widely used expression "living on less than a dollar a day". The vast majority of those in extreme poverty reside in South Asia and Sub-Saharan Africa.

The National Bureau of Statistics (NBS) in a report about poverty and inequality from September 2018 to October 2019 said 40 percent of total population or almost 83 million people live below Nigeria's poverty line of 137,430 naira (\$329.96) per year. In other words, on average four out of 10 individuals in Nigeria have real per capita expenditures below 137,430 naira per year.

Attempts to measure poverty have relied on either income or consumption as a numeraire. A distinction has been made in literature between absolute and relative poverty. Relative poverty is closer to the concept of inequality in the income distribution [Howard, 2001]. Absolute poverty refers to the standard of living of members of society which falls below some minimum requirement very often referred to as the poverty line [Howard, 2001]. Similarly, Todaro and Smith [2012] defines absolute poverty as the specific minimum level of income needed to satisfy the basic physical needs of food, clothing, and shelter in order to ensure continued survival.

In spite of the huge revenues received as remittance over the years, in 2018, Nigeria was declared the world's poverty capital with about 87 million people in extreme poverty in a

report by the Brookings Institution. The National Bureau of Statistics (NBS), in a report about poverty and inequality from September 2018 to October 2019, said 40 percent of Nigeria's population, which represents 82.9 million people, lived below its poverty line of 137,430 naira (\$381.75) a year

However, according to the World Bank report that is based on household surveys, remittances have substantially reduced poverty in such countries as Guatemala, Uganda, Ghana and Bangladesh. Much is not known about the effects of remittance receiving country like Nigeria.

It is a general belief that poverty is more widespread and prevalent in rural than urban areas (IFAD 2007) and that inequality is higher in rural than urban Nigeria (Oyekale, *et al.*, 2006). The National Bureau of Statistics (NBS) corroborates this view as stated in its report that 52 percent of people in rural areas live in poverty, compared with 18 percent in urban parts of the country. Reduction in poverty and inequality is one the major development objective of the LDC government. Evidence indicates that remittances increase national income; augment reserves of foreign currency and contribute to stabilizing the balance of payments; support entrepreneurship activities; contribute to savings; and create demand for local goods and services (Ratha, 2003).

Akuku-Toru Local Government Area came into existence with the creation of Local Governments nation-wide by General Ibrahim Badamosi Babangida's regime on the 29th of September 1991. It was carved out of the former Degema Local Government Area with Abonnema as its headquarters. Akuku-Toru Local Government Area is typically riverine with a land area of 4,350 square kilometres. It is bounded on the North by the Degema Local Government Area, on the South by the Atlantic Ocean, on the East by the Asari-Toru Local Government Area and on the West by Nembe Local Government Area in Bayelsa. The people are Kalabari and the native language spoken is Kalabari. Traditionally, fishing is the predominant occupation of the people. The Local Government Area is also blessed with abundant oil and gas reserves. The Local Government Area consists of seven major communities and several other smaller communities and fishing settlements. The major communities are: Abonnema, Obonoma, Kula, Idama, Abissa, Soku, and Elem-Sangama. The other communities and fishing settlements include: Abaji Okolo, Belema, Opukiri, Lelekiri, Ekulama, Oluasiri, Ibiapuama, Offoiboko, Apkakiri and Angalaobio among others.

Indigenes of Akuku Toru Local Government Area were beneficiaries of the former Governor of Rivers State, Chibuike Rotimi Amaechi, Overseas Scholarship Scheme and Overseas Technical Training Scheme through Rivers State Sustainable Development Agency (RSSDA) as such many households have family members outside the shores of Nigeria. Therefore, the questions that beckon for answers are: (i) do indigent Akulgans in the diaspora send remittances? (ii) does these remittances play a role in the development of households? Whilst, these and more questions persist, no research has been conducted in this area. Hence, this research is carried to assess the effects of remittances on household poverty reduction in Akuku Toru Local Government Area of Rivers State.

Akuku-Toru Local Government Area is typically riverine with a land area of 1,443 square kilometers. However, over half of the area is made up of a network of creeks and

islands making it slightly difficult to navigate. It is bounded on the North by the Degema Local Government Area, on the South by the Atlantic Ocean, on the East by the Asari-Toru Local Government Area and on the West by Nembe Local Government Area in Bayelsa. Akuku-toru Local Government at the 2006 Census had a population of 156,006. The people are mainly Kalabari and speak Kalabari language.

Objectives of the Study

The purpose of this study is to assess the effects of remittances on household poverty reduction in Akuku Toru Local Government Area. Specifically the study sought to:

1. Examine the effect of remittances on household access to education.
2. Ascertain the effect of remittances on household access to health care.

Unlike, foreign aid, remittances go directly to families in places that are most difficult to reach with development assistance-such as those living in remote rural areas. Therefore, research such as this will enable development agencies to plan better, design and achieve target objectives.

Literature Review

1. Theories of Remittances

Theoretical literature suggests a positive relationship between remittance and poverty reduction. Theoretical literature that focuses on the relationship between remittance and poverty can be split into two. One category supports a positive direct relationship (De Vries 2011; Hagen-Zanker and Himmelstine 2016) and the other category that supports an indirect relationship (Ratha, 2007). Remittances are a unique form of foreign income that reaches a greater share of the overall population in comparison to other forms of transfers (Hagen-Zanker and Himmelstine, 2016). Furthermore, remittances reach both male and female recipients compared to targeted cash transfers that are selective (Duflo and Hendry 2004).

2. The Theory of Migration

The proponents of this theory stated that migration decisions are not made by isolated individual actors, but by larger units of related people—typically families or households—in which people act collectively not only to maximize expected income, but also to minimize risks and to loosen constraints associated with a variety of market failures, apart from those in the labor market (Stark and Levhari, 1982^[16]; Stark, 1984^[37]; Lauby and Stark, 1988; Taylor, 1986; Stark, 1991)^[36].

In contrast to individuals, households are in a position to control risks to their economic well-being by diversifying the allocation of household resources, such as family labor. In the event that local economic conditions deteriorate and activities there fail to bring in sufficient income, the household can rely on migrant remittances for support [Katz and Stark, 1986; Taylor, 1986]. The theorists argue that households send workers abroad not only to improve income in absolute terms, but also to increase income relative to other households, and, hence, to reduce their relative deprivation compared with some reference group (Stark, Taylor and Yitzhaki, 1986, 1988; Stark and Yitzhaki, 1988; Stark and Taylor, 1989, 1991; Stark, 1991)^[36].

3. Macroeconomic Theory of International Migration

Macroeconomic theory of international migration explains labour migration in the process of economic development [Lewis, 1954; Ranis and Fei, 1961^[26]; Harris and Todaro, 1970^[10]; Todaro, 1976]. According to this theory and its extensions, international migration is caused by geographic differences in the supply of and demand for labour. Countries with a large endowment of labor relative to capital have a low equilibrium market wage, while countries with a limited endowment of labor relative to capital are characterized by a high market wage. The resulting differential in wages causes workers from the low-wage country to move to the high-wage country. Thus, the theoretical underpinnings state that every individual chooses the job that maximizes their expected gains from migration. [Todaro 1969].

4. Altruistic and Self-interest Theory of Remittance

Rapoport and Docquier [2005] provide an excellent overview of theoretical reasons for remitting money home. Accordingly, remittances are sent home due to a combination of altruistic and self-interest motives. It has been widely acknowledged that altruism towards family members at home has become an important motivation for remitting [Lucas and Stark, 1985]. This implies that remittances are simply utility functions in which the migrant cares about the consumption of the other members of the households. On the other hand, self-interest motives for remitting may evolve, if the family aims at entering into mutually beneficial agreements thereby making the family eligible for inheritance, esteem or other resources in the community of origin. In this respect, migrants send remittances in order to reimburse the households for past expenditures such as schooling or costs directly related to migration or invest for the future either out of concern for inheritance or as a way of maintaining status or return home in dignity. Lucas and Stark [1985] view remittances as a result of an intergenerational contract between migrants and their parents in the home country.

5. Human Capital Theory

Human capital theory view schooling and training as investment in skills and competences (Schultz, 1960 and 1961). It is argued that based on national expectation of return on investment, individuals make decisions on the education and training they receive as a way of augmenting their productivity. A similar strand of studies focuses on the interaction between the education and skill levels of the workforce and measurements of technological activities (Nelson and Phelps 1996). According to this theory, a more educated and skilled workforce makes it easier for a firm to adopt and implement new technologies; thus, reinforcing returns on education and training. Empirical studies provide evidence supporting the aggregate effects of education and training.

As the global economy shifts towards more knowledge based sectors (e.g. the manufacture of ICT based services, R & D), skills and human capital development becomes a central issue for policy makers and practitioners engaged in economic development, both at national and regional levels (OECD, 1996). This theory has T.W. Schultz (1902-1998), and Gary Becker (1930-1920), as the major proponents. This shows how education leads to increase in productivity and efficiency of workers by increase in the level of their

cognitive skills. Theodore, Schultz, Gory Bucker and Jacob Mincer introduced the notion that people invest in education so as to increase their stock of human capabilities which can be formed by combining innate abilities with investment in human beings (Babalol, 2000). Human capital theorists have established that basic literacy enhances the productivity of workers in low-skill occupations.

6. The Modernization Theory

The proponents of this theory are Walter Rostow, W.A Lewis and Talcott Parson. This theory is used to explain the process of modernization within societies. Modernization refers to a model of a progressive transition from a pre-modern or traditional society to a modern society. The theory looks at the internal factors of a country while assuming that with assistance, traditional countries can be brought to development in the same manner more developed countries have been.

Modernization theory both attempts to identify the social variables that contribute to social progress and development of societies and seeks to explain the process of social evolution. This theory focuses on how education 'transforms an individual's value, belief and behavior. Exposure to modern institutions such as schools, factories, and mass media inculcate modern values and attitudes. The attitude include openness to new idea, independence from traditional authorities, willingness to plan and calculate further exigencies and growing sense of personal and social efficacy. According to the modernization theorists, these normative and attitudinal changes continue throughout the life cycle, permanently altering the individual's relationship with the social structure. The greater the number of people exposed to modernization institutions, the greater the level of individual modernity by the society. Once a critical segment of a population changes in this way, the pace of society's modernization and economic development quickens. Thus, educational expansion through its effects on individual values and benefits sets in motion the necessary building blocks for a more productive workforce and a more sustained economic growth.

7. Other Literature

Dilip Ratha, the lead economist in Macro Economics and Fiscal Management at the World Bank and the head of Global Knowledge Partnership on Migration and Development [KNOMAD], says that remittances are on track to become the most important game in town when it comes to financing development. Today, they are more than three times larger than official development assistance [ODA], and foreign direct investment [FDI] has been on a downward trend in recent years, according to Migration and Remittances Brief 31. Furthermore, Ratha says in five years, remittances will likely become larger than Development Assistance and Foreign Direct Investment [FDI] combined, and the underlying factors driving remittances will continue to grow. Interestingly, Global Knowledge Partnership on Migration and Development [KNOMAD] reports that in 2018, Nigeria is the 6th largest recipient of remittances with an estimated inflow of \$24.3bn.

Taiwo [2007] on Central Bank of Nigeria, Bullion publication conclusively states that remittances are by far the largest source of foreign exchange earnings and make up a significant share of gross domestic product (GDP). Considering the evolution of remittances and its measure in

terms of GDP, remittances to Nigeria are bound to rise significantly if economic potentials are backed by sound socio-economic conditions, stable political environment, a strong integrated financial system, efficient financial infrastructure, and reliable financial providers. Remittances increase household incomes and are therefore a powerful anti-poverty force in developing countries. According to Mambo and Ratha [2005] remittances are stable and countercyclical flows meaning that the flow of money increases when financial markets decline, they behave very differently than private capital flows. Both private capital flows and foreign direct investment to middle-and low-income countries move cyclically, depending on market conditions and the availability of attractive investment opportunities. The foregoing analysis suggests that remittances can contribute significantly to capital formation, investment and economic growth.

8. Human Capital Development Policies in Nigeria

Although there are many ways to assess human capital development, only a few important ones that are readily measurable shall be considered. They include: poverty reduction and empowerment of Nigerians in rural and urban areas to be economically productive. Under the poverty reduction program, the government states that the strategy to be employed will be to empower Nigerians both in rural and urban areas to be economically productive with a view of improving their quality of life. To avoid the mistakes of the past projects and measures to be implemented was to be people oriented. The people concerned, as stakeholders were expected to take ownership for significant improvement in water supply, basic educational facilities, (both under the universal basic education (UBE) scheme and mass adult literacy program) and basic health facilities will be embarked upon immediately on nationwide basis (FGN, 1999).

On the basis of the above statement, looking at the scorecard with respect to education, it is discovered that under education, adult literacy did not improve by any margin. The number of pupils per primary increased while the number of pupils per teachers also increased. Also, the number of pupils per secondary school increased while the number of pupils per teacher stagnated.

Research Methods

Descriptive survey design was adopted for the research. Given the population of the area is estimated at 156,006 for Akuku Toru Local Government Area, the sample size was determined by employing the Taro Yamane’s technique.

The formula is given thus:

$$S = \frac{N}{1 + N (e)^2}$$

Where;

S =sample size

N = total population

E = level of significance at 0.05

Thus,

$$S = \frac{156,006}{1 + 156,006 (0.05)^2}$$

$$S = \frac{156,006}{1 + 156,006 (0.0025)}$$

$$S = \frac{156,006}{477.2125}$$

$$S = 400$$

The sample size of the study is therefore four hundred (400) respondents. The researchers adopted random sampling technique to select the respondents for the study. The smaller communities were grouped into three and added to the large seven communities to constitute ten. So the 400 questionnaires were distributed with each community receiving 40 copies.

The tables, simple percentage method, the Likert’s 4-scale model with 2.5 as the mean score cut off mark were adopted as instruments for data analysis.

Data and Analysis

This section contains the response of the respondents based on the retrieved questionnaire obtained from communities.

Table 1: The mean score of responses from the respondents to the distributed questionnaire.

Item	Category	SA	A	D	SD	AVG	Remark
1	Household access to health care has improved due to increased income from remittances.	156	95	59	22	3.1	Accepted
2	Reduction of infant and maternal mortality rate as a result of improved access to health care.	66	141	91	34	2.7	Accepted
3	Reduction in the outbreak of epidemics due to improved knowledge of health as a result of remittance investment in health.	49	90	147	46	2.4	Rejected
4.	Household nutrition has improved due to increased expenditure on nutritious food, financed by remittances.	121	133	50	28	3.0	Accepted
5	Household access to education has improved as a result of remittances funded education.	161	91	60	20	3.1	Accepted
6	Attainment of higher levels of education by recipient households of remittances.	72	153	87	25	2.8	Accepted
7	Reduction in school dropout rates in Akuku Toru as a result of remittance investments in education.	25	90	165	52	2.2	Rejected

Source: Author’s Research Questionnaire 2023

The table shows the total responses based on the questionnaire distributed.

Discussion of Findings

From the table, it could be seen that household access to health care improved significantly in the study area due to

increased income from remittances. Infant and maternal mortality rate reduced as income from remittances increased. This is because the remittances receiving

households could afford and access better health care which used to be very expensive and out of reach of many. The improvement in healthcare was also attributable to improvement in household nutrition. With the improved income, remittances receiving household increased their expenditure on the quantity and variety of food, water and other beverages.

Household access to education also improved as a result of remittances funded education. With the improved income owing to remittances remittance receiving household were able to send their children to better educational institutions both within the country and abroad. Such households were able to achieve higher levels of education.

However, data showed that it wasn't able to reduce outbreak of epidemics and this was expected as such reduction is a function of other variables outside remittances. Similarly it couldn't reduce school dropout rates in Akuku Toru for the fact that not every household received remittances.

The above findings from the study show that remittances have had positive effects on household health care and education, thus leading to improvement in household human capital development.

Summary of the Major Findings

The major findings of the study are:

1. Remittances improved access to health care of remittance receiving households.
2. Remittances improved access to education of remittance receiving households in Akuku Toru L.G.A.

Other Findings

Evidence from the qualitative data suggests and indeed reveals that remittance receipts are under-reported. This is due to the use of informal channels of remittances to remit. Actually, in some cases, these informal channels of remittances, also meet recipients of financial remittances at convenient locations as agreed and remit the money in cash, thereby reducing the official estimates.

Another major finding that is noteworthy from the qualitative data is the non-material impact of remittances and having a kin abroad. Beyond the material gains of remittances, households with people abroad (particularly when the households receive remittances) have enhanced social status, prestige and respect accorded to them. Thus, remittances directly or indirectly impact the social status and prestige of the households in the community which is very definitively important as an indicator of poverty reduction.

Conclusion and Recommendation

Based on the findings of this research, remittances lead to household access to healthcare improved because households can now pay for treatments of ailments, hospitalizations and purchase of medicines. Remittances also improved access to education through the payment of school fees and education materials.

Recommendation

In the light of the positive effects of remittances on household human capital development, there is need for governments and other stakeholders to innovate policies and strategies to better leverage on remittances as an instrument for human capital development instruments.

The Nigerian government needs to effectively partner its Nigerians in diaspora for better channeling of remittances home. The Nigerian government should protect the interests of Nigerians abroad diplomatically to safeguard their remittances inflow.

The government should adopt policies that will reduce the transaction costs of remittances. Reducing transaction fees will increase the disposable income of poor migrants and increase the incentives to remit.

Loans/pension schemes and bonds targeted at the diasporas can expand opportunities for investment and provide incentives for the formal transfer of money from abroad.

Allowing domestic banks to operate overseas, (including microfinance institutions in some countries) that is, to open branches and provide services to their migrants working in other countries, can bring trust and offer remittance services at competitive prices.

Finally, the present policy initiative of the Central Bank of Nigeria that provides a rebate of ₦5 for every \$1 of fund remitted to Nigeria, through IMTOs licensed by the Central Bank to be credited to bank accounts of beneficiaries is laudable. However, to make the policy more effective, the rebate of ₦5 for every \$1 should be increased to ₦20 for every \$1. This will further incentivize remittance senders to not only send remittance but use the formal remittance channels and counter the better rates and cheaper remittance fees provided by informal channels of remittances.

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