



**USE AND IMPACT OF REMITTANCE IN RURAL ECONOMY: A
MICRO LEVEL STUDY ON SELECTED VILLAGES UNDER
FARIDPUR DISTRICT OF BANGLADESH**

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Abstract: Remittance offers a feedback against vulnerabilities of the rural households of various income groups. It ensures a regular flow of income to meet consumption expenditures and security needs for the struggling families of the remitters. This study attempts (i) to sketch the uses of remittance and (ii) to explore the resultant impacts of remittance on the rural area. It investigates two villages of Faridpur district of Bangladesh to address these two issues. The study finds that remittance mostly serves as the basis of consumption expenditure, house construction and protection against natural adversities apart from investment in direct productive purposes. Consequent impacts of this using pattern give birth to increase purchasing power of the rural households, development of local hats and bazaars and increased land value.

Keywords: Remittance, purchasing power, investment, rural economy

Introduction

The rural economy¹ of Bangladesh mostly depends on agriculture sector as rural non-farm activities have not gained momentum and rural industrialization process has not started yet at a remarkable pace. As a result, ups and downs of the rural economy is strongly correlated with vulnerabilities of agriculture sector that arise due to various uncertainties originated from frequent natural disasters, slow growth rate, low absorption capacity of agriculture and increased prices of fuel, fertilizer and other inputs. These very basic problems of Bangladesh's agriculture retain the livelihood pattern of rural people in a depressed situation. Remittance may give a momentum to speed up the rural economy and provide safe guard against various economic downturns.

Remittance seems to be a buzzword both locally and nationally. At the national level, it enriches foreign exchange reserves, curbs resource gaps (savings-investment gap and export-import gap) and thus reinforces national economy. At the household level, remittance guarantees relatively higher standard of living in terms of better access to education, health and enjoyment of other basic amenities. It offers utmost security against natural calamity and social and economic adversity.

¹This study defines 'rural economy' as an agro-based economy with insignificant manufacturing activities. More formally, an economy with high density of human settlement is called 'rural economy', as agriculture can support much less people in terms of space compared to manufacturing. For details, see Hossain (2000).

The uses and impacts of remittance are widely addressed in numerous studies. The impact of remittance on poverty, inequality and development is the main focus point of these studies. Remittance has become the main source of foreign exchange earnings for developing countries. It increases per capita income in labor exporting countries and increases the share of income accruing to the poor (Page, 2007). Remittance inflow contributes to increase both private consumption expenditure and savings. Remittances in Latin American and Caribbean countries have increased growth and reduced inequality and poverty (Acosta *et al.*, 2008). For many African households and nations, remittance is a tremendously important source of finance and foreign exchange, helping to stabilize irregular incomes and to build human and social capital (Sander and Maimbo, 2003). The workers' remittances to developing countries reached to US\$ 167 billion in year 2005, drawing increasing attention to these flows as a potential tool for development (Freund and Spatafora, 2008). Maimbo and Ratha (2005) find that in terms of poverty reduction, rural areas in developing countries tend to be benefited most because much of the world's migrants are drawn from these areas. The cross-country studies also endorse that remittances help to reduce poverty. Based on a dataset of 74 low and middle-income developing countries, Adams and Page (2003) find that remittances have a statistically significant impact on reducing poverty. This result is also corroborated in a separate analysis for 101 countries over the period 1970-2003, reported in Anon (2005).

Available literatures find strong interrelations between development and migration. The enormous amount of remittances of migrant workers could yield considerable potential for promoting sustainable development (Heilmann, 2006). Migration is associated with higher investment levels and higher profits. Osili (2007) finds that remittances sent to finance origin country investments are positively associated with origin country household wealth. However, wealthier origin families tend to receive lower transfers of remittances, other things being equal (Osili, 2007). This study is an attempt to address this dilemma.

Remittance has a protective role against natural calamities also. Suleri and Savage (2006) find that international remittances have played a significant role in livelihoods in the wake of the earthquake that hit northern Pakistan in October 2005. Deshingkar and Aheeyar (2006) find that in the aftermath of the tsunami, remittances played an important role to overcome the adversities. Wu (2006) shows how remittances help households to cope with various political, economic and social conditions caused by tsunami in Aceh of Indonesia, which is sent back by large numbers of unskilled and low-skilled migrant workers working in Malaysia and Singapore.

Literature survey finds a large number of studies on remittance addressing various dimensions. However, careful investigation finds two limitations of the studies. Firstly, studies considering the impact of remittance on rural economy are hardly available, rather those studies consider remittance as a national phenomenon. Secondly, impact assessment of remittance on rural economy through direct observation on the remitters and their family members for covering both social and economic aspects are also scarce. This study is an attempt to fill the gaps. This study aims at searching out various uses and impacts of remittances in the rural economy. It also tries to discover how rural economy recovers itself from various types of harsh conditions by using remittance effectively.

Materials and Methods

This study is based on both the primary and secondary information. Published books, journals and organization reports are the main secondary sources. The study considers the database of government, private and research organizations to grasp a concrete idea on uses and impacts of remittances. Moreover, questionnaire survey and face-to-face interview are the primary sources for collecting field level data for this study. Special attention is given to explore true responses of the respondents and interviewees.

Two villages named by *Charchandpur Vashan* and *Charchandpur* of *Vasanchar* union (No. 5) under *Sadarpur* upazila in Faridpur district has been selected as the study area. Easy access to

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respondents and time and other constraints are the main reasons in selecting these two villages as the study area. However, these two villages have high concentration of migrant workers. Therefore, these may be treated as representatives of the remittance receiving villages of Bangladesh. The authors conducted a questionnaire survey on 29 randomly selected households of the study area in February 2008. According to 2001 population census, total population in these two villages is 735, of which 352 and 383 are male and female respectively (Anon, 2003). Total number of household is 147. Agriculture is the main occupation of the respondents. There are also small businessmen, service holders and migrant workers. There are three primary schools, one kindergarten school, one high school, one madrasha and three mosques in the study area. Most of the roads are kancha and a small portion is herring bone bond type. This area has come under rural electrification in the year 2006 and the only source of pure drinking water is deep tube-well.

The samples include wide variety in income, education, age, duration of staying abroad and occupation. The questionnaire contains various socio-economic aspects. Special attention is given to collect information from the original remitters. About 28% of the migrant workers were staying at home while conducting the survey. Moreover, the authors conducted case study analyses on selected households to get in-depth idea about the uses and impacts of remittances. Relatively small sample size resulting from time limitation and respondents' unwillingness to share detailed information is the main limitation of the study.

Collected data are arranged, sorted and processed properly to make it usable for study and research. Attention is given to identify and exclude incomplete or biased data. Theoretical knowledge of available literatures is used to compare the findings of this study. Finally, the study tries to concise the findings of the research.

Results

This study considers two villages of *Vashanchar* Union of *Faridpur* district to analyze the uses and impacts of remittances. Poverty, low income, and low living standard are the common features of the study area. Unemployment and underemployment results from high population growth and absolute dependency on agriculture are the causes of widespread poverty in the study area. Consequently, migration to foreign countries offers a gainful employment opportunity to them. In most of the cases they leave behind the poor families and tend to send relatively higher volume of income to support their families.

The study area has a high concentration of people living abroad. Higher inflow of remittances from the migrants exerts a significantly positive impact on socio-economic indicators of the area. However, the nature and magnitude of these positive effects widely vary among various income groups. This study will try to address these effects of remittances through analyzing the socio-economic conditions of the respondents.

Socio-economic profile of the migrant workers: Age, education, family structure, income, marital status and amount of agricultural land holding are some important characteristics to describe socio-economic profile of the migrant workers. Average age of the migrants is 30 years. About 62% of them belong to 20-30 age group, 35% to 30-40 age group and the rest 3% belong to 40⁺ age group. The statistics reveal that a major portion of the migrants is newly joined labor force who search for employment opportunity. However, due to backwardness in the rural economy and resultant less employment opportunities, the scope of generating employment opportunities for them is limited in the study area. About 80% of the migrants were unemployed, which forced them to migrate to other destinations. Another notable feature is the dominance of the first generation migrants. Only around 14% of the respondent households are comprised with more than one migrant.

The primary data shows that the lower the educational status, the higher the trend to migrate. The argument behind this proposition is that low level of education is not conducive for getting

better employment and thus a hindrance to acquire sufficient wealth. More than 50% of the respondents can only sign and have 5 years formal schooling (primary education). Another 45% have 10 years formal schooling (secondary school education) and the rest 3% have 12 years formal schooling (higher secondary education).

Survey findings indicate a positive relationship of family size with both poverty and migration trend. The average family size of the respondents is 7. About 62% of the respondent households are comprised of 2-6 family members, 21% of 6-10 and the rest 18% of more than 10 family members. Female-headed (temporarily) joint type of families dominates the family structure of the respondents. Migration of the main earning member (father or elder son), security problem, and the traditional custom of living with relatives mostly narrate the reasons of the dominance of female-headed joint type of families.

Agriculture and remittance are the leading sources of income of the respondents while business and other sources are the less dominant ones. Remittance is the dominant income source for 34% of the respondents, among which, 31% solely depends on remittance for income. However, income comes from business and agriculture for 10% of the total respondents. Statistics regarding land size shows that 41% of the respondents have 0-3 *bighas*² cultivable land, 21% have 4-8 *bighas*, 28% have 9-13 *bighas*, and only 3% have more than 14 *bighas* of cultivable land.

Bangladesh obtains the highest position in sending unskilled workers abroad (Anon, 2007). Field survey in the study area of Faridpur reveals that only 38% had the formal training while going abroad. However, mismatch between the training and the actual jobs they do are often found among the respondents. Around 93% of the migrant workers are male and only 7% are female. As regards marital status, 72% are married, 24% are single and only 3.45% are divorced.

In fine, young age structure, low educational status, small size of land holding, lower level of training, large family size, female-headed joint type family structure describe the socio-economic profile of the migrant workers of the study area. These socio-economic features along with less employment opportunities in the rural areas worked as push factors behind the migration trend of the respondents.

Use of remittance: Globally, the flows of private funds originated from remittances are predominantly used for household consumption, rather than investment and saving (Steimann, 2005). Typically, this consumption is to satisfy the basic subsistence needs of the household, such as food, clothing, medicines, education and housing (Meyers, 1998; Black, 2003; World Bank, 2006; Shahbaz, 2006). Research in Pakistan shows that remittance are predominantly used to meet daily expenses such as food, clothing and health care. However, funds are also spent on building or improving housing, buying land, cattle or durable consumer goods, the repayment of loans for migration and to fund pilgrimages to Mecca (Steimann, 2005; Shahbaz, 2006).

This study aims to verify the claim whether the remittances foster growth in the home economy or not. The use of remittances may be examined through dividing it into 'direct productive' and 'indirect productive' uses. The 'direct productive use' of remittances refers to the activities that generate income and employment opportunities directly. For example, modernization and growth of agriculture and increase in the rate of investment are regarded as the 'direct productive use' of remittances. 'Indirect productive use' refers to meeting essential needs of human being that ultimately supports the direct productive activities. For example, spending for consumption purpose, providing safeguard against natural calamities, constructing house, making furniture, spending for charity and other social affairs, and investment for human capital formations are regarded as the 'indirect productive use' of remittances. Moreover, the study

² 1 *bigha* stands for 14,520 decimal.

reveals that the nature, magnitude and use of remittances are largely determined by the duration of staying abroad and future plan.

This study finds that duration of staying abroad and future plan of the migrants are two important aspects contributing in uses and impacts of remittances. According to the survey responders, the duration of staying determines a) volume of remittance, b) amount of land purchase, c) loan repayment, d) house construction, e) investment, f) savings, g) human capital formation, h) making furniture, i) social affairs and charity and j) investment for potential emigration. As the duration of staying increases, both frequency and volume of remittance increases, if other things (such as job security, using formal channel for sending money and economic situation of the host country) remain the same. Again duration of staying significantly determines the uses of remittances such as savings, nature and magnitude of investment in business and acquiring durable assets. Moreover, greater extent of loan repayment is to be observed within shorter period of time. This study reveals that, 90% respondents are the loan takers and in that case, most of the income goes for loan repayment within first two years and rest of it goes for meeting family expenditure. Rest 10% went abroad using their own fund. Therefore, in normal situation, the first two years seem to be the gestation period within which they can recover and repay their initial cost of migration.

Duration of staying abroad significantly affects the amount of savings via increase in volume of remittances. More than three-fourth of the respondents said that a large portion of remitted money is being saved in the home country after meeting various needs. Moreover, those who want to invest in the new business are more likely to save more. The field observation finds that the development of a local bazaar close to the study area is the outcome of the remittance inflow. A large number of remitters and their families have invested in small scale grocery shops in that bazaar.

Table 1. Relationship between past lands holding and land purchase by using remittances

Past land holding (bigha)	Frequency	% of total respondents	Use of remittances for land purchase
0-3	14	48	35% do not purchase any agro-land; 65% purchase 0.5 to 7 bigha
4-7	6	21	66% purchase agro-land; 17% do not purchase any land; 17% purchase shop in the local hat or bazaar
8-11	5	17	80% do not purchase any agro-land; 20% purchase land in Dhaka
12 ⁺	4	14	25% purchase agro-land; 25% do not purchase any agro-land; 50% purchase shop
Total	29	100	

Future plan of the remitters determines the amount of land purchased. As the duration of staying expands, the amount of purchasing either agro-land or land for business purpose increases. Migrants, who want to start new business, after reaching home, often purchase shops or land in the local hat instead of purchasing agro-land. Moreover, people who stay abroad for a short time and occupy negligible or no agro-land, spend most of the remittances for repaying loan and meeting daily necessities. Amount of past land holding is another influential factor determining the new land purchased. Those who occupied a larger amount of agro-land earlier are less interested to purchase new agricultural land and the vice versa. Table 1 summarizes the study results in this regard.

Investment for potential migration is another significant use of remittances. Most of the migrants want to send potential emigrants (if available) to ensure and retain the present inflow of remittances in future. About 38% migrants either have already sent relatives or will send as soon as possible. Though agriculture is treated as a direct productive sector in the rural economy, but the study result reveals that there is no investment for agricultural development in the study area. All of the respondents answered that they had not invested a single penny for modernization or improvement of the agriculture sector.

Conventionally, when income of a family increases, status of various socio-economic indicators also upgrades. Expenditure for better access to health facilities and better education, making furniture, maintaining social affairs and charity are indirect productive uses of remittances. Increased income of the households due to inflow of remittance results in frequent and easy access to Kindergarten schools instead of free Govt. primary schools. Long duration of staying ensures security for obtaining higher education, which would have under threat if there were no provision for regular inflow of remittances. About 59% of the respondents spend a significant portion of their hard earned income for education of their offspring and the rest of them need not to spend yet. Side by side, remittances also contribute largely to finance health expenditure and also provide security against various health hazards. Remittances fully cover health expenditure for 79% of the respondents and partly 14% of the respondents. Rest 7% in any way is not dependent on remittances for this purpose.

People usually go abroad for having a better quality of life. Building comfortable, secured and nice house full of necessary furniture is one of the most recurrent uses of remittances. About 62% of the respondents have invested for constructing or repairing houses and 69% have made furniture as per capacity and requirement. The study also shows that those who have been abroad for more than 2 years are better capable of building houses and making furniture.

Another noteworthy feature of use of remittances in the study area is that it offers economic security against various natural disasters like flood and river erosion, cyclone and drought. The study area is very much prone to flood and river erosion. All of the respondents admit that their existence would be at stake in the pervasiveness of natural calamities if there were not regular inflow of remittances.

There is a strong correlation between inflow of remittances and maintaining social affairs and charity. As regards the use of remittances, 62% have given aid as charity to the nearby mosque for its development work and 38% have the recognition of maintaining various social affairs in the form of getting married, daughter's and sister's marriage and others. This is how remittances strengthen social ties. Moreover, local infrastructural developments such as road and bridge construction / repairing, mosque, educational institution and bazaar development are the spill over effects of the remittances (Field survey, 2008). Therefore, it may be said that as the duration of staying increases, nature and magnitude of use of remittances in these purposes changes positively. Table 2 summarizes various uses of remittances in the study area.

Table 2 roughly demonstrates the general trend and use of remittances in the study area. It divides the abroad-staying period into four phases³. The advanced phases are linked with longer time of staying abroad. The survey finds that during the first phase (0-2 years of staying abroad), majority of the people spend a large portion of the remittances for paying loans. In phase 2 (3-5 years), the people increase their consumption, housing and other household expenditures. In phase 3 (6-10 years), people concentrate in land purchase and social activities. Direct productive investment and second time or second generation migration is considered by the people in the last phase (10+ years). This study finds that the rural areas of Bangladesh are mostly concentrated in

³ The segmentation of abroad-staying period into four phases is done by the authors to differentiate the uses and destinations of remittances.

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the second phase with some exceptions. A big push is needed to upgrade from the second to advanced stages.

Table 2. Phase-wise destination and use of remittances

Uses	Time	Phase 1 (0-2 years)	Phase 2 (3-5 years)	Phase 3 (6-10 years)	Phase 4 (10 ⁺ years)
Loan repayment		██████████	—————	-----	-----
Consumption expenditure		—————	██████████	—————	-----
House construction		—————	██████████	—————	—————
Furniture making		—————	██████████	—————	—————
Land purchase		-----	—————	██████████	—————
Charity		-----	-----	—————	—————
Direct productive investment		-----	-----	—————	██████████
Investment for emigration		-----	-----	—————	██████████

N.B.: Dotted lines indicate less intensity. Thickness of solid lines indicates more intensity in respective uses. 'Direct productive investment' refers to the tasks associated with 'direct productive use' of remittance.

Discussion

Remittance changes total scenario of the study area by creating alternative source of income as well as by upgrading living standard of the poor and middle-income families. The concerned people spend more for consuming goods and services. Their savings increases. As a result, the rate of capital formation for small-scale business also boosted up, which creates a multiplier impact in the local economy. Moreover, those who had only a small fraction of land or no land at all earlier, are now capable of owning at least a small size of land. However, as the size of previous land holding becomes greater, the lesser is the intention of purchasing new agro-land, which implies people's target to establish themselves in rural non farm activities. Various socio-economic indicators gradually improve in the form of better access to education, health, constructing better house and making furniture, participation to various social affairs and charity.

The common trend among the surveyed people is using remittance for repayment of loans until two years of migration. From the third year and onward, a significant part of remittance is invested for direct productive use, recreational use and potential migration. The investment in migration increases mobility of the people in the stagnant rural area. Remittances put its significance through generating mobility and modernization in the local area. Emergence of a local bazaar with uninterrupted supply of daily necessities, which were completely unthinkable even in a decade ago and establishment of modern educational institutions are the parameters of making ease of lives in the study area. The impacts of inflow of remittances may be summarized as follows:

Inflow of remittances increases the purchasing power of the local people, which induces small-scale investment to grocery shops and other businesses such as rice mill and oil mill in the local hat and bazaar. Better purchasing power results in better food security and provides a safeguard against various uncertainties and vulnerabilities related with agriculture and natural adversities.

Remittances played a significant role for the development of a commercial hub in the nearby area, which is 1.5 kilometers away from the study area. The commercial activities were mainly started and operated by the past remitters. Habitation in the adjacent locality has developed on the basis of this commercial area. About three-fourth of the inhabitants are mainly dependent on the remittance and getting rich due to having it. The stream of investment, which has been made in this bazaar are initiated and maintained by remittances.

Land value of the area is soaring up due to the presence of enough cash in hand against limited supply of land and also due to the competition of acquiring this land among the buyers.

Another significant impact is change in land ownership structure. There is a change in land ownership structure at the time of and after the migration. While going abroad, people usually sell or mortgage their fixed assets against liquid money. Moreover, when they meet all of the incurred costs for migrating, depending on the motive and the future plan, they try to own new land. Therefore, the decision to migrate and migrants' future plan changes land ownership structure.

Establishment of kindergarten schools as a response of demand for better education is another significant change made by remittances in the rural economy.

Remittances exert influences on life style of various income groups in variety of ways: For surplus households, no agricultural mechanization has been made. There is no tendency for purchasing new land. Agriculture better serves their all necessities. They save their earned remittances for investing in profitable business and occasionally made some expenditure for conspicuous consumption. Middle class households mainly develop their housing condition and make furniture by the remittances. They are also not interested for any sort of investment for agriculture and usually tend to live a luxurious life. Remittances meet almost all of their family expenditures except major food items.

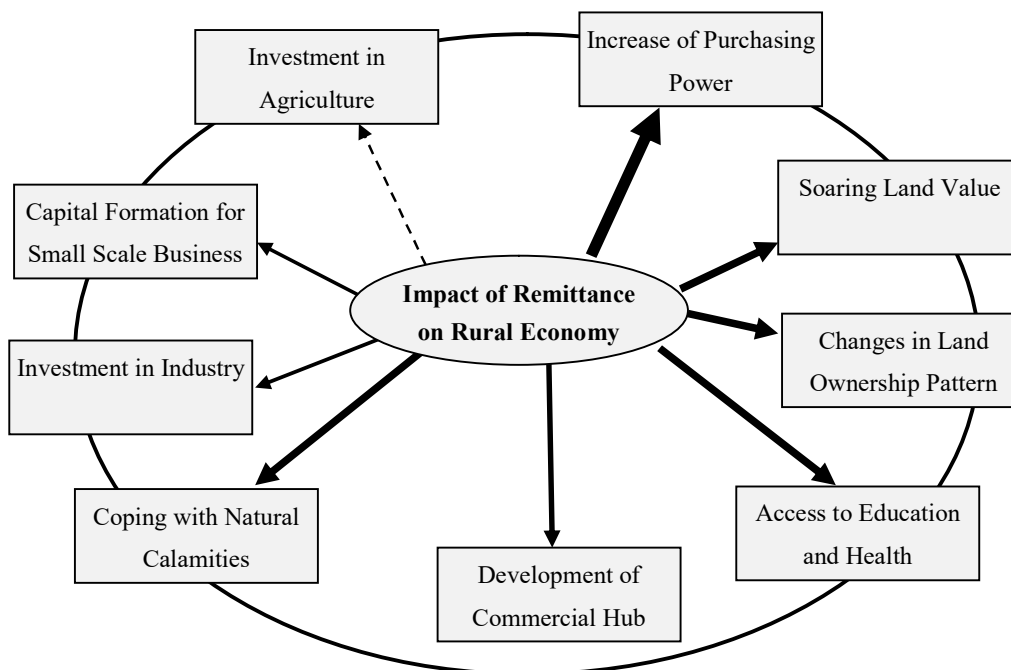
Remittance is the only security and in most cases only one source of income for lower income families. They mostly depend on remittances for their monthly expenditure with some major food items. There is a little or no scope to save, invest and purchase new agricultural land. Table 3 summarizes the diversified use of remittances for various income groups.

Table 3. Use of remittances for various income groups

Uses	Time	Poor People	Middle Class	Rich People	All People
Loan repayment		██████████	—————	-----	██████████
Consumption expenditure		██████████	██████████	—————	██████████
House construction		██████████	██████████	██████████	██████████
Furniture making		—————	██████████	██████████	██████████
Land purchase		—————	██████████	—————	██████████
Charity		-----	—————	██████████	██████████
Direct productive investment		—————	—————	—————	██████████
Investment for emigration		██████████	██████████	—————	██████████

N.B.: Dotted lines indicate less intensity. Thickness of solid lines indicates more intensity in respective uses. Poor people: 0-3 *bighas*, Middle class: 4-8 *bighas*, and Rich people: 8+ *bighas* cultivable land holdings. 'Direct productive investment' refers to the tasks associated with 'direct productive use' of remittance.

According to the survey and study findings, the impact of remittances on rural economy is summarized in Fig. 1. The figure indicates that the remittance significantly increases the purchasing power of people and the price of land. Remittance also contributes to improve education and health facilities, to face natural calamities, to change land ownership pattern and to accelerate local commercial activities. However, its role in direct productive activities like agricultural or industrial production expansion and advancement is insignificant.



N.B.: Arrows indicate the impacts. The thickness of arrows indicates the intensity of impact.

Fig. 1. Impact of remittance on rural economy

Conclusion

A micro level study on the use and impacts of remittance are hardly available in the literature. Therefore, it becomes difficult to compare the study results with other areas of Bangladesh. However, the uses and impacts of remittances in the study area are analogous to the uses and impacts of remittances in other developing countries. Remittance makes certain flow of income and improves standard of living. The study finds that remittance is the most dominant in meeting essential needs rather than using for direct productive purpose. Hence, the extent of economic development occurs merely in the form of development of rural hats and bazaars and investment in small-scale businesses, which is backed by increased purchasing power of the remitters' family. Further study is needed to assess the sustainability of such remittance-backed developments and to explore the feasibility of more productive uses of remittances.

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