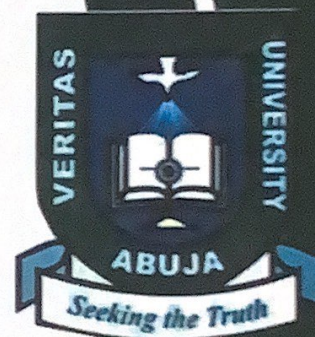


ISSN: 2782-7968

VOLUME 3(1) ISSUE 1 December 2021

# VERITAS JOURNAL OF MARKETING & MANAGEMENT



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## REMITTANCES AND CHILD MORTALITY RATE IN NIGERIA: AN ARDL APPROACH

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### Abstract

*International remittance leads to various social, economic, and cultural developments in the world. Yet, the average cost of sending remittances to Nigeria through the formal channels is very high compared with a global average cost of sending remittances in other developing economy. Hence, the study examined the impact of international remittances on child mortality rate in Nigeria. In order to achieve the research objectives, secondary data was from the World Development Indicators. Autoregressive Distributed Lag Model was used to analyze the obtained data. The study revealed that remittances impact on child mortality in Nigeria with coefficient value of 0.000343 and at 5% significant level. The study concluded that remittances influences child mortality in Nigeria. The study therefore, recommends that families who get these remittances should utilize the extra pay to take care of the issues strength of family individuals.*

**Keywords:** ARDL, Health Outcomes, Migration, Remittances, Nigeria

### 1. Introduction

Remittance is a positive however vital result of movement. The Migration and Remittances Fact book distributed by the World Bank demonstrates complete inflows of settlement into Nigeria to be over US\$10billion in 2010 (World Bank, 2011). This shows that Nigeria has been getting an immense aggregate from settlements. Settlements can be elective wellspring of assets to change decidedly the prosperity of relations abandoned, alleviate them of pay requirements and improve the economies of beneficiary nations.

In particular, families spend their remittance livelihoods in medical care administrations, for example, pregnancy care programs, child cares and inoculation/vaccination, taking care of and supplementation, and other medical care programs. Others likewise spend such cash on dealing with their folks who are getting more seasoned. The family uses on medical services can contrast to a great extent due to changes

emerging from settlement and non-settlement pay since they may not utilize the cash for medical services purposes. Once more, as Amuedo-Dorantes and Pozo (2009) called attention to, remitters may choose to give directions on how these exchanges are spent so the spending would be founded on reserved subtleties, consequently the distinctions in family choice force on the most proficient method to spend settlement pay versus different wellsprings of family pay. For instance, remitters could have their spending needs unique in relation to their relatives at home, demanding that their advantage should be served in spending the assets, particularly to cater for family medical care needs.



According to Agarwal and Horowitz (2002) and Gubert (2002) remittances give a protection inclusion to the travelers' families and, taking a gander at it from the point of transnational family linkage it very well might be acknowledged as a chance expense of sending relatives to another country. In light of this insight, examines have shown that settlements follow amiable or unselfish interests which rise when there are some pitiful or adverse occasions (Yang, 2008; Yang and Choi, 2007). Notwithstanding, the linkages among remittance and wellbeing results have not been sufficiently investigated in writing. Remittance may influence wellbeing results in conceivably various manners. In the first place, it can disturb day to day life and kid childhood, along these lines leaving them untended to and constraining them to participate in more works and modest positions (Ponce, Olivie and Onofa, 2011). In another viewpoint, settlements may alleviation families' liquidity limitations and give them the influence to improve instruction and preparing (put resources into human resources), in light of the fact that the settlements which are accumulated to families would dial down their pay imperatives.

In comparative manner, admittance to better medical care data, admittance to administrations, which have positive effect and built up by consumptions on wellbeing financed through remittances by families (McKenzie and Sasin, 2007 and Lopez-Cordova, 2006). Considering the economy wide level, settlements may impact and improve the general prosperity by expanding the way of life, raising future, diminishing under-5 death rates, and other medical services markers.

At the individual family level, more noteworthy extent of the general public would be influenced by outrageous neediness without these remittances (Ashtra, Couchoro and Musa, (2014). It has been affirmed that moves to travelers' families are probably going to have critical impact decrease of neediness, on financing for lodging projects, instruction, medical problems, and so on, and furthermore family's business and venture (Ashta et al, 2014). It has been discovered that pay from settlement have filled in as important fall-back pay (protection) for most transients' families (Acupan and Agbola, 2010; World Bank, 2006). As indicated by Yang (2008), settlement moves to their families add to family in both beneficial speculation and utilization exercises, which would not be the situation if such money moves were not there.

Findings shows that reviews in migrations and resulting remittances are partitioned in to two, to be specific, inward and remittances, and furthermore, worldwide and remittances. On account of inside migration, we have provincial – metropolitan, metropolitan – metropolitan, metropolitan – country, and so on. Nonetheless, barely any explores have been attempted to research how remittances (from inside relocation) have affected on wellbeing. Bockerhoff (1990), for instance, utilized the Senegalese Demographic and Health information from study for 1986 to assess the linkage between provincial metropolitan migration and youngster endurance. He found that moms generally relocate to urban communities to improve their kids' odds of endurance. He further clarifies that youngsters who moved from hinterland to city face the danger of high mortality than those in metropolitan communities in any event, when they have stay in the city for quite a long while. In comparative manner, Tam (1994) finds that offspring of under-5 years brought into the world to Peruvian and Bolivian country transient moms face mortality hazard of far beneath their partners' rustic non-travelers, however face higher danger than those brought into the world to metropolitan tenants. Likewise in an investigation utilizing Ugandan Demographic and Health Survey for 1995 to dissect the impact of moms' relocation on their kids' endurance, Ssegonzi, Gordon, and Shannon (2002) tracked down that up to 10% of youngsters face the danger of biting the dust before age of five (5) a long time contingent upon movement status of their moms.

On the global scene, Hildebrandt and McKenzie (2005) assessed, utilizing Mexican public information distributed in 1997, how cross-line settlements sway on kid wellbeing results in provincial Mexico. Lopez-Cordoba (2006) utilized overview information on Municipalities for year 2000 and found that rate

ascend in Mexican families who got settlements had high connection with progress in tutoring and wellbeing results and with decrease in the destitution measurements. Settlements improve wellbeing



and afterward development of economy by decreasing liquidity imperatives which could somehow or another cutoff use medical care administrations (see Amuedo-Dorantes and Pozo, 2009). Studies show that settlements essentially diminish baby mortality in Mexico (López-Cordova, 2004 and Kanaiaupuni and Donato, 1999). In comparable examination of the impact of traveler Mexican settlements, Amuedo-Dorantes et al (2007) and Valero-Gil (2008) likewise saw that transient settlements raise families' uses in medical care. Comparable exploration did by Amuedo-Dorantes and Pozo (2009) on this issue likewise tracks down that global settlements increment consumptions on medical care in Mexico.

A further examination of the effect of remittances for Ecuador's wellbeing results was finished by Ponce, Olivie and Onofa (2011) utilizing instrumental variable regression method. A comparative report by Kan (2016) for Tajik families found that remittances has a critical and beneficial outcome on the odds of looking for direct clinical consideration than buying medication. In India, Mahapatro, Bailey, James, and Hutter, (2017) researched connections among settlements and beneficiary family spending examples and found that beneficiary families from both interior and worldwide remittances have more costs on medical care and less on food. As a significant number of the past investigations harped generally on connection between transient settlements and monetary development, remittances and destitution, remittances and wellbeing consumption, with few examinations on how remittances sway on wellbeing, this study applied time series econometrics to assess the impact of remittances on Nigerians' wellbeing.

## 2. Literature Review

Economic theory essentially expresses that migrants intentionally dispatch assets to profit someone else with or without assumption for remuneration. Unselfishness speculations clarifying this end can be extensively sorted into vain and egocentric methodology as summed up by Lucas and Stark (1985). First is the self absorbed methodology, wherein transients dispatch asset to beneficiary considering complementary participation later on. This involves that traveler reason of dispatching store is for greedy reason which could either be to put resources into resource or to protect a legacy back at home with plan to return later on. Second is the egocentric methodology, where travelers transmit store to build individuals' government assistance back at home. This methodology keeps up that utility capacity of the travelers incorporates the utility of family individuals or any potential beneficiaries drive in burning-through the assets transmitted (Becker, 1976).

Be that as it may, the new hypothetical discussion has been on the end utilization of transient settlement inflow in endeavor to investigate the reasoning for which assets are dispatched to the nation of origin. The contention has produced a serious however difference and uncertain view. The discussion has been on two principle theories which incorporate the hopeful and the cynical view. The movement self assured person way of thinking contended that transient remitters are specialists of development and improvement to their root country. They thought that the asset dispatched just as the innovation spill-over upon return in their nations of origin would significantly assist with encouraging financial development and improvement particularly on gainful area like wellbeing and instruction which comprise enormously the gathering of human resources generally to the agricultural nations (De Haas, 2007; Anyanwu and Erhijakpor, 2010; Ngoma and Ismail, 2013; Hassan et al., 2013; Fonta et al., 2015). Actually, the relocation worrier way of thinking conviction that transient settlement inflow is counterproductive and as such sees traveler settlement as development impeding (Kireyev, 2006). They contended that the mind channel because of movement brings down the gainful limit in the nation of origin just as causing settlement overdependence. It has been affirmed that while sizeable extent of settlement is showered in reckless utilization use, the little left for speculation financing is anyway spent ashore or lodging which in itself may not be a gainful endeavor for the economy overall (Chami et al., (2005).

The empirical studies that upholds these previously mentioned hypothetical discussions is tremendously examined dependent on their impact on certain financial pointers. The current examinations goes from the determinant and size of settlement with their impact on development of



economies (see Barajas, et al., 2009; Oduh and Urama, 2012; Ojapinwa, 2012; Siddique, Selvanathan, and Selvanathan, 2012; Kratou and Gazdar, 2016; Mushomi, Ntozi, and Rutaremwa, 2017); the impact of transient settlement on destitution decrease (see Chukwuone, Okpukpara, Amaechina, Enebeli - Uzor and Iyoko, 2008; Odozia, Awoyemi and Omonona, 2010; Olowa, Awoyemi, Acharya and Leon-Gonzalez, 2013, Shittu, and Olowa, 2013); the effect of traveler settlement on work supply (see Hanson, 2007; Posso, 2012 ; Justino and Shemyakina, 2012; Urama, Nwosu, and Yuni, 2017; Ramirez, 2017) among other monetary pointers.

The motivation behind this investigation is what the traveler settlements have meant for wellbeing results. The impact of transient settlement on wellbeing is ordered into two principle classes: the impact of settlement on wellbeing use, and the impact of settlement on wellbeing results. Most investigations zeroed in just on financial impacts of transient settlement on wellbeing consumption, while few assessed the impact of traveler settlement on wellbeing result on the economy of the inception country. Despite that wellbeing consumption can be a typical intermediary for wellbeing results, wellbeing results contrast since it is an immediate segment of family prosperity as it concerns wellbeing. Strangely, the impact of wellbeing consumption is subject to the viability of the medical care framework while wellbeing results generally rely upon wellbeing conduct, which most occasions are detached to both the wellbeing uses and wellbeing framework (Kan, 2016).

Concerning transient remittance impact on wellbeing, the current examinations are very detail yet the experimental discoveries shift a ton (see Taylor and Mora, 2006; Amuedo-Dorantes et al., 2007; Cardona Sosa and Medina, 2006; Valero-Gil, 2009; Kan, 2016). Kalaj (2015) analyzed the effect of settlement utilizing Propensity score coordinating with model. The discovering shows that settlements decidedly impact the wellbeing consumption in Albania. The examination of the effect of transient settlements on family use and interest in Guatemala was finished by Adams and Cuecuecha (2010). The after effects of this examination show that families with settlement pay spend higher about 3.1% on medical services over those family without settlement pay. A comparable report by Kan (2016) Tajik families saw that settlement pay fundamentally affect the odds of utilizing direct clinical consideration in inclination for buying medication. In India, Mahapatro et al., (2017) examined linkage between transient settlements and family use examples and found that settlement beneficiary families from both inward and global relocations spend more on medical care and less on food. Mohanty, Dubey and Parida, (2014) additionally tracked down that in India that wellbeing yearly spending plan for families getting settlement is far bigger than for non-accepting families. Amuedo-Dorantes, and Pozo, (2011) tracked down the opposite, for Mexico, that families getting settlement save on medical care, which might be to a great extent because of medical care protection inclusion inside low-pay families. While (Frenk, González-Pier, Gómez-Dantés, Lezana, and Knaul, 2006; Bustamante, Ojeda, and Castañeda, 2008; Valero-Gil, 2009) contended that wide imbalances in medical care access and utilization between compensation, independently employed, non-pay, jobless, and casual laborers exist in Mexico and cash based installments address the most noteworthy extent of medical care use. Their discovering shows that people who needed medical services protection inclusion were all the more perhaps to dwell in families that spend settlements on medical care than were people covered by a business based protection program and in this way may utilize settlements for remuneration to address holes in medical services arrangement among Mexican traveler families. Dissimilar to past examinations surveyed, Ang, Jha, and Sugiyarto, (2009) explored the job of settlements as it influences family conduct in the Philippines utilizing the instrumental variable assessment method. The outcomes show that transient exchanges to the Philippines don't significantly affect medical services consumption. Forthright et al (2009) additionally revealed irrelevant impact of settlement on medical services use utilizing Multinomial strategic relapse in Mexico. Kakhkharov and Ahunov (2020) additionally shows that traveler settlements were generally spent on extravagance merchandise for social honor.

Then again, restricted writing has been found concerning the effect of transient settlement inflows on the wellbeing result of the beneficiaries. Surviving investigations incorporate Antón (2010) who dissects the impact of transient settlements on nourishing status of youngsters under 5 years of age in Ecuador. Utilizing anthropometric markers and instrumental factors procedures, he tracked down a



huge and positive effect of traveler pay moves on both present moment and center term youngster nourishing status yet tracked down no critical impact on since a long time ago run anthropometric pointers. De, and Ratha, (2012) uncover that pay from settlement has huge and beneficial outcome on kids' wellbeing in Sri Lanka. It has been discovered that having a place with transient family sheds them from the danger of low birth weight essentially through the exchanges of settlements (Frank and Hummer 2002). Moreover, traveler settlements could likewise welcome constructive outcomes on wellbeing for the source country by diminishing death rate and future. Utilizing a board of 69 low-and center pay nations, Zhunio, Vishwasrao, and Chiang (2012) and Chauvet, Gubert, and Mesplé-Somps, (2013) saw that settlement pay assume a huge part in improving future and lessening baby mortality. Aside from settlement impact on wellbeing result of the beneficiary country, other strand of writing has attempted to look at the near impact of loss of family work because of movement and settlements accumulated to relocation on family wellbeing. The contention has been that while migration of grown-up youngsters is hurtful to the soundness of old-matured guardians left-behind accordingly guardians left-behind are expected by the ascent in discretionary cashflow fit for counterbalancing the monetary and monetary danger older guardians left-behind (Frank et al., 2009; Böhme, Persian, and Stöhr, 2015; Yi, Liu, and Xu, 2019). Yi, et al., (2019), who analyzes the impact of work misfortune because of traveler and settlements of adult youngsters on the psychological and actual soundness of their old-matured guardians in provincial spaces of China. Utilizing synchronous condition model on family review, this exploration tracks down that positive and critical impact of settlements from travelers to their folks' wellbeing both intellectually and genuinely exceed the adverse consequence of occupation misfortune because of relocation. Böhme, Persian, and Stöhr (2015) additionally examined the effect of transient kids on a few extents of old-matured of their folks' wellbeing in Moldova. The exact outcome uncovers an immediate impact of transient's settlements on the versatility and weight file (BMI). The creator presumes that pay impact of settlement improves the eating routine and recreation hours which appears to counterbalance the passionate and social contact of their transient youngsters. Despite what is generally expected, Antman (2010) disintegrated the deficiency of family work into enthusiastic and actual help. The creator tracks down a demolishing wellbeing result of old-matured guardians in Mexico because of traveler of their grown-up. A new report by Li et al (2020) likewise upholds this finding. The creators applied instrumental variable methodology and uncovered that the impact of transient adult kids is impeding to the wellbeing and mental states of their folks and that the adverse consequence of homestead trouble on the guardians stay disrupted because of relocation of their youngsters exceed the constructive outcome of monetary and monetary help because of settlements.

### 3. Data and Methods

The framework for this study depends on the standards of absolute factor efficiency (Schultz, 1961; Schultz and Ram, 1979). As a contribution for creation (wellbeing result), improved sources of info could produce higher absolute yield (improved wellbeing result) (Arora, 2001; Mayer, 2001, 2002). This would just happen through different channels however the one for the most part talked about in financial writing has been complete factor profitability. For instance, Alderman and Behrman (2006) and Pitt, Rosenzweig, and Hassan (1990) tracks down a positive effect of various wellbeing inputs – wellbeing consumption, instruction, gifted HR, sustenance, and so on, on wellbeing results - rate of jungle fever or waterborne illnesses, future, medical care accessibility, weight record (BMI) for an assortment of time-frames, tallness and nations, and through various procedures.

#### 3.1 Model Specification

In accordance with the above hypothetical support and in light of the goal of this examination remembering that there are various proportions of wellbeing, we follow the model crafted by Zhunio, Vishwasrao and Chiang (2014) to indicate the accompanying model for the investigation

$$WELB = F(REM, HETH, EDUC, UNEMP, GDPGR, POP) \dots \dots \dots I$$



where

WELB = wellbeing proxied in this study with under 5 mortality rate and death rate

REM = per capita remittance

HETH = government expenditure on health

EDUC = government expenditure on Education

UNEMP = unemployment rate

GDPGR = GDP growth rate

POP = total population

It is to be noticed that the scope of this study is from 1981 to 2017 as the entire information from the investigation are sourced from the World Development Indicators (2017), World Bank data set on migration and Central Bank of Nigeria statistical Bulletin. The model is estimated using the ARDL estimation technique.

#### 4 Results

##### 4.1 Descriptive Statistics

The data for this analysis was drawn from the World Bank's World Development Indicators (WDI) and CBN statistical Bulletin (2017). Table 1 displays the mean, standard deviation, the minimum and the maximum values of the variables used.

The data for this study was drawn from the World Bank's World Development Indicators (WDI) and CBN Bulletin (2017). Table 1 shows the mean, standard deviation, the minimum and the maximum of the variables utilized

**Table 4.1: Summary Statistics of the Variables**

	DEATHRATE	USMORT	REM	HETH	EDUC	UNEMP	GDPGR	POP
Mean	17.39613	133.3255	9544.11	82.3454	124.899	5.341167	4.97905	1.33E+08
Median	17.93381	123.2241	2537.50	68.6439	76.7954	3.997719	4.54486	1.30E+08
Maximum	14.36938	221.341	60184.6	261.778	393.486	5.402906	35.8448	1.78E+08
Minimum	14.13806	122.0511	-	-0.32893	-	3.578969	-2.47904	96799118
Std. Dev.	1.592914	44.91600	46.6412	79.9493	0.83996	0.378308	6.68366	23721349
Observations	94	96	96	96	96	96	94	93

Table 1 displays the summary statistics of the variables used for this study; the table shows varying number of observations for all the imports in the model indicating a number of missing variables from some observations. Also, the average per capita remittances to Nigeria \$ 9544.11, with a standard deviation of 8985, while the average GDP growth rate in Nigeria for the period of study is 4.9 percent.

##### 4.2 Unit root tests and the order of integration

In table 2 below, we present the result of the unit root test result for the variables in the model. The Philip Peron (PP) test is the principal test utilized. The data transfer capacity for the test was shown up at utilizing the Bartlett-part strategy. The outcome shows that any remaining variable apart from



GDPGR are non-stationary, since their total value of Philip Peron test measurement surpassed the basic value just from the start distinction. Moreover, the result in table 2 show that these variables except for GDP growth rate become stationary at the first difference and this required the utilization of the error correction model in the autoregressive system. The outcome likewise showed that none of the variables is I(2) along these lines further supporting the utilization of ARDL model for the estimation.

**Table 4.2: Summary of Philip Peron Unit root test result of the series**

Variables	Test Values (5% Level)	Critical (5%)	Philip Peron test stat	Order of integration
EDUC	-3.440894		-4.321595	I(1)
GDPGR	-3.442474		-3.715014	I(0)
HETH	-3.440894		-4.688297	I(1)
POP	-3.439857		-9.44469	I(1)
REM	-3.440059		-4.646050	I(1)
U_5MORT	-3.441777		-6.190480	I(1)
UNEMP	-3.452764		-5.033176	I(1)
DEATHRATE	-3.440894		-4.39424	I(1)

Source: Authors computation with Eviews 9

#### 4.3 ARDL Bounds Test

The ARDL bound testing method is utilized to check whether there is a since a long time ago run relationship among the variables in a model. The arrangement don't really require pre-testing of unit roots and consequently, as indicated by Pesaran and Shin (1999), the order for co-integration can be resolved independent of their order integration.. The F insights for the two models are generally bigger than the upper bound limits; we thus reject the null hypothesis of no long run relationship.

#### 4.4 Presentation and Discussion of Results



Table 4.3: Impact of Remittances on Nigerians' wellbeing

	U_5MORT	DEATHRATE
Const	318.976291*** (14.412920)	33.408380*** (12.871809)
REM	-0.000343*** (0.000110)	0.000100 (0.000136)
HETH	0.056484*** (0.019985)	0.007257 (0.011563)
EDUC	-0.009921 (0.012622)	-0.006951 (0.010411)
POP	-0.000001*** 0.00	-0.000000 (0.000001)
UNEMP	1.970509 (2.045824)	-0.931712 (1.165118)
GDPGR	-0.345471*** (0.077550)	0.014326 (0.026044)
R <sup>2</sup>	0.915	0.853
adj. R <sup>2</sup>	0.879	0.792
F	25.77	13.97
BG. S. C. test (prob)	0.6353	0.0742
BPG test(prob)	0.4628	0.0090
RR test(prob)	0.1352	0.1189

SE in parentheses

Source: Eviews output; data from WDI 2017

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$  B.G. S. C. test = Breusch-Godfrey Serial Correlation LM Test

The result of the study shows that remittances have negative indication which implies that an ascent in remittances would lessen the Under-5 death rates in Nigeria. The ramifications is that when families get more remittances, they would take great consideration of their individuals and forestall passings of this gathering (under-5 age).. The variable (remittances) is genuinely significant at 5% level for under 5 mortality model. This is in accordance with the discoveries of Zhunio, Vishwasrao, and Chiang (2012) that utilized a board of 69 low-and center pay nations and found that remittances assume a significant part in improving future and decreasing newborn child mortality. Additionally, Chauvet, Gubert, and Mesplé-Somps, (2013) and De, and Ratha, (2012) likewise found that remittances decrease kid mortality.

The result likewise show that remittances do not fundamentally influence death rate in Nigeria. This shows the under-usage of remittances in Nigeria in tackling essential human necessities. The result likewise infer that when more remittances come into families, the assets are utilized to shield the new conceived individuals from hurt. The assets are utilized in youngster wellbeing matters as it influences the families, in this way forestalling conceivable kid mortality. These outcomes are represented on table 4.3 above



The diagnostic test results from table 3 above shows that the two models do not have problem of serial correlation as the null hypothesis of no serial correlation is not rejected for all the models. Model 2 have

the problem of heteroscedasticity but this was addressed by reporting a robust standard error, while only none of the models have error of specification.

#### Conclusion and Recommendations

This paper focused on the effects of remittances on health outcome in Nigeria using autoregressive distributed lag (ARDL) model with the data collected from the World Bank's World Development Indicators (WDI) and Central Bank of Nigeria's Statistical Bulletin. Bounds tests proposed by Pesaran et.

al, (2001) conducted showed that long-run relationship exists among the variables used. The results of the ARDL model showed that there is a negative and significant relationship between remittance income and under-5 mortality, signifying that more remittance income to households reduces the rate at which the under-5 children die. Similarly, the results showed that there is also a negative and significant relationship between remittances and fertility rate in Nigeria, implying that households with more income tend have less children in the family. Following from these findings, it is therefore recommended that households who receive these remittances should use the additional income to solve the problems health of household members. They household-receiving remittances should extend the use of remittances to other members of the households rather than maternal health and child care alone so that life expectancy of household members will improve.

This paper zeroed in on the impacts of remittances on wellbeing in Nigeria utilizing Autoregressive Distributive Lag (ARDL) model with the information gathered from the World Bank's World Development Indicators (WDI) and Central Bank of Nigeria's Statistical Bulletin. Bound tests proposed by Pesaran et al, (2001) showed that long run relationship exists among the variables utilized. The consequences of the ARDL model showed that there is a negative and significant link between remittances and under-5 mortality, meaning that more remittances to families the less the rate at which the under-5 youngsters bite the dust. Essentially, the outcomes showed that there is additionally a negative and significant connection among remittance and death rate in Nigeria, inferring that families with more remittances tend have less youngsters in the family. Following from these discoveries, it is in this manner suggested that families who get these remittances should utilize the extra pay to take care of the issues strength of family individuals. The family accepting remittances ought to stretch out the utilization of remittances to different individuals from the families instead of maternal wellbeing and youngster care alone with the goal that future of family individuals will improve.

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