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## IMPACT OF REMITTANCES ON EDUCATIONAL ATTAINMENT OF THE MIGRANT HOUSEHOLDS: A MICRO LEVEL STUDY

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### ABSTRACT

This study aims at understanding the impact of remittances on educational attainment and the gender specific differences in educational attainment of the children of migrant households in rural areas of Tangail district of Bangladesh. Primary data were collected through face to face interview with a structured interview schedule. Purposive sampling was used to select 100 migrant households from four villages of two *Upazilas* in Tangail District. Descriptive statistics and multiple regression analysis were used to analyze data. Results find that remittances have a positive significant effect on average years of schooling and tertiary level of education. Remittances contribute more in case of males' tertiary education compared to that of females. Furthermore, respondents' perceptions reveal that remittances may improve children's academic records, while continuation of children's education is quite impossible without it. Therefore, remittances can assist to the growth of developing countries in the long run ensuring their investment in advancement of child education.

**Keywords:** Remittances, educational attainment, gender, migrant households

### I. INTRODUCTION

Globalization has opened up the labor market, enabling workforces to move temporarily across boundaries, seeking better opportunities outside their home country. As a result, migration has increased rapidly, especially from developing countries in recent years. The extensive inflow of remittances to workers' home countries has proven one of the most important sources of external funding for these countries (Khan and Khan, 2016). Because of a number of factors – globalization, easy access to information about jobs in destination countries, and innovation in low-cost, fast-paced banking systems to transfer money from one place to another – trends in international migration and inflow of remittances are expected to rise even further in coming years. Remittances have become a vital source of funds for many developing countries. The remittance is receiving more attention among development professionals not only for its increased volume but also for its increased impact on building and expanding the rural economy of many low-income developing countries (World Bank, 2014). Living standard of a family, in some cases, considerably depends on the amount of income sent from abroad. Whether a family can continue remain as non-poor, or the children can continue their education, or they can avail of the minimum health service needed, all depends on the quantity of the money sent by the migrants (BBS, 2014). Remittance is becoming

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an important pillar of Bangladesh economy by providing a way to move out of poverty to a large number of rural and urban households. Throughout the years, remittances have been an important source in contributing to external financing for families in Bangladesh. Many families depend on remittances to pay for school tuition, healthcare, food and clothes (Siddiqui *et al.*, 2015). Remittances may have positive relationship with school enrollment (Calero *et al.*, 2009) and may decrease the dropout rate of school children by removing capital constraints of the households (Edwards and Ureta, 2003).

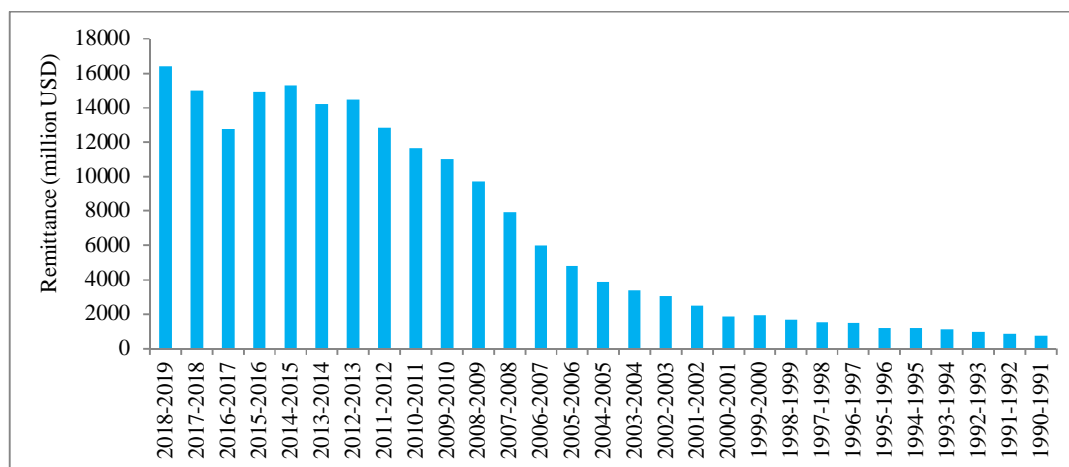
Bredl (2011) explained a substantial effect of remittances on education using the data from three Haitian communities and argued that remittances can play an important role preventing the budget constraints of poor households. Hanson and Woodruff (2003) noticed a positive relationship between child education and having a family member abroad and argue that remittances are the mechanism that links the two. Acosta (2006) examined that girls and boys between 11 and 14 years of age seem to benefit from remittances in terms of higher enrolment rates, but this positive impact does not apply to boys between 15 and 17 years of age. The study concludes that remittances are used as a substitute for child labor, a practice usually related with higher school dropout rates. Dorantes and Pozo (2010) studied the impact of remittances on children's school attendance in the Dominican Republic. The study shows that while girls' school attendance increases with the receipt of remittances, secondary school-age children and younger siblings are the ones who most decidedly gain from remittances. McKenzie and Rapoport (2011) clarified the negative effect of migration on children's educational attainment in Mexico with the statement that Mexican migrants are predominantly low-skilled workers in the US which conveys children a signal that low levels of education simplify entry into the US labor market. Das *et al.* (2016) found that remittances combined with outmigration of a household member increases school attendance at both the secondary and postsecondary level but remittance receipts without outmigration from the household has a negative effect on school attendance. The simultaneous equation approach suggests that both migration and remittances have positive effects but the impact of remittance receipts is much stronger.

Education plays an essential role in economic growth and poverty reduction, which much of the literature aims to focus on. From a macroeconomic perspective, education expands labor productivity and generates growth more sustainable, which supports poverty reduction. From a microeconomic perspective, education increases the probability of being in employment in the labor market and improves earnings capacity. Although developing countries have education institutions, many families do not have the financial capacity or incentive to send their children to school. They perceive it as an opportunity cost that is either send the children to school or use them to work and make more financial gain (Kalaj, 2014). The specific relationship between remittances and educational attainment has been exposed by focusing on the impact of remittances on the education of children. Of specific concern for the way of economic development is how remittances affect household investments in human capital. The observed findings about this impact are unclear. Remittance is one of the increasing talked issues in Bangladesh. The study of remittance impact on educational attainment is very important in the context of Bangladesh. As a large number of people are internationally migrated from Bangladesh, researchers' main motivation of the research is to identify the effect of remittances on educational attainment of children. A number of studies have investigated the macro level impacts of remittances in Bangladesh. But there are not enough studies focusing on the micro level impact of remittances especially on child education in Bangladesh. There is a lack of adequate study in this aspect due to lack of national level data. Therefore, it is essential to study the impact of remittances on

educational attainment in the context of Bangladesh. Owing to this necessity, the specific objectives of the study are to investigate the impact of remittances on children's education and explore gender variations in educational attainment. The study will also provide valuable information to the social workers, policy makers, and researchers for further study.

### Patterns of remittances and education in Bangladesh

Remittance is the second highest source of foreign currency earning in Bangladesh. It plays a significant role in the overall economy of Bangladesh. In spite of prevailing high trade deficit in the balance of payment, Bangladesh is enjoying current amount surplus because of increasing trend in remittance inflow up to FY19. Bangladesh joined in the 10 billion US\$ club of remittance inflow in FY10. The contribution of remittance inflow to GDP is rising. The share of remittance inflow in GDP for Bangladesh was 5.17% in fiscal year 2016-17 which increased to 7.65% in fiscal year 2017-18 (Bangladesh Bank, 2018). Remittance has a notable impact in lading up the growth of GDP and per capita income as well. In 2018, total remittance received by Bangladesh was US\$15.54 billion (Bangladesh Bank, 2018). Remittance in Bangladesh has a spatial dimension as well. Although people from all over the country goes abroad for work, according to International Organization for Migration (IOM), Cumilla, Chattogram, Tangail, Bhramanbaria and Dhaka are the districts with the highest number of migrants. Overall development and quality of life in these districts are likely to be affected more than other districts by remittance (BBS, 2017).



**Figure 1: Year-wise remittances earned by Bangladesh from 1990 to 2018 (in million USD)**

The Ministry of Education (MoE) and the Ministry of Primary and Mass Education (MoPME) of the People's Republic of Bangladesh share responsibility for the complete education system, with the MoE responsible for all education after primary education. The Constitution of the Republic is the basis of overall principles and objectives for educational improvement in the country. The main education system is divided into three levels: primary (Class 1–5), secondary and higher secondary (Class 6–12), and tertiary level. Current government's plans and projects to promote the education of children in Bangladesh include compulsory primary education for all, free education for girls up to grade 10, stipends for female students, a nationwide integrated education system and a food-for-education literacy movement. Now even national curriculum books from class 1–10 are distributed freely among all students of all schools. As Bangladesh is an overpopulated country, there is a vast demand to turn its population into labor, which is why proper education is needed and proper help

from government in the educational sectors of Bangladesh is crucial. Poverty and number of population are immense threats to education in Bangladesh. The colleges have not enough seats available which is less than the number of students who want to enroll, and the number of seats available in universities is also less than the number of students who passed higher secondary level and want to join in a university. In addition, the cost of education is increasing day by day; as a result, many students are unable to afford it, where remittances can play a major role (Prodhan, 2016).

### **Theoretical understanding of remittances and education**

The debate on the effects of remittances on education of the children of migrants remains controversial (Hanson and Woodruff, 2003). This means that the effect of remittances on education of the children may be both positive and negative. Many studies found a positive relationship between remittances and children's education (Begum, 2018). When parents go to abroad and send remittances to home, it relaxes the budget constraint of the family, so that they may able to invest additional money in the children's education. Remittances also reduce child labors and therefore can have a positive impact on education (Nasir *et al.*, 2011). On the other hand, going abroad of the parents may have negative effects on the schooling of the children. For example, when the parents go to a foreign country, the children have to come forward to take the social responsibilities that were initially done by the parents. These responsibilities take a lot of valuable time and may become an obstacle in the education of the children. Moreover, the out-migration may interrupt the family life and the resulting absence of parental attention may severely affect the children's performance in the school. Especially in developing countries in the case of nuclear families, the absence of father may lead to the adaptation of bad company by the children as mother cannot keep a hold on the children outside home. These harmful activities ultimately lead to the drop-out of children from school (Nasir *et al.*, 2011). Another reason because of which remittances may be responsible for the negative effects on schooling is the increase in family income due to inflow of remittances that may reduce children's inspiration for getting education. The children acquire a negative motivation of going abroad, when they grow up, and sharing their parents' business and hence they do not consider education as a source of future incomes. Such thinking has tremendous adverse effects on their school attainment, ultimately resulting in their drop out.

There are studies that found positive association between remittances and schooling of the children (Acosta, 2006; Bredl, 2011; Begum, 2018; Bryant, 2005; Curran, et al. 2004; Lu, 2005; Morooka, 2004; Taylor, 1987), whereas some studies blame parental absence for the detrimental effects on children's school performance (Perera and Wijeratne, 2017; Parinduri and Thangavelu, 2011; Mboya and Nesengani, 1999; Haveman and Wolfe, 1995). These mentioned theoretical channels recommend that findings out the impact of remittances on education is an empirical question and the contradictory empirical findings in the literature suggest that their results may be region specific and hence separate studies should be conducted for different regions or countries. In addition to remittances, other variables that are expected to affect the children's educational performance include parental education, household size, type of family, assets of the family and total expenditures of the family. Parental education is considered as an important determinant of the children's school performance. When parents are educated, they can expand their children's educational performance by inspiring them to get education. A growth in a household size is expected to adversely affect the performance of children in school as it divides the attention of the parents and they cannot give proper time to each and every child. In addition, it also decreases the per capita income of the household putting constraints on educational expenditure of the household. However, if the nuclear or joint family size is large, then it may have a positive impact on children's

education. The reason is that in a joint family effect of the parental absence can be balanced by the presence of other family members as they take care of the children (Nasir *et al.*, 2011).

## II. METHODOLOGY

Sakhipur and Ghatail *upazilas* of Tangail district were selected purposively as the study areas considering that the region is one of the migrant-prone areas (BMET, 2017). Since the sample population is scattered in a widely dispersed geographical area, some migration-prone pocket areas were purposively selected. Therefore, four villages namely Akander Baid and Baila under Ghatail *upazila* and Sakhipur Sadar and Kaharta under Sakhipur *upazila* were selected. The villages were selected because of large number of migrants which were observed during the preliminary visit in the areas. The sample of the study was the remittance-recipient households who received remittances for at least one year. It was assumed that at least one year was needed for a significant impact of remittances on recipient households. Furthermore, it has been assumed that migrants needed few months to settle in a foreign country and also the impact of remittances would be negligible during the early period of remittance receiving (Hye, 2017). A total of 100 migrant households were selected purposively from four villages, which is shown in Table 1. The study was basically based on primary data which were collected through face to face interview with the heads of the selected households using a pre-tested structured interview schedule.

**Table 1: Distribution of sample**

<i>Upazila</i>	Name of the villages	No. of sample
Ghatail	Akander Baid	26
	Baila	12
Sakhipur	Kaharta	31
	Sakhipur	31
<b>Total</b>		<b>100</b>

The interview schedule contains some broad questions along with others related to socioeconomic profile of migrant households; amount of remittance, total income, total expenditure, and educational expenditure; years of staying abroad; information regarding children's education and parental expectation on children education; information related to productivity of remittance investment on education; etc. Descriptive statistics and 'multiple regression model' were used to analyze data. Statistical Package for Social Sciences (SPSS) version 20 was used for analysis. 'Multiple regression model' was used to examine the effects of remittances on educational attainment. The model of educational attainment is a function of remittances and a set of control variables. Therefore, the econometric representation of the model is as follows:

$$EA = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 R$$

Here, EA = Educational attainment,  $\alpha$  = Intercept,  $\beta_{1-5}$  = Coefficients of the control variables,  $\beta_6$  = Coefficient of remittances,  $X_1$  = Family type,  $X_2$  = Number of family members,  $X_3$  = Number of earning person in the household,  $X_4$  = Parents average years of schooling,  $X_5$  = Proportion of remittances to educational expenditure, and R = Amount of remittances (Taka/year).

In this model the researcher is interested to test the  $\beta_6$ , which means that the coefficient of remittances is statistically significant or not. Educational attainment is the dependent variable, which was measured as the overall average years of schooling. Educational attainment was also measured as the gross enrolment of children at primary, secondary and tertiary levels of education. The purpose of this study was to understand the impact that remittances have on education

attainment but there are always other factors that can have an effect on the dependent variable. The more important independent variables are amount of remittances, family type, number of family members, number of earning person in the household parent's average years of schooling, proportion of remittances on educational expenditure.

Family type has a significant positive relationship on child education. So, a dummy variable 'family type' was used as a control in the model. Family type was divided into two categories specifically nuclear family system and joint family system. Nuclear family system was given the value 1 whereas the other category was given the value 2 (Nasir *et al*, 2011). Another important control variable is household size or number of family members. It was selected because it can adversely affect children's educational performance. An increase in the household size might reduce the per capita income in a household and therefore might reduce the amount allocated for educational attainment (Nasir *et.al*, 2011, Bouoiyour and Miftah, 2016). Number of earning persons in a household was also used as a control variable by the previous study (Khan and Khan, 2016). Another control variable is parental education. Parental education is also a factor of child education. Educated parents are more likely to place a higher value on their children's education (Tansel, 2002; Holmes, 2003; Emerson & Souza, 2007; Chaaban & Mansour, 2012). Similarly, parents' education might have a positive relation with children's education (Glick and Sahn, 2000; Khan and Khan, 2016). In the same way, educational expenditure is an important variable which may affect child education (Perera and Wijeratne, 2017). Consequently, parents' average years of schooling and educational expenditure were used as control variables.

### III. RESULT AND DISCUSSIONS

#### **Socioeconomic and demographic characteristics of the households**

The socioeconomic and demographic characteristics of the sample households are presented in Table 2. In the study areas, family size of migrant household was 5.21 on an average, which is greater than the average family size (4.50) in Bangladesh. Though average period of staying abroad was 8.47 years but some are staying abroad for 30 years. Parents' regular years of schooling were almost same. Average annual income of migrant households was about Tk. 354 thousand, whereas, the average remittance income was Tk. 336 thousand per annum. Annual household expenditure of migrant household ranged from Tk. 60 to Tk. 720 thousands and the average annual expenditure was Tk. 185 thousand. The migrant households spent Tk. 66 thousand for their child education annually. Number of children of migrant household was 2.38 on average, among them 2 children on average went to school. Even, almost similar situation was found in case of primary and secondary education but less in tertiary education on an average. However, the number of average school going female children was higher than that of male children.

**Table 2: Descriptive statistics of the households**

Variables	Range	Mean	Std. Dev.
Number of family members	3-12	5.21	1.616
Years of staying abroad	1-30	8.47	6.416
Father's age	25-60	40.57	7.602
Father's years of schooling	0-16	5.17	4.418
Mother's age	21-50	34.02	6.812
Mothers years of schooling	0-17	5.47	4.338
Income per year ('000)	100-1220	354	194
Remittance per year ('000)	100-1200	336	172
Expenditure per year ('000)	60-720	185	115
Educational expenditure per year ('000)	6-612	66	92
Number of children	1-6	2.38	.885
Number of school going children	1-4	2.00	.829
Number of children in primary education	0-3	.87	.706
Number of children in secondary education	0-3	.82	.770
Number of children in tertiary education	0-2	.31	.563
Number of school going male children	0-3	.96	.695
Number of school going female children	0-4	1.04	.974

The model finds that remittances do not have a significant relationship with primary and secondary education. This may be because of almost free and low cost of education at primary and secondary level of education in Bangladesh. The Bangladesh government provides huge amount of subsidies for increased enrollment at primary and secondary level of education. In addition, it may happen for the increased educational spending of international organizations (Mozumdar and Islam, 2013). The government has different projects (e.g. stipends for female, food for education programme and free distribution of national curriculum books from class 1 to class 10 among all students) to promote child education. Apart from the primary and secondary levels of education, this model shows a positive and significant effect of remittances on gross enrollment at tertiary level of education. In tertiary level, there might be an opportunity cost to go to school instead of working. For this reason, remittances can increase the financial power of a family and may have therefore more resources to spend at tertiary level of education.



**Table 3: Estimated effects of remittances on educational attainment**

Variables	Average years of schooling	Primary education	Secondary education	Tertiary education
Intercept	5.71*** (1.37)	0.79 (0.32)	0.27 (0.37)	-0.08 (0.22)
Family type	-0.24** (0.78)	-0.22* (0.18)	-0.13 (0.21)	-0.16 (0.13)
Number of family members	0.11 (0.27)	0.47* (0.06)	0.26* (0.07)	0.15 (0.04)
Number of earning members	-0.01 (0.97)	-0.10 (0.23)	0.11 (0.26)	-0.09 (0.16)
Parents average years of schooling	0-.26** (0.07)	0.09 (0.02)	-0.13 (0.02)	-0.16* (0.01)
Proportion of remittances to educational expenditure	0.48*** (0.02)	-0.39*** (0.00)	0.16 (0.00)	0.53*** (0.00)
Remittances	0.20** (0.00)	-0.06 (0.00)	-0.05 (0.00)	0.29*** (0.00)
Adjusted R <sup>2</sup>	0.36	0.19	0.08	0.39
Max VIF	2.46	2.46	2.46	2.46
F-value	10.21***	4.94***	2.41**	11.59***
No. of respondents (N)	100	100	100	100

Note: Figures in the parentheses indicate 'standard error'.

\*\*\*, \*\* and \* represent the level significance at 1%, 5% and 10% level, respectively.

#### Effects of remittances on educational attainment in response to gender

Table 4 shows that the number and percentage distribution of male and female children of migrant households at primary, secondary and tertiary level of education. The percentage of male children at primary education is 46.88% which is higher than the percentage (39.42%) of female children. However, the percentage of male children at secondary and tertiary levels of education are 37.5% and 15.63% which are less than the percentages of female children at secondary (43.27%) and tertiary (17.31%) level of education.

**Table 4: Educational attainment of male and female children of migrant households**

Gender	Primary education	Secondary education	Tertiary education	Number of school going children
Male	45 (46.88%)	36 (37.5%)	15 (15.63%)	96
Female	41 (39.42%)	45(43.27%)	18(17.31%)	104

Data for males and females were analyzed in this study to identify separately the effects of remittances on male and female children's education. The model finds a positive and significant effect of remittances on tertiary level of education for males (Table 5).

**Table 5: Estimated gendered effects of remittances on educational attainment**

Variables	Average years of schooling	Primary education	Secondary education	Tertiary education
Intercept	3.86* (2.06)	0.64** (0.29)	0.27 (0.30)	0.06 (0.21)
Female	0.01 (.00)	-0.12 (0.00)	-0.05 (0.00)	0.14 (0.00)
Adjusted R <sup>2</sup>	0.08	0.11	0.07	0.09
F-value	2.35**	3.03**	2.27**	2.67**
No. of respondents (N)	100	100	100	100
Intercept	2.22 (2.01)	0.15 (0.28)	0.09 (0.27)	-0.21 (0.16)
Male	0.14 (0.00)	0.07 (0.00)	-0.06 (0.00)	0.28*** (0.00)
Adjusted R <sup>2</sup>	0.19	0.05	0.05	0.37
F-value	4.78***	1.94*	1.83	10.85***
No. of respondents (N)	100	100	100	100

Note: Figures in the parentheses indicate 'standard error'.

\*\*\*, \*\* and \* represent the level significance at 1%, 5% and 10% level, respectively.

The effect of remittances on girls' education particularly in average years of schooling and primary, secondary and tertiary levels of education is not significant. This estimation is supported by Bouoiyour and Mifta, (2015) who also find that the effects of remittances are higher for males' education than females' education. There could be some possible reasons behind it. In Bangladesh, most of the male and female children of the migrant households complete their primary and secondary education because children get free education at these levels. So, remittances cannot affect significantly the primary and secondary level of education. Moreover, most of the female children get married and do not continue the tertiary level of education because of the absence of their father, insufficient guidance and higher cost of education (Khan and Khan, 2016). Hence, remittances can support more to increase males' tertiary level of education compared to females.

### Productivity of remittance investments in education

In order to examine the productivity of remittance investments in education, parental perceptions on children's education improvement in seven criteria was investigated, which is shown in Table 6. Academic record is an indicator to measure the improvement of children's education. 64% of parents strongly agree and 36% agree that academic records of children have been improved after the remittance investment. Only one percent of parents strongly agree and 26% agree that children participation to extracurricular activities has been improved because investment in education has been increased due to the remittances. Almost half of the respondents admitted that they have no idea on that criterion.

The percentages of the parents strongly agree and agree that children encouragement to the education has been improved after the remittance investment to the education are 45 and 52, respectively. Moreover, 70% of parents strongly agree and 28% agree that children participation to tuition classes has been improved. All the respondents either strongly agree (97%) or agree (3%) that it would be difficult to continue children's education without remittance. Three-fourths of respondents did not disagree with the statement that migrant households spend more on education

than that of non-migrant households. 65% of parents strongly agree and 18% agree that no gender discrimination regarding education expenditure.

**Table 6: Respondents' perceptions on productivity of remittance in education**

Parental perceptions on child education	SA	A	N	DA	SDA
Improvements in children's academic records	64	36	0	0	0
Improvement in children's participation to extracurricular activities	1	26	51	17	5
Improvement in children's encouragement to education	45	52	3	0	0
Improvement in children's participation to the tuition classes	70	28	2	0	0
It would be difficult to continue children's education without remittance	97	3	0	0	0
Migrant households spend more on education than non-migrant households	2	23	37	35	3
No gender discrimination regarding education expenditure	65	18	6	8	3

Note: SA indicates strongly agree, A indicates agree, N indicates Neutral, DA indicates Disagree, SDA indicates strongly disagree

#### IV. CONCLUSION

Remittance is one of the largest financial inflows to developing countries. Moreover, it is the most stable and prominent private source of foreign currency in Bangladesh. Researchers, development experts and policy makers have acknowledged the development potentials of remittances but the impact of remittances on educational attainment remains unexplored in Bangladesh. The researcher analyzes the impact of remittances on average years of schooling, as well as on the gross enrollment at primary, secondary and tertiary levels. The study finds that remittances have a positive effect on the average years of schooling and tertiary level of education in the study area. Remittances also can contribute to increase males' tertiary level of education. For this reason, remittances may contribute more in males' education compared to female's education. The mother may feel unsafe to sending their female children. Since a huge numbers of father migrated abroad and they are significantly contributing in country's economy, the government should take initiative to make them safety and relax to sending their children to school. The schools may also have guiding committee to place a proper guiding for their children, even for their mother of migrant household.

The study can contribute to the literature resource by investigating this issue, exploring the effects of remittances more specifically to the advancement of education. In addition, such kind of studies can be demanded more and more for making suitable policy guidelines for sustainable economic development to the developing countries like Bangladesh overcoming the ongoing long-term financial crisis around the world. Since the present study covered only two *upazilas* of Tangail District, a similar study covering different areas of the country could be done for the greater interest of Bangladesh. Another study on remittances could be undertaken taking into account other micro economic impacts.

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