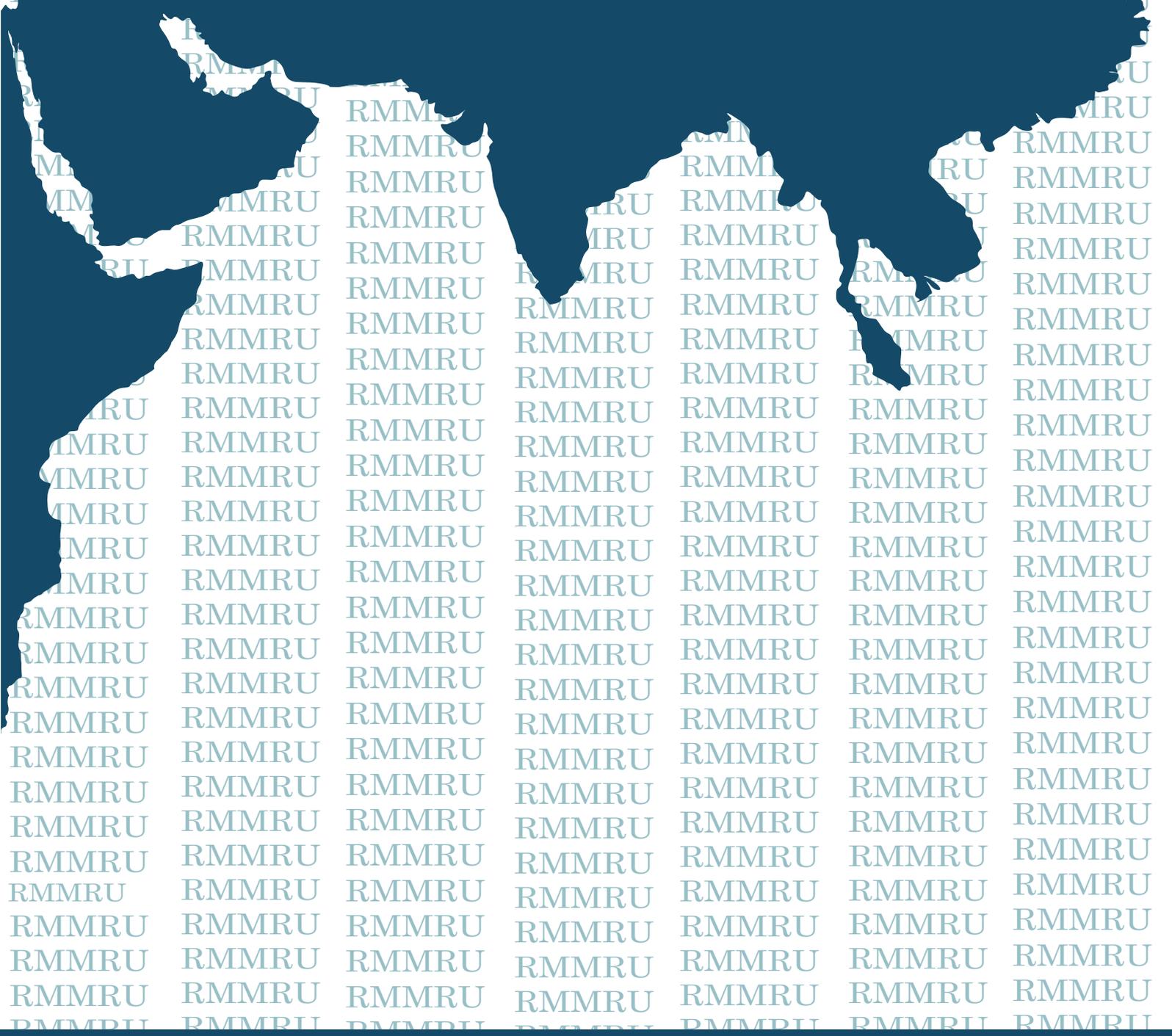




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The Impact of Remittances on the Families Left Behind

Lutful Kabir

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Abstract

This paper examines the micro-level impact of remittances on the households left behind in Bangladesh, focusing on the economic, social, and cultural transformations induced by international labour migration. The analysis explores three major domains to understand this multidimensional impact: household expenditure and consumption behaviour; remittances as a driver of social resilience through investments in land, housing, education, and livelihood assets; and the role of “migration capital” in shaping social status, gendered empowerment, and political influence within local communities.

Findings reveal that while remittances initially support basic household needs such as food, housing, and debt repayment. And gradually this evolves into investments in education, productive assets, and entrepreneurship, fostering social resilience and upward mobility. Remittances also reshape gender roles, particularly increasing the agency and decision-making power of left-behind wives. However, reliance on migration income may also encourage dependency, reduce labour participation, and exacerbate inequality between migrant and non-migrant households. Moreover, the high cost and debt burden associated with temporary migration can increase vulnerability, particularly for low-income households.

Thus, remittances serve as both a coping mechanism and a catalyst for transformation, mediating the trade-off between vulnerability and opportunity. The paper concludes that while remittances can enhance household welfare and empower left-behind families. Their developmental potential depends on access to financial services, local market conditions, and supportive policy frameworks that can convert remittance flows into sustainable economic and social gains.

Forward

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To all my friends in Migration studies and in Migration and Global Studies, thank you for your unwavering support, vibrant discussions, and continuous motivation. Your intellectual companionship enriched this work in many ways. Finally, I remain deeply grateful to my family. A special mention goes to my son, Arup Shantonu Akon.

1. Introduction:

The impact of remittances, alongside its subsequent development and magnitude at the micro level, varies across different contexts. Scholars persist in engaging in a discourse regarding the extent to which remittances strengthen or undermine households and communities. This underscores the importance of obtaining a more nuanced comprehension of remittances' function within household economies and their impacts on household members (Black, Natalie, & Skinner, 2005, p. 5; de Haan & Yaqub, 2008, p. 8). This signifies the effect of remittances on a household in an origin that may construct a developmental correlation, which can often come across positively, but often not. Their boundaries are often transgressed and contested, delimiting their mobility within the life experience of individuals and families. This makes up the bulk of daily activities, concerns, fears, and achievements (Guarnizo, 2003)

In Bangladesh, the most prevalent type of international migration is temporary contract migration, which is typically subject to strict regulations that deny migrants the right to reunite with their families, obtain long-term residency, and settle permanently. Consequently, it is common for families of migrants to live in a state of being 'transnationally split,' whereby non-migrating family members are 'left behind' (Yeoh et al., 2002; Piper, 2006). It is generally perceived that the temporary labour migrants undertake migration as a "transnational household strategy", indicating that it is not just an individual decision, but rather a collective strategy undertaken by households to increase their capacity to cope with economic challenges (de Haan & Zoomers, 2005). This approach highlights the complex interplay between remittances and household dynamics, and the different ways in which migration can affect households in terms of economic, social, and cultural dimensions.

In Bangladesh, 0.7 million workers migrate to the Middle East and Arab countries annually (IOM, 2019), with 90% sending remittances that make up 78% of total household income in receiving households (BBS, 2016). While remittances can be beneficial, they may foster dependency and limit local labour supply. Receiving remittances may reduce labour market participation due to increased non-labour income (Hossain & Sunmoni, 2022). Bangladesh's remittance to GDP ratio was about 7% in 2020, ranking 13th largest in Asia (IOM, 2022). Furthermore, the impact of remittances is not dependent on financial development (Hassan & Shakur, 2017, p.9). While the link between household income from remittances and GDP growth is generally considered positive, it's important to recognize that this macro-level view often overlooks the significant hardships experienced. This particularly concerns managing the cost of migration and its return by both migrants and their families left behind. Remittance inflows also create inflationary pressures in Bangladesh, with food inflation responding almost two and a half times more than general inflation (Ray & Rahman, 2014). IOM (2009) reports

that remittances increased household income for 20% of migrant households, which further impacts in widening the income gap and resulting in inequality between migrant and non-migrant households.

This study seeks to advance the ongoing household development debate by examining the role of migration in social and economic development at the family level in Bangladesh. The first section will provide a theoretical framework for understanding the impact of remittances on household welfare, drawing upon the New Economic Labour Migration (NELM) framework. The paper will then present three broader explanations of the impact of remittances on left behind households. In the first section, the primary exposition will centre on the interplay between remittances and development, with a particular emphasis on analysing how remittances affect household expenditure. The second section will examine the extent to which remittances build social resilience. The third section will focus on how remittances affect the social mobility of households that are left behind. In each section, both pessimistic and optimistic views of the impact of remittances will be presented. Furthermore, the paper will examine how remittances influence gender roles and perspectives in the household. Through these explorations, the paper aims to answer the question: What are the microeconomic effects of remittances on left-behind families?

2. Theoretical construction: Impact of remittances on household welfare:

Traditionally, there have been two distinct theoretical approaches used to explain the connection between economic development in the country of origin and international migration: the convergence perspective and the divergence perspective (Sørensen, 2004; Cohen, 2005; Faist, 2008). According to the convergence school, which draws upon Neo-Liberal Economic Theory (NELM), states that the development process of sending regions can significantly benefit from out-migration (Hermele, 1997). This approach primarily posits that emigration contributes to the enhancement of “resource availability” and “income distribution” in places of origin (Spaan et al., 2005). Conversely, the divergence school of thought contends that out-migration hampers the advancement of sending regions by perpetuating a state of economic reliance that undermines their developmental potential (Hermele, 1997). This paper argues in favour of the convergence approach, which posits that migration produces substantial benefits for both migrants and their families who are left behind. However, NELM offered a more subtle view, in which both positive and negative development responses were possible (Taylor, 1999). Migration has a ripple effect, and thus, it is crucial to analyse it in a disaggregated manner to fully comprehend the role of remittances and their impact on the households that are left behind. The NELM theory places emphasis on the fact that members within households have unique capacities, traits, and expertise, and their choice to migrate is a deliberate effort to diversify household earnings through labour allocation (Sikder & Higgins, 2016, p.255).

Households are deemed to be better equipped than individuals to diversify resources such as labour, as a means to mitigate income risks (De Haas, 2006, p. 566). In Asia, migration patterns are increasingly characterised by temporary and more episodic flows. In light of the NELM, numerous scholars began to interpret migration and remittance provision as a household strategy employed to offset capital and production constraints. Nevertheless, in the context of South-South migration, where shorter durations or less secure employment are common in destination areas, the migration process leading to indebtedness may erode the capital and production capabilities of the households left behind. The accumulation of excessive debt by households, beyond their repayment capacity, can result in increased vulnerability instead of easing constraints on their production and investment endeavours (Moniruzzaman and Roberts, 2018).

Migration is viewed by some scholars as a means to attain a better way of life, as it provides a way to escape from past individual and community histories and allows for self-realisation and freedom from prior constraints (Benson & O'Reilly, 2009). This argument suggests that migration is a decision made by individuals seeking to improve their life prospects in terms of economic opportunities, social connections, or personal fulfilment. The phenomenon of labour migration in the global south is commonly perceived from a household perspective; nevertheless, the agency of individual migrants is a crucial factor, as they make deliberate choices and decisions in the face of various risks and uncertainties. This signifies that migrants are sacrificing their personal interests for the well-being of their families left behind.

Incorporating two premises of the new economics of labour migration (NELM) perspective – decisions about remittances are linked with those related to migration, and these decisions must be interpreted at the household level (Lucas & Stark, 1985). Since self-interested remittances are involved when migrants purchase and maintain assets for themselves, expanding social networks that are potentially useful to them after their return home, or to secure their share of the family inheritance (Mahmud, 2020, p.175).

Certain benefits of remittances may not be immediately apparent but can manifest gradually over time. Examples include investing in human capital, achieving upward social mobility as a result of migration, or changing gender relations. Therefore, some scholars also espouse the time perspective (Rahman, 2009). My focus will be on examining the long-term effects of migration on the households of migrants, specifically looking at the social, cultural, political, and economic implications, with a particular emphasis on the impact of remittances.

3. Interplay of remittance and household expenditure at the micro level.

A widespread assumption is that migrants and their families utilize remittances for conspicuous consumption. Early studies assumed that migrants and their families used remittances for non-essential items, which in turn led to an increased dependence on external sources (Bach & Schraml, 1982; David, 1995; Lipton, 1980). According to Lipton (1980, p. 11) provides the earliest and most influential articulation of this position is provided by criticising the fact that in household expenditure, 'priority goes to consumption' and that 'everyday needs often absorb 90% or more of a village's remittances. On the contrary, the empirical work on migration has been contradictory, which could be due to differences in ideological perspective as well as the diverse effects of migration in various local contexts (De Haas, 2010). Here, I will argue that the nature of remittance expenditure at the household level is varied depending on the needs and priorities of the left behind household members.

3.1 Remittances and household: Consumption – Necessity nexus:

In Bangladesh, various empirical studies have found that more than 43% of remittances received are spent on food consumption nationally (Onneshan, 2011, p. 5). In a survey conducted among 36 households in three villages in Bangladesh that are prone to migration, it was reported that a substantial amount of their remittance income is allocated towards household-related expenses and consumer goods (Sikder & Ballis, 2013, p. 268). The reason behind the excess spending of remittances, conspicuous consumption, is very aligned with rural households - prioritising food security and meeting the necessities of life. According to Rahman, Matsui, and Ikemoto's (2009, p. 166) research on rural Bangladesh, almost 92% of households enduring chronic poverty stated that they had been incapable of affording three meals per day in the preceding year. In 2014, the Bangladesh Bank conducted a survey which found that 33.6% of remittances from expatriates were spent on food and clothing (Szabo et al, 2022). These findings concur with De Haas (2005) that in the rural villages in Bangladesh, the expenditure of remittance is often generated by necessity. This entails vital necessities such as food, clothing, and household goods, and should be valued as an indicator of a household's improved economic situation, reflecting their renewed life opportunities and recovery from past economic circumstances.

In general, contemporary scholars tend to have a positive perspective on the use of remittance funds for consumption, asserting that the use of remittance funds for consumption "may not be necessarily bad" (Hassan, Shakur, & Bhuyan, 2012, p. 12). Seddon (2004, p. 415) and Taylor (1999, p. 65) argue that spending remittances on consumption contributes to improved living standards and poverty alleviation. He goes on to mention that a high level of spending on consumption can have positive impacts on productive investments in migrant spending areas. In Bangladesh, remittances flow has

increased at an average of 7% over the last decade, from \$13.87bn in 2013 to an expected \$22.4bn in 2022 (World Bank, 2022). The Household Income and Expenditure Survey by the Bangladesh Bureau of Statistics (BBS) found that remittances accounted for 12.83% of national income, with rural areas receiving 17.28% and urban areas receiving 7.75% (BBS, 2016, p. 33). The results of this study indicate that remittances have emerged as a dependable source of income for households in Bangladesh. Therefore, without remittances, there is a risk of these households falling into poverty, which could increase the overall number of poor individuals in the country. This would make poverty reduction efforts challenging to achieve at the current pace.

3.2 Remittances dependency – Impact on local labour participation and gender effect

The preceding conversation highlights the notion that remittances serve as an economic protection and a form of assistance that households can rely on during times of difficulty. The underlying assumption is that the solution to household problems is readily available externally, and they have the option to seek assistance when they encounter challenges. This is the reason behind the assumption that migration is likely to be correlated with the same factors that influence outcomes for family members left behind (Antman, 2013). Therefore, once the process of migration and remittance flows is established across borders, it becomes challenging for transnational families to halt the sending and receiving of remittances. This welfare characteristic of remittances implies that households themselves are helpless, incapable of resolving their own social predicaments, leaving them no choice but to depend on external assistance (Sikder and Ballis, 2013, p.264). So, the question arises, how long can this dependency effect continue among left behind families? Rahman (2009) presents a viewpoint that families left behind in Bangladesh rely solely on remittances in the early stages of migration; later on in life, they tend to rely on local income. Surveys conducted in 2001 and 2006 within the same households show similar results, with an increase in land holding and 94% of respondents reporting a positive impact of migration in the 2006 survey, a significant increase from the 8% reported in the 2001 survey.

The dependence on remittances as the primary income source is anticipated to diminish the drive of household members to seek local employment, resulting in decreased engagement in the local labour market and heightened reliance on remittances as the main source of income. Justino and Shemyakina (2012) find that adults in Tajikistan households that receive remittances are less likely to participate in the labour market and tend to supply fewer working hours, with men being significantly more affected by this phenomenon. The decision to engage in the labour market is largely influenced by the reservation wage, which denotes the minimum wage rate that would make an individual indifferent between working and not working (Cahuc et al., 2014). Consequently, the receipt of

remittances can increase an individual's non-labour income, thereby decreasing the probability of participation in the labour market (Hossain & Sunmoni, 2022). The same research revealed that in Bangladesh, remittance receipt increases a household's non-remittance income; a 10 percent increase in remittances boosts households' non-remittance income by 2.6 percentage points(p.4).

Gender norms in many developing countries discourage women from engaging in paid employment. A study in the Philippines indicated that women in migrant households with a school-age child are 28% less likely to engage in full-time work, while men in migrant households with a school-age child are 18% more likely to work full-time (Cabegin, 2006). Consequently, they are more likely to stay at home and engage in home production rather than participate in the labour market (Hossain and Sunmoni, 2022). Particularly when remittances bring an opportunity to reduce the liquidity constraints, allowing female household members to participate in the local credit economy and generate additional income without engaging in the local labour force. In rural Bangladesh, the *dhadon* is a home-based money-lending business that requires minimal contact with the outside world. Many wives of migrants invest in similar businesses to make profitable local investments without violating the cultural norms of gender (Rahman, 2009). This empowers left-behind wives and provides extra household income alongside remittances.

4. Relationship between Remittances and Social Resilience for Left-Behind Families

This discussion examines how remittances promote social resilience in households by advancing economic, human, and cultural capital. Drawing on empirical evidence from Bangladesh, I argue whether these uses can serve as protection measures against potential shocks or stresses and improve the ability of left-behind households to adapt to changes.

4.1 Agriculture as a recognition of social status:

People's access to land is considered a social hierarchy in rural Bangladesh (Gardner, 1995, p.65). In Bangladesh, 2.23% remittance-receiving households are landless, and of the total remittances, nearly 9.08% is used for land purchase (BBS, 2016). Migrant households' decisions to allocate remittances towards agricultural production are influenced by various internal and external factors. An immediate challenge faced by many households is the need to prioritise providing food for their families (Sikder & Higgins, 2016). Rural poor households face food insecurity, but those who receive remittances have a stable food supply by selling crops or earning additional income (Szabo et al, 2022, p. 4). Remittances allow rural households to protect their food supply, earn extra income by selling crops, and cope with unexpected shocks or changed economic circumstances. While land is primarily utilised for food production, it can also serve as a means of increasing household social resilience by

offering a site for secure housing (Sikder & Higgins, 2017, p.264). However, remittances are not equally distributed in the receiving countries. International migrant households have a significantly higher tendency to purchase land than other households (De Haas, 2005, p.572). Migration from two villages in South-eastern Bangladesh was studied, revealing that overseas migration provides greater welfare benefits compared to domestic migration (Mahapatra, 2016, p.465). The study suggests that the extent of these benefits may be influenced by the economic activity migrants are involved in and the prior economic position of the household in their home country.

4.2 Remittances and Education: Overcoming Limitations and Unintended Consequences

Amongst international migrants, Remittances play a substantial role in contributing to the education of left-behind families of international migrants. Numerous research studies have identified a positive correlation between higher remittance inflows and increased household investments in education. Ngoma and Ismail's (2013) study on 89 developing countries reveals that a one percent increase in remittance inflows from migrants leads to a two percent increase in years of schooling at both the secondary and tertiary levels. The results indicate that remittance income has the ability to relax liquidity constraints and impact human capital formation (Sikder & Higgins, 2016, p.266). The same research reveals that in Bangladesh, migrant households consider education as a way to attain social status. International migrants, despite facing liquidity constraints, recognize the significance of education and appreciate the value of education and its long-term significance for the well-being of their left behind children. Similar empirical evidence revealed that 92% of school-age children in Bangladesh from both internal and international migrant families in Bangladesh are enrolled in school, while the percentage for non-migrant households is lower at 86% (Siddiqui & Ansar, 2020, p.42). This implies that migrant children enjoy a relatively higher level of access to education compared to children from non-migrant households. On average, migrant households that prioritise education allocate more investment towards their children's resources, spending US\$10 on private tutoring. In comparison, children of internal migrants and non-migrants spend Tk. US \$6 and US\$8 respectively (Siddiqui & Ansar, 2020, p.46). Siddiqui and Mahmud (2015) find that international migrants spend 35% and 34% more on private tutoring compared to internal migrants and non-migrants, respectively. It is worth highlighting that the connection between remittance and opportunities for migrant households is seen as the most promising and efficient way for their children to obtain the necessary resources to sustain their livelihood.

Though Antman (2012, p.295) emphasises that the welfare of children does not solely depend on economic resources but also on parental care. Lahaie et al. (2009) find that the migration of a

caregiver-spouse has a significant correlation with academic, behavioural, and emotional problems for children who are left behind in Mexico.

It is interesting to note that migrant children and their enrolment in education are gendered. Literature highlights the father's role as a disciplinarian and figurehead in mitigating the negative impact of parental labor migration on children's education (Zoller Booth, 1995). Although much of the empirical evidence reveals that the left-behind wives performed significantly better, it is higher than that of the left-behind husbands. Ninety-three percent of the children of international male migrants are enrolled in school, while the enrolment rate for children of international female migrants is 85 percent. Similarly, for internal migrants, 92 percent of the male migrants' children are enrolled in school compared to 88 percent for the female migrants' children (Siddiqui & Ansari, 2022). Investing in the education of migrant households is undoubtedly crucial, as it contributes to social resilience by increasing access to schooling, improving the quality of education, and diversifying education choices. Nevertheless, it is important to consider the social costs of parental absence, as it can result in emotional distress, separation anxiety, and a lack of parental guidance for left-behind children (Siddiqui & Ansari, 2022).

4.3 Remittances and Home Construction:

The literature on migration overwhelmingly suggests that labour migrants across the world place a significant emphasis on housing investment. Remittance spending on home construction is considered a priority by migrant households for several reasons, including the fact that it is a fundamental necessity, an income-generating asset that contributes to securing, diversifying, and improving livelihood, and a means of achieving better living standards and protection from natural calamities (Taylor, 1999; Savage & Harvey, 2007; Watkins, 2004).

Bangladesh is no exception to this process. Of the total remittance received at the national level in 2015, 25.33% is invested in various sectors by remittance-receiving households; the largest lion's share, 74.78% of the total remittance, is invested in construction or reconstruction, and 9.08% is used for land purchase (BBS, 2016). It highlights how remittances are utilised by migrant households to invest in tangible assets like housing and land, which contribute to a sense of social recognition and status in the local community.

Rodriguez's (2004, p. 10) study of Mexico emphasises that migrant households can achieve prosperity through various means, and investing remittances in housing serves as a prominent indicator of family achievement and successful migration. Each migrant household has its own unique

reasons for utilizing remittances towards building and improving their homes. Additionally, investment in housing is motivated by the socio-economic circumstances of the village, as modern buildings signpost social position and prosperity (Sikder & Higgins, 2016). Considering the surrounding societal, traditional, financial, and organizational factors, the high priority of investment in housing is a rational choice (De Hass, 2005). So the primary reasons for the importance placed on housing are the pursuit of greater space, safety, privacy, reduced conflicts, and improved health. It is important to note that sending remittances is not an end goal for the migrant, but rather as a means to achieve important investments for the future, for their children and household survival, particularly when migrants plan to return home, remittances are seen as a means to achieve these goals.

5. Transnational Social Fields: The Impact of Migration Capital on Social Mobility

Following the previous discussion, the remittances enable migrant households to invest in different areas to improve their livelihood, income, and children's education, furthermore allowing households to establish a reputable status within their community. This is referred to as social capital or "migration capital". In this section, I will delve into the ways in which this capital can greatly impact the advancement of social mobility for migrant households and elevate their social and political status within the community. Social mobility among the descendants of immigrants offers a compelling avenue for exploration, as it allows for an analysis of the extent to which new groups can find their way into the upper layers of society (Shneider, Crul, and Praag, 2014).

The key characteristic of 'migration capital' is its convertibility – it may be translated into other forms of capital (Faist, 2000). The availability and convertibility of migration capital offers migrant families a chance to extend their social relations beyond traditional boundaries, thereby contributing to changes in familial and social relations at the community level (Rahman, 2009). In Bangladesh, migration outcomes permeate throughout the village's family structure, particularly affecting the role of left behind wives within the family and beyond. When men migrate to work abroad and leave their families behind, their wives often take on the role of the de facto household head and remittance manager. This entails taking on not only all of the family's reproductive responsibilities, but also the financial burdens associated with providing for their household (Rashid, 2016). The similar empirical evidence in Kerala, South India, provides that women who receive remittances from their husbands working in Gulf States report an increase in their authority and status. Specifically, 70% of these women opened their own bank accounts, 40% have their own income, and 50% own land or homes in their own names (Zachariah, Prakash, & Rajan, 2002, p. 84). This provides an outward mobility and a sense of empowerment for left-behind wives. The extended absence of men has frequently

resulted in women being granted more independence and increased decision-making authority over problems pertaining to property, children's education, and financial matters pertaining to the home.

Left-behind wives often find a pathway to upward social mobility through their involvement in traditional economic activities. An example in rural Bangladesh, as mentioned above, is the *dhadon*, a long-standing money-lending business that serves the rural population whose credit needs are not met or taken into consideration by formal credit institutions. There is a widely acknowledged consensus that credit and insurance markets in less developed countries are not well developed (Taylor & Rozelle, 2003). Remittances of left behind households often fill up the gap in the rural economy. This can result in left behind wives taking the opportunity of investing remittances in the *dhadon* business, with the aim of acquiring additional income. A myriad of purposes drives villagers in migrant-sending communities to obtain credit from the wives of migrants left behind, creating a social impact that engenders a sense of obligation among the beneficiaries, who are primarily women. This, in turn, leads to improved social and familial relationships within the community (Rahman, 2009,p.168).

The transnational social fields that migration engenders cover all aspects of social life. This initially arises from economic relations between migrants and non-migrants, but also involves social, religious, and political connections. This offers migrants the option to remain active in their homelands (Levitt, 2001,p.197). Remittances create networks and connections, which serve as channels to influence local politics, as well as mobilise to build political alliances and coalitions across socio-cultural boundaries. The evidence in the literature reveals that in a Bangladeshi village, traditional leaders in social committees have been replaced by migrant parents and first uncles, challenging traditional power relations (Rahman, 2009, p.170). Migration capital affects political support and voting behaviour, favouring candidates from migrant households (p.171). So, remittances create a more politically engaged and empowered left-behind community, which can potentially lead to an upward social mobility and dominance in the local community.

6. Temporary Labour Migration: Implications for Remittances and Household Welfare

Social mobility contributes to influencing a culture of migration within the local community. This can induce a negative impact, particularly for the source country providing temporary labour migration. Since temporary migration or circular movement places greater emphasis on the household's strategy and livelihood choices for both the family and community, it is crucial to evaluate the balance between the benefits obtained through remittances and the costs incurred by the migrant (Singh and Basu, 2020).

However, given the glamour of macroeconomics, communities that serve as sources of high labour intensity often overlook the impact of remittances on the households left behind. Migration entails various costs, including both monetary and intangible expenses such as social and psychological factors (Moniruzzaman and Roberts, 2018). In order to manage such costs, migrant households typically resort to various measures, such as depleting their savings, liquidating precautionary assets, or borrowing funds at exorbitant interest rates to meet the cost of migrating family members. In Bangladesh, temporary labour migration coincides with Middle Eastern countries. Empirical evidence from various sources has shown that the cost related to migration, including recruitment fees and loan interest rates, is commonly estimated to be equivalent to about 18 months of remittances earned overseas. IOM (2019) reports that, assuming a male migrant remits 100% of his earnings, it would take him an average of sixteen months out of a two-year contract to repay the costs of migration and settle his debts. In the context of temporary and circular migration as a means of livelihood in the global south, the issue of debt financing is of paramount importance. The debts incurred by migrants have implications for the utilization of their remittances, resulting in different forms of precariousness for both the left-behind households and the migrants working in the destination countries.

7. Conclusion:

Migration nexus remittances play a critical role in shaping the socio-economic landscape of the migrants in left behind households. To understand the impact of this phenomenon, this paper examines the various factors involved, which are multidisciplinary and diverse. These include the nature of migration, the frequency of remittance transfers, the ways remittances are used, and the overall household characteristics. Moreover, migration impacts are therefore highly context-sensitive. Depending on the specific development context, migration and remittances may enable people to retreat from, just as much as to invest in, local economic activities (de Haas, 2005).

The article showcases how particular societal and economic factors can affect conspicuous consumption behaviour. It employs Bangladesh as an example to highlight how household consumption patterns are influenced by food security, resulting in the acceptance of conspicuous consumption as a coping mechanism for sustaining household livelihood. This paper has emphasised the constructive impact of remittances, which create social resilience within migrant households by investing their remittances in agriculture, education, and housing construction - thus obtaining a new social class and status in the local community. As a result, left behind households obtain a new social class and status within their local community over this process, leading to various forms of social and relational changes that provide both outward and upward social mobility. Remittances have an impact on the households left behind by migrants, as it is a social process that affects not only the economic

domain but also the social and political domains of both the migrants' families and communities (Rahman, 2009, p.171). Therefore, different literature uses remittances as chances in life, referring to the various ways that migrant remittances strengthen and empower migrant households to have greater control over their lives and social circumstances.

Consequently, different empirical evidence reveals that the inequality caused by remittance between migrants and non-migrants creates a significant reason for out-migration. This migration culture often leads to various forms of precarity, leaving migrants exposed and unable to adequately protect themselves and their families. In this context, migration provides a significant source of income arbitrage for resource-constrained families, can also make the household more vulnerable by diminishing its resources (Moniruzzaman and Roberts, 2018).

Migrants as individuals can be a significant contributor to the financial stability and well-being of left-behind families. This selfless act of altruism provides them with a range of opportunities and advantages, such as access to better education, healthcare, and improved living conditions. However, the costs associated with migration can be significant, both financially and emotionally. The individual migrants, particularly in the temporary labour migration, experience increased stress and psychological distress, leading to loneliness, anxiety, and depression. There has been much argument and debate in the migration context about the inextricable connection between the motives of altruism and self-interest. This complexity and nuance make it challenging to discern whether individuals' motives for helping migrants stem from genuine concern or a desire for personal gain through perceived altruism. This aspect assumes significant relevance in the development of an effective remittance impact at the micro level.

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