# Remittance and Childcare Services in North Central: A Study of Ankpa Local Government in Kogi State

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#### Abstract

This study examined the relationship between remittances and childcare services in Ankpa Local Government, Kogi State, North Central Nigeria. A quantitative methodology was adopted, involving a structured survey administered to 400 households that receive remittances. The study utilized purposive sampling to ensure the sample was representative of remittance-receiving households, with data collected through questionnaires focusing on remittance patterns, childcare service utilization, and household demographics. Multiple regression, correlation analysis, and ANOVA were employed to analyze the data. Findings indicate that regular remittance inflows significantly enhance the accessibility and quality of childcare services. Households with consistent remittances were more likely to afford formal childcare services, which are associated with better developmental outcomes for children. Conversely, households receiving irregular or lower remittances tended to rely on informal childcare, often of varying quality. The study also found a strong correlation between higher remittances and increased spending on childcare services, highlighting the critical role of remittances in improving household welfare. The study concludes that remittances play a vital role in supporting childcare services in Ankpa Local Government, but disparities in remittance patterns create unequal access to quality care. It recommends targeted policies to improve the accessibility and quality of childcare services, particularly for households with limited or irregular remittances. Policymakers should focus on enhancing the infrastructure for formal childcare and providing support for households struggling to access quality services, ensuring equitable opportunities for all children in the region.

**Keywords:** Remittances, Childcare services, Household welfare, Accessibility, Quality of care and Socioeconomic factors.

# Introduction

Remittance plays a crucial role in the socio-economic landscape of many developing regions, including the North Central area of Nigeria, particularly in Ankpa Local Government of Kogi State. As a financial flow primarily from migrant workers to their families back home, remittances have become a lifeline for households, enabling them to meet basic needs, invest in education, healthcare, and, more recently, childcare services. The significance of remittances in enhancing family welfare cannot be overstated, as they are often the primary source of income for many families in this region. The influence of remittances on childcare services. however, remains underexplored, despite its potential implications for child development and well-being in these communities.

Ankpa Local Government, like many other rural areas in Nigeria, faces a range of socio-economic challenges, including high poverty rates, limited access to quality education, inadequate healthcare infrastructure. These challenges are exacerbated by the migration of a significant portion of the working-age population to urban centers or abroad in search of better economic opportunities. The remittances sent back these by migrants have become a crucial economic buffer, supporting not only the immediate consumption needs of households but also enabling investments in areas that directly affect the well-being of children, such as

nutrition, healthcare, and education. According to research, remittances contribute to poverty alleviation and provide households with the means to access services that might otherwise be out of reach (Akinola, 2021; Adeyemi, 2023).

In recent years, there has been a growing recognition of the importance early childhood care of development, particularly in rural and underserved communities. Childcare services, which encompass a range of services including daycare, early childhood education, and healthcare, are critical for the cognitive and physical development of children, especially in their formative years. The availability and quality of these services can have long-lasting impacts on children's academic performance, social skills, and overall life outcomes. However, in regions like Ankpa, access to quality childcare services is often limited by financial constraints, inadequate infrastructure, and a lack of trained professionals (Ibrahim Yahaya, 2022).

The relationship between remittances and the provision of childcare services is complex and multifaceted. On one hand, remittances can provide the necessary financial resources for families to afford better childcare options, whether through formal institutions or informal care arrangements. On the other hand, the reliance on remittances can create dependency, potentially leading to a neglect of local economic activities that could otherwise contribute to the

sustainable development of the community. Moreover, the absence of parents, who are often the remittance senders, can have both positive and negative effects on children. While the financial support from remittances can improve children's access to education and healthcare, the lack of parental presence can negatively impact their emotional and social development (Olabode & John, 2020).

The situation in Ankpa Local Government is indicative of broader trends in rural Nigeria, where remittances have become a key pillar of household economies. Studies like Adeleke and Musa (2021), Nnadi and Eze (2022), and Ojo (2022) have shown that in regions with high levels of migration, remittances are often used to cover essential household expenses, including food, clothing, and shelter, as well as to invest in education and health services. However, there is limited research on how these remittances are specifically allocated towards childcare services and the impact this has on the overall development of children in these communities (Agbo & Okafor, 2023).

Most of the current research on remittances and childcare services utilizes either qualitative methods, such as case studies and interviews (e.g., Adeleke, 2021; Olawale, 2022), or mixed-method approaches (e.g., Ibrahim, 2022; Musa, 2022). While methods provide valuable insights, there is a notable lack of studies that employ purely quantitative approach, particularly through the use of survey questionnaires. Quantitative research, especially when using structured survey questionnaires, allows for the collection of data from a larger sample, facilitating more generalizable findings

# **Literature Review**

# Conceptual Literature

Conceptually, remittance refers to the transfer of money by a foreign worker or a migrant to their family or community in their home country. These financial transfers, often sent regularly, have become a vital source of income for many households in regions, developing providing economic stability and contributing to the livelihoods of recipients (Ibrahim, 2023; Adeleke, 2022). Remittances are typically sent through formal channels such as banks or money transfer operators, but informal methods, like sending money through friends or relatives, are also common (Agbo & John, 2023; Olawale, 2024; Ojo & Nnadi, 2023). The importance of beyond remittances extends the financial support they provide to individual families; they also play a significant role in the economies of many developing countries boosting domestic consumption, funding small businesses, and even contributing to national GDP (Yusuf, 2021; Bello & Akinola, 2022; Okeke, 2023; Agbo, 2024). In rural areas, like those in North Central Nigeria, remittances are often the primary

means by which families can afford basic necessities, invest in their children's education, or improve their living conditions (Bello & Akinola, 2022; Adeyemi, 2023; Olabode & Yahaya, 2024).

The theoretical framework for "Remittance study on and Childcare Services in North Central: A Study of Ankpa Local Government in Kogi State" can be anchored in the New Economics of Labor Migration (NELM) theory. This theory provides a comprehensive understanding of the motivations behind remittances and socio-economic impacts households, especially in developing regions (Adeleke, 2022; Olawale, 2024)

# Empirical Literature

In exploring the interplay between remittance flows and childcare services in North Central Nigeria, specifically within Ankpa Local Government in Kogi State, several studies offer critical insights. For instance, Ibrahim (2022) discusses the role of remittances in enhancing access to quality childcare services, arguing that households receiving remittances are better positioned to afford formal childcare. This study used a mixedmethod approach, incorporating both survey data and interviews, and found that remittance-receiving families often prioritize childcare investments, leading to improved developmental outcomes for children. Similar to Ibrahim's findings, Adeleke (2021) suggests that remittances significantly contribute household to welfare. particularly in rural areas where formal childcare services are scarce. However, Adeleke contrasts this by noting that in some cases, the reliance remittances mav create on dependency, thereby undermining local economic activities, a point further discussed by Ojo (2023).

Ojo (2023) argues that while remittances provide a crucial safety net for many households, they may also discourage local entrepreneurship by reducing the incentive to engage in productive economic activities. This study, based on econometric modeling, presents a nuanced view, asserting that the positive effects of remittances on childcare access are counterbalanced by their potential to inhibit broader economic development. Equally, Olawale (2022) agrees with this perspective but further claims that the gender dynamics in remittance allocation can also influence childcare decisions. His qualitative study of households in North Central Nigeria found that women, often the primary recipients of remittances, are more likely to allocate these funds towards childcare, supporting earlier findings by Adeyemi (2023), who states that gender plays a pivotal role in how remittances are spent.

In contrast with Olawale's conclusions, Agbo (2023) questions the extent to which remittances alone can sustain long-term investments in childcare services. Agbo's longitudinal study proposes that while remittances are initially used to enhance childcare,

the irregular nature of these funds can lead to inconsistent service quality. This view is supported by Bello and Akinola (2022), who argue that the unpredictability of remittance flows poses challenges for sustained childcare improvements, particularly in rural settings where alternative income sources are limited. They local government suggest that could initiatives complement remittance income to stabilize and improve childcare services. Yusuf (2021) equally challenges the overreliance on remittances, proposing that community-based childcare solutions offer a more sustainable approach, especially in regions where formal services are underdeveloped.

Alternatively, Musa presents a more optimistic view, asserting that remittances have the potential to transform local economies by stimulating demand for childcare services, which in turn can lead to job service creation and improved provision. This study utilized a comparative analysis of remittancereceiving and non-receiving households, finding that the former group exhibited higher levels of childcare service utilization. Contrary to Musa's assertions. Olabode and Yahaya (2023) deny the transformative power of remittances in isolation, arguing that without parallel investments in infrastructure education, the benefits of remittances on childcare services will remain limited.

Adeleke (2022) Furthermore, acknowledges the role of remittances in empowering women economically, which correlates with increased spending on childcare services. This perspective is echoed by Ojo and (2023),who affirm remittances allow women greater autonomy in financial decisionmaking, particularly in relation to their children's welfare. However, they also note that this empowerment varies from household to household, depending on the consistency of remittance inflows. In examining the broader socio-economic impacts, Ibrahim and Musa (2023) discuss how associated remittances are with improved educational outcomes for children, suggesting that the funds are often used to pay for both childcare and educational expenses. They argue that the synergy between remittance income and educational investment creates a virtuous cycle that benefits community. entire This supported by Agbo and John (2023), who present evidence that remittancereceiving households in Ankpa Local Government show higher levels of school enrollment, which they argue is directly related to better access to childcare services.

However, not all scholars share this optimistic view. Bello (2023) contests the assumption that remittances automatically lead to childcare and educational better outcomes. His study of rural households in Kogi State presents data suggesting that remittances are often

diverted to other pressing needs, such as food and healthcare, leaving little for childcare. Bello's findings contradict earlier claims by Yusuf (2021), who asserted that remittances primarily enhance childcare services. Lastly, Adeyemi (2023) argues that the impact of remittances on childcare services must be understood within the broader context of local governance and infrastructure. Adeyemi's study, which used a policy analysis approach, that without suggests adequate government support, the benefits of remittances on childcare services will be unevenly distributed. This view is related to the findings of Olabode and Yahaya (2024), who state that local government policies play a crucial role determining how effectively remittances are utilized for childcare. They propose that integrating remittance strategies with local development plans could enhance the sustainability of childcare services in North Central Nigeria.

# Methodology

In this study, the methodology is designed to ensure a comprehensive and accurate analysis of relationship between remittance flows and the accessibility, quality, and utilization of childcare services within the specified geographical context. The approach remains quantitative, with primary data collected via a structured survey questionnaire. This method allows for the gathering of data from a significant representative sample, facilitating the

drawing of generalizable conclusions about the impact of remittances on childcare services in Ankpa Local Government.

The study's **population** consists of some selected households within the of metropolis Ankpa Local Government that receive remittances from family members from abroad. Based on preliminary research and estimates from local financial institutions and community leaders, approximately 30% of households in Ankpa Local Government receive remittances, which equates to around 45,000 households. This figure constitutes the total population from which the study's sample is drawn. Given the large population, a sample size is determined to balance accuracy with practicality. Using a standard formula for calculating sample size in survey research (Cochran's formula), considering a 95% confidence level and a 5% margin of error, the required sample size is approximately 381 households. However, to account for potential non-responses incomplete surveys, the sample size is increased to 400 households. This adjustment helps ensure that the final dataset is sufficiently robust for statistical analysis.

The study employs a purposive sampling technique to select participants. This technique is particularly appropriate given the study's focus on households that specifically receive remittances. The data collection process begins with the administration of the survey

selected questionnaire the to households. The questionnaire is designed capture detailed information on the amount and frequency of remittances received, the types of childcare services accessed, the quality of these services, and overall household expenditure on childcare. Additionally, demographic data is collected to control for factors such as the age, gender, educational level, and employment status of household members, as well as the primary remittance sender. These variables are crucial for controlling potential confounding factors that might influence the relationship between remittances and childcare services.

To ensure the reliability and validity of the survey instrument, a pilot study is conducted with a small sample of households from neighboring local government area with similar socio-economic characteristics. Following the pilot study, the survey is administered to the 400 selected households across various wards in Ankpa Local Government. Data collection is conducted by trained enumerators who are familiar with the local dialect and cultural nuances.

Once data collection is complete, the responses are coded and entered into statistical analysis which involves descriptive statistics to summarize the key characteristics of the sample, such as the distribution of remittance income, the types of childcare services accessed, and the demographic profile of the households. These descriptive statistics provide a foundation for more advanced inferential analyses, including multiple regression analysis, correlation analysis, and analysis of variance (ANOVA). **Multiple** regression analysis is used to examine the relationship between remittance income and various indicators of childcare service utilization, such as accessibility, quality, and expenditure. By employing multiple regression, the study is able to explore the complex relationships between these variables, providing more a nuanced understanding of how remittances impact childcare services in Ankpa.

However, pre and post analysis test of correlation analysis was conducted. To ensure the robustness of the findings, the study includes robustness checks multicollinearity, heteroscedasticity, or autocorrelation that might affect the validity of the statistical inferences were also conducted. Furthermore, to ensure that the study is conducted in accordance with the highest ethical standards, ethical approval is sought from a relevant institutional review board (IRB) before data collection begins.

Table 1: Demographic Characteristics of Respondents

Demographic Variable	Frequency (N = 400)	Percentage (%)
Gender		
Male	240	60%
Female	160	40%
Age Group		
18-29 years	80	20%
30-39 years	120	30%
40-49 years	140	35%
50 years and above	60	15%
<b>Educational Level</b>		
No Formal Education	40	10%
Primary Education	100	25%
Secondary Education	180	45%
Tertiary Education	80	20%
<b>Employment Status</b>		
Unemployed	60	15%
Self-employed	150	37.5%
Employed (Public Sector)	100	25%
Employed (Private Sector)	90	22.5%

Table 1 shows the demographic characteristics of the respondents in Ankpa Local Government, Kogi State, provide significant insights into the social and economic dynamics of the region. The gender distribution, with 60% male and 40% female respondents, suggests a slightly higher male participation in the study, which may reflect gender norms or access differences within the population. The age distribution shows a fairly even spread across different age groups, with a noticeable concentration in the middle-aged brackets. Individuals aged 40-49 years constitute the largest

group, representing 35% of the respondents, followed by those aged 30-39 years at 30%. This age distribution indicates that the survey predominantly captured the perspectives of individuals in their prime working and family-raising years, which could have implications for understanding their engagement with remittance and childcare services.

Educational attainment among respondents reveals a varied landscape, with the majority having at least a secondary level education. Forty-five percent of the respondents completed secondary education, which

forms the largest educational group. This is followed by those with primary education at 25% and those with 20%. tertiary education at The relatively high percentage of individuals with secondary education level indicates a moderate educational attainment in the area, which may influence their understanding and utilization of services like remittance and childcare. However, the presence of 10% of respondents without any formal education points to a segment of the population that may face significant challenges in accessing formal services navigating and economic opportunities.

In terms of employment status, the data highlights a diversified economic base with a strong presence of self-employed individuals, who make up 37.5% of the respondents. This suggests that entrepreneurship and informal economic activities are prevalent in Ankpa Local Government, likely driven by the need for flexibility and income generation in a rural setting. The public and private sectors employ combined 47.5% respondents, reflecting a balanced presence of formal employment opportunities in the region. However, the 15% unemployment rate among respondents indicates a significant portion of the population may be economically vulnerable, possibly affecting their ability to contribute to or benefit from remittance flows and childcare services.

Overall, the demographic profile the importance underscores both considering educational and employment diversity when assessing the impact of remittances and the accessibility of childcare services in the region. The insights gained from this demographic analysis provide a foundation for understanding broader socioeconomic context within which remittances and childcare services are utilized in Ankpa Local Government.

analysis Table 2 shows the remittance characteristics among households in Ankpa Local reveals significant Government patterns in the frequency, source, and amount of remittances received, which have direct implications for the economic stability and childcare services within the community. The data indicates that a substantial proportion of households. receive remittances on a monthly basis. This regular inflow suggests that remittances are a critical and reliable source of income for many families, likely supporting their day-to-day expenses, including childcare services. The frequency of remittance receipt is crucial in understanding how households budget for essential services, and a monthly inflow suggests a more stable and predictable financial situation for these households.

Table 2: Remittance Characteristics of Households

Remittance Variable	Frequency (N = 400)	Percentage (%)
Frequency of Remittance Receipt		_
Monthly	200	50%
Quarterly	100	25%
Bi-annually	60	15%
Annually	40	10%
Source of Remittance		
Domestic (Within Nigeria)	250	62.5%
International (Outside Nigeria)	150	37.5%
Average Amount of Remittance Received		
Less than ₹50,000	100	25%
№50,000 - №100,000	150	37.5%
<b>№</b> 100,001 - <b>№</b> 200,000	100	25%
Above №200,000	50	12.5%

In contrast, 25% of households receive remittances quarterly, and 15% receive them bi-annually, with a smaller percentage (10%) receiving remittances annually. These frequent remittance patterns might result in irregular financial support, potentially leading to periods of financial strain where families may struggle to consistently afford childcare services. The variability in remittance frequency can also impact the quality of services accessed, as households with less regular income may opt for more affordable but potentially lower-quality childcare options.

The source of remittances is predominantly domestic, with 62.5% of households receiving funds from

within Nigeria. This domestic source of remittances highlights the internal migration patterns within the country, where family members move to urban centers or other regions for better employment opportunities and send money back to their families. The remaining 37.5% of households receive international remittances. which typically reflect higher amounts and could have a more substantial impact on household financial stability and the quality of childcare services accessed. International remittances often represent a significant boost to household income, given the higher earning potential abroad, and may enable families to access higherquality childcare services that they might not otherwise afford.

Regarding the average amount of remittance received, the majority of households (37.5%) receive between N50,000 and N100,000, which is a considerable sum in the local context and likely covers a substantial portion of household expenses, including childcare. Twenty-five percent of households receive less than ₹50,000, which may only cover basic needs, potentially limiting their ability to afford quality childcare services. A smaller proportion of households receive higher remittances, with 25% receiving between ₹100,001  $\aleph$ 200,000, and 12.5% receiving above ₩200,000. These higher remittance amounts could allow for significant improvements in household wellbeing, including the ability to choose better childcare services, which can have long-term benefits for child development.

Overall, the remittance characteristics of households in Ankpa Local Government underscore the critical role that remittances play in supporting household finances and the accessibility and quality of childcare services. The regularity, source, and amount of remittances received all contribute to the economic resilience of these households, influencing their ability to provide consistent and quality care for their children.

Table 3 shows the data on the utilization and impact of childcare services in Ankpa Local Government reveals insightful trends regarding the types of childcare accessed, perceived quality of these services, and the influence of remittances on childcare. A significant proportion of households, 37.5%, rely on informal childcare services provided by family members or neighbors. This high reliance on informal care may reflect both cultural practices and economic considerations, as informal care is often more affordable or even free, thus appealing to households with limited financial resources. However, informal care may vary widely in quality and may lack the structured environment that formal childcare services offer.

Meanwhile, 30% of households use formal childcare services, such as daycare centers or preschools. The use of formal services likely correlates with higher income levels or more consistent remittance inflows, formal childcare often requires regular may be perceived as fees and providing early childhood better education and socialization opportunities. Notably, 32.5% households utilize a mixed approach, combining both informal and formal childcare. This hybrid model could be a strategic decision by parents to balance cost and quality, using formal care during work hours and relying on informal care at other times. The mixed model also indicates a flexible approach childcare that to accommodates varying needs and financial circumstances

 Table 3:

 Utilization and Impact of Childcare Services

Childcare Services Variable	Frequency (N	N = 400) Percentage (%)
<b>Types of Childcare Services Accessed</b>	l	
Informal (Family/Neighbors)	150	37.5%
Formal (Daycare/Preschool)	120	30%
Mixed (Both Informal and Formal)	130	32.5%
Perceived Quality of Childcare Service	ces	
Poor	80	20%
Fair	140	35%
Good	120	30%
Excellent	60	15%
<b>Impact of Remittances on Childcare</b>		
Increased Accessibility	250	62.5%
Improved Quality	180	45%
Enhanced Child Development	200	50%
No Significant Impact	60	15%

perceived The quality of childcare services is another crucial aspect. Thirty-five percent of respondents rate the quality of childcare services as fair, indicating a perception of adequacy but also room for improvement. This perception might be linked to the accessibility and affordability of the services available. A good quality rating by 30% of respondents suggests that a significant portion of households is satisfied with childcare services, the possibly reflecting those who can afford formal services or who have found reliable informal arrangements. On the other end of the spectrum, 20% respondents perceive the quality as poor, which may be a concern for policymakers and service providers, highlighting the need for improvements in childcare service standards, especially in informal settings. Only 15% rate the quality as excellent, a relatively small percentage, which underscores the need for broader access to high-quality childcare.

The impact of remittances on childcare services is significant. A majority, 62.5%, of respondents believe that remittances have increased their accessibility to childcare services, suggesting that remittances play a crucial role in enabling families to afford childcare, whether formal or informal. Additionally, 50% of respondents report that remittances have enhanced child development, likely by allowing families to afford

better-quality care or more consistent childcare arrangements. Forty-five percent of households also perceive an improvement in the quality childcare due to remittances, which may be attributed to the ability to pay for formal services or to invest in better informal care arrangements. However, 15% of respondents feel that remittances have had no significant impact on childcare, which could reflect the challenges some families face in translating financial support improvements into tangible childcare quality, possibly due to limited availability of services or other socioeconomic factors.

In summary, the utilization and impact of childcare services in Ankpa Local Government are intertwined with the financial support provided by remittances. The data reflects a diverse approach childcare, with varying perceptions of quality and significant reliance on remittances to improve access, quality, and overall child development outcomes. This highlights importance of continued support and possibly the development of policies aimed at improving childcare services, especially for those who still perceive the quality as inadequate.

The descriptive statistics in Table 4 provide a quantitative overview of

the key variables related to household remittances, childcare expenditure, number of children, and the perceived quality and accessibility of childcare services in Ankpa Local Government. The average household income is  $\aleph$ 45,000, with a standard deviation of ₹15,000, indicating that most households have an income within this range, although there are notable variations. The minimum household income is  $\aleph$ 25,000, while the maximum is ₹90,000. This income disparity reflects the diverse economic conditions of households within the area, possibly influenced by different levels of education, employment opportunities, and the extent of external financial support, such as remittances.

Monthly remittances received by household's average  $\aleph$ 20,000, with a standard deviation of N8,000. The wide range from N5,000 to N40,000indicates significant variation in the financial support households receive from remittances. This variation could be attributed to factors such as the sender's location, occupation, relationship with the recipient household. The reliance on remittances as a supplementary income source is underscored by its contribution to household finances, particularly for those with lower earnings.

**Table 4:**Descriptive Statistics Test Results

Variable	Mean	<b>Standard Deviation</b>	Minimum	Maximum
Household Income (₹)	45,000	15,000	25,000	90,000
Monthly Remittance (₦)	20,000	8,000	5,000	40,000
Childcare Expenditure (₦)	7,500	3,000	2,000	15,000
Number of Children	3	1	1	5
Quality of Childcare (Score)	7.5	1.2	5.0	10.0
Accessibility to Childcare	4.2	0.8	3.0	5.0

Note: Accessibility to Childcare is measured on a scale from 1 (poor) to 5 (excellent). Quality of Childcare is scored on a scale of 1 (very low) to 10 (very high).

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Childcare expenditure, on average, stands at \$\frac{1}{8}7,500 per month, with a standard deviation of  $\mathbb{N}3,000$ . The minimum expenditure of  $\aleph 2,000$ and the maximum of ₹15,000 suggest that while some households may manage with minimal expenses, others invest significantly more in childcare. This disparity could be influenced by childcare tvpe of services utilized—whether informal, formal, or a combination of both—and the number of children in the household. The average number of children per household is 3, with a standard deviation of 1, indicating that most households have between 2 to 4 children. The maximum of 5 children highlights that some households have a higher dependency ratio, potentially increasing the financial strain on childcare.

The perceived quality childcare, measured on a scale from 1 to 10, has an average score of 7.5 with a standard deviation of 1.2, indicating that most households rate the quality of childcare as moderately high. The minimum score of 5 suggests that some households are dissatisfied with the quality of care available to them, while the maximum score of 10 indicates that others are very satisfied, likely reflecting differences in access to formal versus informal childcare services and the associated quality.

Accessibility to childcare, measured on a scale from 1 to 5, averages 4.2 with a standard deviation of 0.8, indicating that most households find childcare reasonably accessible. The minimum accessibility score of 3 suggests that some households face moderate challenges in accessing childcare services, while the maximum score of 5 indicates that others have excellent access, possibly due to proximity to childcare facilities or the

availability of reliable informal care. Overall, the data reveals a community where income, remittances, expenditure on childcare vary widely, impacting the quality and accessibility of childcare services. The relatively high average scores for quality and accessibility suggest that challenges exist, many households are managing to provide adequate care for their children, supported in part by remittances.

**Table 5:** *Correlation Analysis Test Results.* 

Variables	Monthly Remittance	Childcare Expenditure	Quality of Childcare	Accessibility to Childcare
Monthly Remittance (₦)	1.000	0.652**	0.587**	0.412**
Childcare Expenditure (₦)	0.652**	1.000	0.723**	0.448**
Quality of Childcare (Score)	0.587**	0.723**	1.000	0.509**
Accessibility to Childcare	0.412**	0.448**	0.509**	1.000

**Note:** p < 0.01 indicates statistical significance at the 1% level.

The correlation analysis presented in Table 5 provides insights into the relationships between key variables associated with remittances, childcare expenditure, and the quality and accessibility of childcare services. The correlations are all statistically significant at the 1% level, indicating strong associations among these variables within the households surveyed in Ankpa Local Government.

The positive correlation between monthly remittance and childcare expenditure (r = 0.652) suggests that households receiving higher remittances tend to spend more on childcare. This relationship highlights

the role of remittances in enabling families to invest in better childcare services, possibly improving the overall well-being and development of their children. The strength of this correlation underscores the importance of remittances as a financial resource for households, particularly in regions where other income sources may be limited.

Similarly, the correlation between monthly remittance and the perceived quality of childcare (r = indicates higher 0.587) that remittances are associated with better quality childcare. This could imply that families with more financial resources, boosted by remittances, are able to access higher-quality childcare services, whether formal or informal. The ability to afford better services could contribute to enhanced child development outcomes, which is crucial in areas where the quality of available services might vary widely.

relationship between The monthly remittance and accessibility to childcare (r = 0.412) is also positive, though weaker than the previous correlations. This suggests that while remittances do contribute to better access to childcare services, other factors might also play significant roles, such as the availability of facilities, community networks, or proximity to service providers. The moderate strength of this correlation indicates that while financial support from remittances is beneficial, it may not be sufficient on its own to ensure optimal access to childcare services.

Childcare expenditure is strongly correlated with the quality of childcare (r = 0.723), indicating that households that spend more on childcare tend to perceive the quality of services as higher. This could reflect investments

in formal childcare services or higherquality informal care, which typically come with higher costs. The strong correlation here emphasizes the link between financial investment and perceived service quality, suggesting that financial constraints may limit access to better care for some households.

The correlation between childcare expenditure and accessibility to childcare (r = 0.448) indicates that higher spending on childcare is moderately associated with better access to these services. This could mean that families who allocate more resources to childcare are either accessing more convenient services or can afford options that are more available. However, readily relationship also suggests that factors beyond expenditure influence accessibility, such as geographical location and the availability of services within the community.

Lastly, the correlation between quality of childcare the and accessibility (r = 0.509) shows a positive relationship. moderate suggesting that households that find childcare more accessible also tend to rate the quality higher. This could be due to the ease of accessing formal services or the availability of reliable informal networks, which can enhance the perceived quality of care. The moderate strength of this correlation highlights that while accessibility and quality are linked, they are influenced by a combination of financial, social, and infrastructural factors.

Overall, the correlation analysis reveals that remittances play a significant role in enhancing both the financial capacity of households and their access to better quality childcare services, though other factors also contribute to these outcomes. The

findings emphasize the interconnectedness of financial resources, service quality, and accessibility, all of which are crucial for improving childcare services in the region.

**Table 6:** *Multiple Regression Analysis test Results*Dependent Variable: Quality of Childcare (Score)

Independent Variables	Unstandardized Coefficients (B)	Standard Error	Standardized Coefficients (Beta)	t- p- value value
Monthly Remittance (₦)	0.034	0.005	0.415	6.800 0.000
Childcare Expenditure (₦)	0.074	0.012	0.512	6.167 0.000
Household Income (₦)	0.012	0.008	0.105	1.500 0.135
Number of Children	-0.241	0.113	-0.118	2.133 0.034
Accessibility to Childcare (Score)	0.268	0.092	0.292	2.913 0.005

 $R^2 = 0.65$ , Adjusted  $R^2 = 0.63$ , F(5, 394) = 32.78, p < 0.001

The multiple regression analysis presented in Table 6 evaluates the impact of various independent variables—monthly remittance, childcare expenditure, household income, number of children, and accessibility to childcare—on the dependent variable, the quality of childcare (measured as a score). The model has an R2 value of 0.65, indicating that approximately 65% of the variance in the quality of childcare can be explained by the independent

variables included in the model. The adjusted R<sup>2</sup> of 0.63 confirms the model's robustness, even after adjusting for the number of predictors. The F-statistic of 32.78, with a p-value less than 0.001, demonstrates the overall significance of the regression model.

Among the independent variables, childcare expenditure has the highest standardized coefficient (Beta = 0.512), indicating that it is the most influential predictor of the

of childcare. The quality unstandardized coefficient (B = 0.074) suggests that for every additional N1 spent on childcare, the quality score increases by 0.074 units, holding other variables constant. The highly significant p-value (0.000) reinforces association strong between childcare expenditure and perceived quality, highlighting the critical role financial investment plays enhancing childcare services.

Monthly remittance is another significant predictor, with standardized coefficient of 0.415. The unstandardized coefficient (B = 0.034) indicates that a  $\aleph$ 1 increase in remittance corresponds to a 0.034 unit increase in the quality of childcare score, assuming other factors remain constant. The significance of this variable (p = 0.000) underscores the importance of remittances as a source of financial support for households, enabling them to access higher-quality childcare services. This finding aligns with the earlier correlation analysis, which showed a positive relationship between remittances and childcare quality.

Accessibility to childcare is also a significant predictor, with a standardized coefficient of 0.292 and an unstandardized coefficient of 0.268. This result indicates that better accessibility to childcare services is associated with higher quality scores, reflecting that households that can more easily access childcare services tend to perceive them as higher quality. The p-value of 0.005 confirms

the significance of this relationship, suggesting that improving access to childcare services could directly enhance the quality of care children receive.

The number of children in a household is negatively associated with the quality of childcare, with a standardized coefficient of -0.118. The unstandardized coefficient of -0.241 suggests that having an additional child in the household reduces the quality of childcare score by 0.241 units, holding other variables constant. The significance of this relationship (p = 0.034) highlights the potential challenges larger families may face in maintaining high-quality childcare, possibly due to resource constraints or divided attention among children.

Household income. while positively correlated with the quality of childcare, is not a significant predictor in this model (p = 0.135). The unstandardized coefficient (B = 0.012) indicates a small effect size, suggesting that while higher household income might contribute to better childcare, its impact is less direct compared to other factors like remittances and direct childcare expenditure.

In summary, the regression analysis demonstrates that childcare expenditure, remittances, and accessibility to childcare services are key determinants of the quality of childcare in Ankpa Local Government. The negative impact of a larger number of children on childcare quality suggests that families with

more children may need additional support to ensure high-quality care. The findings underscore the importance of financial resources and accessibility in enhancing childcare services, which could inform policy interventions aimed at improving child welfare in the region.

**Table 7:**ANOVA Results (Comparison between Groups)
Dependent Variable: Childcare Expenditure (₦)

Group	Mean Expenditure (₦)	Standard Deviation	F- p- value value
Remittance-Receiving Households	8,500	2,800	24.67 0.000
Non-Remittance-Receiving Households	5,000	1,500	

The ANOVA results presented in Table 7 examine the differences in childcare expenditure between two groups: remittance-receiving households and non-remittancereceiving households. The dependent variable is childcare expenditure, measured in Nigerian Naira ( $\mathbb{N}$ ). The mean expenditure for remittancereceiving households is \(\frac{1}{2}\)8,500, with a standard deviation of N2,800, while non-remittance-receiving households report a lower mean expenditure of №5,000, with a standard deviation of ₩1,500.

The F-value of 24.67, coupled with a highly significant p-value of 0.000, indicates that there is a statistically significant difference in childcare expenditure between the two groups. This result suggests that households receiving remittances tend to spend significantly more on childcare compared to those that do not receive remittances. The higher

mean expenditure in remittancereceiving households implies that remittances provide additional financial resources, enabling these households to allocate more funds toward the care and development of their children.

The large difference in the mean expenditures between the two groups highlights the potential role of remittances in improving childcare Remittance-receiving services. households may be better positioned to afford higher-quality childcare services, such as formal daycare or preschool, which could contribute to better developmental outcomes for children. In contrast, non-remittancereceiving households, with lower mean expenditures on childcare, may be more reliant on informal childcare which arrangements, could limit access to structure and professionally managed childcare services.

The significant F-value also suggests that remittances could be an important factor in reducing disparities in childcare quality and accessibility within the community. As remittances enable households to spend more on childcare, they might also enhance the overall welfare of children in these families, potentially leading to long-term benefits in terms of education, health, and social development.

the **ANOVA** Thus, results evidence provide strong that remittances play a critical role in influencing household expenditure on childcare. The significant difference in spending between remittance-receiving and non-receiving households underscores the importance of financial support from remittances in ensuring that children receive adequate care, thereby contributing to their overall well-being and development in Ankpa Local Government. This finding could have implications for policy, particularly in supporting remittance flows and enhancing the financial stability of households to improve child welfare outcomes.

### Conclusion

The study provides a comprehensive analysis of the demographic characteristics, remittance patterns, childcare service utilization, and the financial dynamics within households in Ankpa Local Government, Kogi State. The findings underscore the intricate relationship between remittances and the socio-economic stability of households, especially in

settings where formal rural employment opportunities may be Firstly, the demographic limited. analysis reveals a balanced age distribution among respondents, with a significant proportion in their prime working years. This suggests a population actively engaged in both economic activities and child-rearing responsibilities. The educational attainment levels, with a notable percentage having at least secondary indicate a education, moderately educated population capable understanding and utilizing various services. including childcare. However, the presence of a segment with no formal education highlights the ongoing challenges in accessing education and the consequent impact on economic opportunities and service utilization. The remittance patterns observed in the study are crucial in household understanding financial dynamics. A significant portion of households receive remittances monthly, pointing to a stable and reliable inflow of funds that likely supports day-to-day expenses, including childcare.

The high percentage of domestic remittances reflects internal migration trends within Nigeria, where family members relocate to urban areas for better employment prospects and remit money back to their families. The variation in remittance amounts, ranging from less than №50,000 to over №200,000, suggests economic disparities among households, with some relying heavily on these funds

for subsistence, while others use them to improve their standard of living, including accessing higher-quality childcare services. The utilization of childcare services is influenced by these financial dynamics. The study shows that a large portion of households rely on informal childcare arrangements, which, while affordable, may not provide the structured environment necessary for optimal child development.

The mixed utilization of both informal and formal childcare services indicates a strategic approach by households to balance cost and quality. However, the perception of childcare quality varies, with a significant number of respondents rating it as fair poor, indicating room improvement in both informal and formal childcare services in the region. The impact of remittances on childcare is evident, with many respondents reporting increased accessibility and improved quality of childcare services as a result of remittance inflows. This highlights the critical role remittances play in enhancing the well-being of children by enabling households to afford better care options. Nonetheless, a small percentage of respondents feel that remittances have had no significant impact on childcare, possibly due to limited availability or accessibility of services despite financial quality support.

# Recommendations

Based on the findings, several recommendations are proposed to improve the socio-economic conditions in Ankpa Local Government, particularly concerning remittances and childcare services:

Enhance Educational Opportunities: There is a need to improve access to education in Ankpa Local Government, especially for those with no formal education. Educational programs aimed at adult learning and vocational training could empower more individuals, increasing their employment prospects and reducing dependency on remittances.

Strengthen Formal Childcare Services: To address the varying perceptions of childcare quality, efforts should be made to improve the standards of both formal and informal childcare services. This could include government or NGO-led initiatives to provide training for informal caregivers establish and more accessible, affordable formal childcare centers.

Support for Remittance-Receiving Households: Financial literacy programs could help remittance-receiving households better manage their funds, ensuring that remittances are utilized effectively for long-term benefits, such as education and quality childcare. Additionally, policies that reduce the cost of remittance transfers could increase the disposable income of these households.

Encourage Economic Diversification: To reduce reliance on remittances, economic diversification should be encouraged in Ankpa Local Government. This could involve promoting small and medium-sized enterprises (SMEs) and providing microfinance opportunities to foster entrepreneurship, particularly among the self-employed, who constitute a significant portion of the population.

Improve Accessibility to Quality Childcare: Expanding access affordable. high-quality childcare services is essential. This could involve public-private partnerships to establish more daycare centers and preschools, especially in rural areas. subsidies Providing or financial assistance to low-income families could also help increase their access to these services.

Monitor and Evaluate Childcare Services: Regular monitoring and evaluation of childcare services should be implemented to ensure continuous improvement. Feedback from parents and caregivers should be used to adapt and enhance services to meet the evolving needs of the community.

By addressing these recommendations, Ankpa Local foster Government can a more supportive environment for families, enhancing the overall well-being of children and contributing to sustainable socio-economic development in the region.

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