M. Phil Thesis

Topic: Effects of Foreign Remittances on the Receiving Household for Development: A Sociological Study on Two Unions of SreemongalUpazillaUnderMoulvibazar District.

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Certified that the work incorporated in the thesis entitled **"Effects of Foreign Remittances on the Receiving Household for Development: A Sociological Study on Two Unions of SreemongalUpazilla under MoulvibazarDistrict."** was undertaken by Md. SaifuddinDurud under my supervision.

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DECLARATION

The thesis is original works which has been written by me for the Award of the degree of M.Phil . The thesis entitled **"Effects of Foreign Remittances on the Receiving Household for Development: A Sociological Study on Two Unions of SreemongalUpazilla under MoulvibazarDistrict."** is submitted by me for the award of the degree of Master of Philosophy at the Department of Sociology, University of Dhaka, and it is my own work supervised by my guide Dr. NehalKarim, Professor & Chairman University of Dhaka. It is noted that neither of this thesis nor any part of it has been submitted for the award of any degree or diploma anywhere.

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Researcher

ACKNOWLEDGEMENT

This study is carried on the**"Effects of Foreign Remittances on the Receiving Household for Development: A Sociological Study on Two Unions of SreemongalUpazilla under MoulvibazarDistrict."**.It is choosen because a huge number of people are staying abroad especially in U.K this research will be helpful in understanding the positive impact of international migration, through the foreign remittances it is playing vital role in the socio-economic development of the migrants family as well as the country also.

I am highly indebted to Dr. NehalKarim, Professor & Chairman, Department of Sociology, University of Dhaka for his suggestions to work on the subject and guidance provided to me from time to time while conducting this study, and the arduous task of going through the draft of the thesis since 2015. The thesis bears the testimony of his kind touch in many parts. I am really indebted to him for this act of kindness. It was not possible for me to undertake the research work without their help and cooperation.

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Sreemongal   Md.SaifuddinDurud

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Contents

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ABSTRACT

Bangladesh is a developing country. Most of the people of this country are living under the poverty line. To promote the lifestyle of the people of Bangladesh, they migrate in different countries and earn a huge amount of money. This paper measures the effects of foreign Remittances on the receiving households for their overall socio economic development. Descriptive and Analytical research design has been followed in this study. Sample has been selected through simple random sampling technique as well as social survey technique has been applied to collect data. Besides, case study method also applied to generate qualitative information from the respondent. Effects of foreign remittances and their development are measured through the Likert scale. It is seen that the effects of foreign remittances are playing vital role to the respondent of the study area for their overall development.

KEY WORDS: Foreign Remittance, Social development, Economic Development, Receiving households.

Chapter-One

1.1 Introduction:

Workers' remittance to Bangladesh now constitutes the single largest source of foreign exchange earnings and plays a critical role in the socio-economic development of Bangladesh. Remittance has resulted in improved living standards of workers' families and helped in improving the income distribution in favor of poorer and less skilled workers.

Remittances have already been emerged as a prime driving force to the economic growth and poverty alleviation in Bangladesh. It has obtained second position among the foreign currency earnings sector of Bangladesh. (Bangladesh Bank, 2012). Formally, the export of manpower from Bangladesh has been started in 1976. In this year there are fourteen thousand people gone to the Middle East for searching employment and in this year these people had sent 5 crore USD remittance to Bangladesh. After that, the amount of remittance and the numbers of migrant workers have been increasing gradually. The export of manpower is one of the most significant foreign currency earning sectors of Bangladesh. It contributes our national economy in a large measure by increasing foreign exchange reserve, per capita income and employment opportunities.

The remittance which has sent by the migrant workers is the 11 percent of the total GDP (Gross Domestic Product) in Bangladesh. Beside this, these remittances are 7 times higher than the amount which has got the government of Bangladesh as foreign aid and 13 times higher than the amount which got the government of Bangladesh as foreign investment. There are approximately 90 lakh Bangladeshi workers working in 155 countries in the world (Ministry of Expatriates' Welfare and Overseas Employment, 2012). Most of the workers are inhabitant of villages and granaries in Bangladesh. They don't get any government cooperation and subsidy. They have no higher education, training, and asset. But these people are pulling-up the economy of the country by hard working in abroad. They are living far away from their family members and they

have been depriving themselves from the love and affection of their family members.

Migrant workers have had significant impact on the socio-economic development. Over the years, under the government patronage, the international migration of workers has taken some pressure off from the domestic labor market and has enhanced the economic well-being of the families left behind by the migrants. Intuitively, there are several ways in which remittance inflows may have macro-economic impact on a poor country like Bangladesh. For example, if a significant part of the remittance is used for savings and investment, it could lead to higher growth of the economy in the long run. If the remittance-receiving families spend a momentous amount of these transfers on education and health - two important elements of human capital - this may also contribute to long run growth of the economy. Furthermore, by alleviating foreign exchange constraint, remittance may facilitate imports of capital goods and other important raw materials that are used in the production processes. Even in the short-run, remittance may contribute to the growth of output in the economy by augmenting the aggregate demand if the remittance-receiving households spend most of these transfers on consumption.

While foreign direct investment and capital market flows fell sharply in the last years due to the recession in the high income countries, migrant remittance continued to grow, reaching USD 11650.32 million in 2011. Bangladesh has sent more than 6.7 million workers to over 140 countries during a period of more than three decades since the mid-1970s. More importantly, the remittance transfers received from these migrant workers have reached a phenomenal level of over 11 billion US dollar in 2011, approximately 12 percent of GDP in Bangladesh.

In modern age Foreign remittance is a buzzword for all developing countries, as it is just not a part of the income of nations, it is a power on which developments are formed and run smoothly. Without remittance development can't be imagined by any developing countries. Because

inflow of remittance not only ensures development but also ensure the reduction of poverty, as well as it brings many positive outcome.

Now-a-days remittance has kept the economy of Bangladesh more dynamic. The main Sources of our national income are foreign direct investment, foreign loans and grants and foreign remittance which are earned by working labors in abroad and exporting goods in foreign countries. We receive remittance form different developed countries that have positive role on the socio-economic development of our country.

Remittances sent by overseas migrants contribute a lot to the economic development of the country through augmenting foreign exchanges reserves and income. Like overseas employment, expatriate workers remittance flow has been showing increasing trend year by year.

This Foreign remittance comes through the source of migration. Currently two types of voluntary international migration occur from Bangladesh. One takes place mostly to the industrialized west and the other to middle Eastern and Southeast Asian Countries. Although there are different kinds of voluntary migration to the industrialized west, they are usually perceived to as long-term or permanent emigration migration to the U.K.,U.S.A or Middle East and Southeast Asian countries.

Foreign remittance plays diverse role in the Society. It is not only the matter of income, as well-as it has some other significant contribution in our society, country and the world. It brings some other special features in our surroundings, such as: this remittance also helps to maintain a very good social network, inspire to keep deep tics with the kinship and community. Besides, it also introduces a person in other activity by getting this remittance. People engage themselves with regional and national political activities.

International migrant's foreign remittance is creating many other opportunities in the country. Those who are the relatives of migrant⎍s, they are getting various facilities because of their social network. In the country they can start different types of business and other employment

opportunities by investing money through the source of foreign remittance from their nearest relative or kin.

In Moulvibazar district a large number of international migrant's are staying abroad, especially in U.K. .They are contributing lot in the locality. Present study will try to explore the impact of remittance in the locality for their development.

1.2 The Statement of the Problem:

Migrant's remittances are a steadily growing external source of capital for developing countries. While foreign direct investments and capital market flows fell sharply in the last years due to the recession in the high income countries, migrant remittances continued to grow, reaching USD 149.4 billion in 2002 (Bangladesh Bank, 2004).

People of developing countries are getting favor from their relatives and kin by getting remittance to fulfill their desire and demand. Many people of our country is migrating themselves internationally and bringing up a radical change in their family and neighbor also. Indeed, approximately of 95 percent of the British Bengali Population is Sylhet in origin, and there are a large number of people from Moulvibazar district. Migrated Sylheti people are working in the shop and restaurant, some of them are working in different fields on the basis of their quality (Khan, 2005: 209).

Whatever, the reasons of international migrations are many, sometimes British Government offers the work Permit for others country people. It is also called by some other scholars that international migration is regarded as a chain system reworking. The chain effect continued.

Those who are working in the United Kingdom, they have a strong ties with their family and neighbors. They help their neighbors and family in many ways, such as: business purpose, educational expenses, resource allocation, and many other sectors (Choudhury, 2007:51).

The international migration has a great positive aspect for sending remittance to their countries. Remittances sent back to developing country and increasing the overall good atmosphere in the developing countries. It is noted that $ 31.1 billion were sent in 1990 which increases $ 76.8 billion in 2000. In this way it was promoted to $ regards as a continuous form of remittance (Rahman, 2011:15).

There is a growing belief that remittances are a more effective instrument for income distribution, poverty reduction, social network, civic participation and development programmers or development aid.

Effects of Foreign remittance on the receiving households is really an innovative investigation. However, the recent issues of the development. The optimistic views on remittance and social capital formation that often prevail today testify the empirical and theoretical literature as well as past policy experiences with the issue. The accumulated empirical evidence highlights the interactions between the impacts of Foreign remittance in their overall development.

1.3 Objectives of the study:

The Broad and General objective of this study is to explain the effects of foreign remittances on the receiving households for their development.

This broad objective has been divided into several specific objectives, such as:-

1. To explain the previous socio-economic condition of the respondent.

2. To know the present socio-economic condition of the respondent.

3. To find out the effects of foreign remittances on the receiving household.

4. To investigate the sources where foreign remittances are being implemented.

1.4 Significance of the Research:

Over the last two decades, Bangladesh has experienced positive economic and social changes. It's average annual GDP growth rate has increased from 2.4% in the 1980s to 4.9% during the 1990's (MHHDC, 2001). In the late 1970S, 68% of the Bangladeshi population lived below the poverty line, the figure dropped to 44.7% in the second half of 1990's (MHHDC, 2001). Literacy has also increased. In 1981, the national literacy rar was 23.8%. In 2001, it rose to 40.8%. The population growth rate has defined from 2.1% in the 1980s to 1.6% in the period 1995-2000 (MHHDC, 2001).

International migrant's remittance plays a vital and indispensable role in the national economy of Bangladesh in two ways.

Firstly, it reduces unemployment, secondly, migration results in remittance flows to the country, which serve as an important but extensive source of much needed foreign exchange.

The continuous outflow of people of working age and the accompanying inflow of remittances has played a major role in keeping the unemployment rate stable. Migration therefore created the pressure of alternative employment opportunity on successive Governments.

Recent economic research shows that remittances, even when not invested, can have an important multiplier effect. One remittance dollar spent on basic needs will stimulate retail sales, which stimulates further demand for goods and services, which then stimulates output and employment (Lowell and de la Garza, 2000).

Though Migration is a complex process. Colonial ties, lack of opportunities in the country of origin and better employment prospects at destination all influence emigration from Bangladesh is to the west. Since the 1970S. Due to structural constraints skilled and professional Bangladeshis have been able to migrate to the west with relative. The majority of this group cite better educational opportunities for their children, access to specialized jobs, wider opportunities for self-

realization and better facilities in destination countries, migrant⌐s remittance can make them affluent to fulfill their expectation.

The present research, effects of foreign remittance's on the receiving households for development is very important, as the matter is considered as one of the very important social and economic issue as well, and a big number of people are staying in different countries and contributing to the national economy.

1.5 Central Research Question:

How foreign remittances can help the receiving households for their development?

Chapter-Two

2.1 Review of Literature:

Here I am providing the research articles, journal, books which I reviewed so far.

Remittances are not a new thing in the world. It beings a normal concomitant migration, which has always been a part of human history. Several European countries such as UK, Spain, Italy, and Ireland were heavily dependent on remittances received from their immigrants during the 19th and 20th century. In the case of Spain, remittances amounted to the 21 percent of all its current account income in 1946. All of those countries formulated policies on remittances developed after significant research efforts in the field. For instance, Italy was the first country in the world to enact a law to promote remittances in 1901 while Spain was the first country to sign an international treaty with Argentina in 1960 to lower the cost of the remittances received (Wikipedia, the free encyclopedia).Bangladesh needs to enact a law in the Parliament through proper discussion with all the stakeholders to protect this valuable sources of income. Based on the above literature, it is clear that an extensive research is needed for the government and migrant workers of Bangladesh. For this very reason, the researchers have selected this topic to conduct the current research study.

Remittance has been playing a very significant role to the sustainable economic development of a developing country like Bangladesh. The government has used remittance to pay the different government and non-government import bills and the installments of different foreign debt and donation. Salim (1992) point out that remittances are used to make import payments and are used for productive investment by the government. Ali (1981) identified overseas remittances achieving a favorable balance of payments and as well as creating a new resources base for the country. A large portion of remittance income is spent for consumption purposes, acquisition of assets, investment in trade and business and to finance

import of capital goods in Bangladesh. It has been positively affecting the socio-economic condition of migrant families.

Remittance income of Bangladesh is recorded as the second highest foreign currency income. Bust if the cost of import of raw material is adjusted, then the net earning from migrant workers' remittance is higher than that of the garments sector. According to Bangladesh Bureau of Statistics (BBS), in 2012, net export earning from RMG is USD 11.287 billion, whereas in November, 2012 the earning from remittance is net USD 12.87 billion. But the government expects that the remittance income will cross USD 13 billion at the end of the year 2012 (Bangladesh Bank).

Remittances contribute towards increasing the income of receiving households with concomitant effects on the standard of living while depending upon consumption patterns they have been known to increase the level of savings which is a source of social capital. Ratha (2005) If households that receive remittances share them with other households through gifts or donate them to local community projects, remittances foster the production of social capital. These are other, more direct ways that remittances can contribute to collective well being beyond the households that actually receive them. Alternatively, such gifts can be seen as a type of household "investment" in social capital. As they establish and reinforce ties of mutual obligation that can potentially be called upon in the future Massey (2006).

International Migrant's remittances have diverse effects on individual's getting better positions or reward in organizations. Besides migrants can play a very vital role in many ways, they can keep a very strong ties with their kin and relative which can promote their socio-economic level and foster social capital formation. Burt (1992) Foreign remittances can play a vital role to promote the overall condition. It can help to increase the household income of the family. Migrant's can make strong ties with their kin and relative. Because of the international migration they can maintain a very good social network with the community. Narayan (1997) Effects

of Foreign remittance can make a positive aspect in many ways, especially in economy, which can foster social capital and also plays different positive role for the overall development. Migrant's are sending remittance and keeping a significant role in the society. Knack (1997) From the World Bank report, international migration have recently inclined towards the positive side. Remittances play an increasingly vital role in securing and actually improving livelihood of millions of people in the developing world. World Bank (2006) Foreign Remittance gives the economic, social and cultural benefits to the people. However he proved that migration has at least the proven potential side for the well being and productivity. De Hass (1998) Development comes in various country only through the sources of international migration. Migrant's people and their family live happily because of the migration process, even people can contribute in their national economy by the migration process. Kelly Tran (1989).

International migration is a process which creates the opportunity to be an independent person socially and economically. To increase the savings of the family & for doing the different development activity. Migrant's can lead a comfortable life also his family as well. It's bring the economical mobility within the family. Islam (2002).

Unemployment encourage to the people for doing international migration. She noted that a great number of people are unable to manage a job or work to survive themselves, but unfortunately they are failure to manage a job. Finally they decide to migrate themselves in any country. Bithi (2007).

Important reason and influential factor of migration that is the increasing over population of the country. This over population is the great threatened for the development of a country. When population of a country increase with compare to low food production, then people decide to go abroad and maintain their livelihood. Jaman (2001).

Kinship network is most important factor. In any community where there is a strong bond and networking they migrate many more than any other

community or society. Protes & Landolt (1996) most cases networking plays a very vital role for international migration process. If any member of a particular family lives in abroad, they intend to take abroad of their rest of the family members. As they think it is only the easiest way to earn a huge amount of money by the migration process. Sigh & Kaur (2007) for getting the economic security, people intend to migrate from one country to another country. They get chance to go abroad by taking help from their nearest relatives or well wisher. He also noted here that networking and relation is the most important factor to migrate abroad. Voumik (1995).

In the Study on the impact of international Migration, he noted that, remittance receiving households often have a higher propensity to invest than non migrant households, challenging dim views that migrants would use it as well as send it for their consumption. Adams (1991) migrant's families are more capable in the expenditure of education sector, health, food, medicines and housing, as well as community projects in education, health and recreational facilities can greatly enhance people's wellbeing and capabilities. Sen (1999).

According to V. Hear Besides their economic role, migrants often play an important and positive role in the societal and political debate and civil society in countries of origin. However they may also contribute both to sustained conflicts. Van Hear (2004) in the paper" Impact of remittances in development of Bangladesh" here he illustrated the positive aspect of international migration and their remittances. He noted that remittances also help Bangladesh in making the balance of payments favorable, or make up the deficit between total export and import. For example, in 2008, Bangladesh exported $13.97 billion worth of goods and services and in turn imported $19.59 billion worth of goods and services. The migrants send back billions of dollars and the country can then use these resources for investment for industrial development, improvement of educational facilities and services, and extend it's health services. Nadim Rahman (2009).

in the Article" Remittance boost in Bangladesh" here noted that the amount of money sent home by Bangladeshis living abroad has reached a new record highly, according to the central bank of Bangladesh, in August, the total sum of money sent home reached a historic peak of $937 from a year ago. The boost to the Bangladeshi economy comes despite the global recession hitting overseas jobs. Remittances are the countries second highest revenue after exports. Dr. Moyeen (2005).

In a study on "Remittances growth defies manpower export decline". He described that despite a sharp decline in manpower export, the countries remittances earning increased by 27 percent this year with the total remittance crossing $4 billion mark for the first time, sources in the ministry of expatriate welfare and overseas employment said, that every year people are migrating and sending huge amount of remittances to their relatives and becoming affluent in their personal life. Rafiq Hassan (2008) our countries export earning is going highly up day by day. It indicates that, the products of our country have a good demand in foreign countries. It is helping to boost countries industries and helps in economic development as well as employment workers, who work outside the country, send huge amount of remittances and have a good contribution in our countries economy. It also increases day by day as increasing our competent workers. M. Hassan (2007).

2.2 Operational Definition:

Remittance:

Remittance refers to the money and goods that are transmitted by the migrant workers working outside of their origin communities or a broad (Richard, 2005).

In this study, by remittance I consider, the money or goods which comes from abroad in my research area for their necessity.

Foreign Remittance:

Foreign Remittance indicates here, the remittance which comes form outside of the country.

Development: The act or process of changing or expanding an expression into another of equivalent value or meaning.

Social Development: Pattern or process of change exhibited by individuals resulting from their interaction with other individuals, social institutions, social customs etc.

Economic Development: It refers to the sustained, concerted actions of policymakers and communities that promote the standard of living and economic health of a specific area.

2.3 Conceptual Framework

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┌─────────────────────┐
│  Effects of Foreign │         ┌──────────────────────────────────────┐
│     remittances     │         │    ┌──────────────────────────────┐  │
└──────────┬──────────┘         │    │    Better education system   │  │
           │                    │    └──────────────────────────────┘  │
           │                    │    ┌──────────────────────────────┐  │
           │                    │    │    Better clothing behavior  │  │
           │                    │    └──────────────────────────────┘  │
           │                    │    ┌──────────────────────────────┐  │
           │                    │    │    Better health facilities  │  │
┌──────────┴──────────┐         │    └──────────────────────────────┘  │
│   Socio-economic    ├─────────┤    ┌──────────────────────────────┐  │
│      effects        │         │    │   Good accommodation system  │  │
└─────────────────────┘         │    └──────────────────────────────┘  │
                                │    ┌──────────────────────────────┐  │
                                │    │      Standard food habit     │  │
                                │    └──────────────────────────────┘  │
                                │    ┌──────────────────────────────┐  │
                                │    │    Well being of the family  │  │
                                │    └──────────────────────────────┘  │
                                │    ┌──────────────────────────────┐  │
                                │    │ Becomes economically affluent│  │
                                │    └──────────────────────────────┘  │
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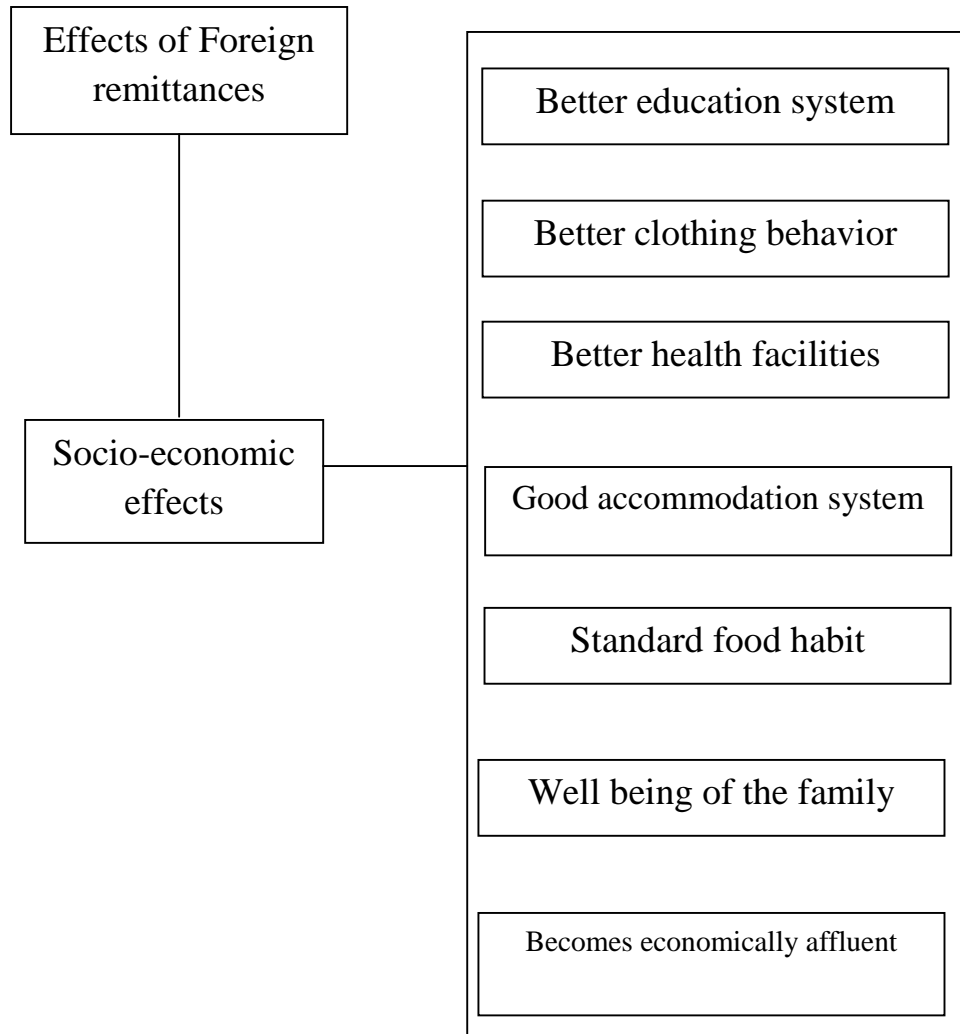
2.4 Theoretical Framework:

To conduct the study on "effects of Foreign remittances on the receiving households for development" many theorist provided their valuable statement regarding the matter. These are given below.

Several different approaches have attempted to theorise migration as a general, overlapping method towards development. There are a number of theories that are quite prominent in their bid to characterise why migration occurs, and to what end. The following theories were chosen so because they encapsulate different facets of the migration process. David Ricardo's Classical Ricardian theory examines the relationship between countries being able to produce goods at an advantage to other countries. Neo-Classical Economics focuses on the economics of a country and the potential gains of migrating to them. World systems theory engages with the developed world as a source of development for less developed countries. Finally, Dependency Theory attempts to draw the landscape of development at one end of the global world, and underdevelopment at the other. It is important to note that as development theory branched into different social sciences, the dominant discipline before it became a fully-fledged study was Economics.

For migration, when one considers the Classical Ricardian Theory it would be fitting to treat the nature of this process, as a country purchasing a good from another country. It states that a country has a comparative advantage in producing a good when there is a lower opportunity cost than the other country making the same good. The opportunity cost in this case, is the amount of cost for it to retrain its workforce in order to meet the demand for the certain job it requires doing (Borjas 2009 pp67). On a side note, Macro Theory states that each country has an equilibrium wage point, whereby the wages in one country are usually higher than in another. By investing its resources to produce a workforce that will be able to meet the requirements of the job, that country will achieve it at a comparative disadvantage – at a more expensive rate. It would therefore be advantageous for a labour receiving country to embrace migration because it would save costs and thus lead to an overall increase of

welfare. On this note, it is also the aim of the theory that countries should specialize in the goods that they produce best (Gloub, Hsieh, 2000, pp.230). It is in its limitations of only concentrating on labour as a factor of production - where other scholars have criticised this theory on - where it becomes very relevant to the process of migration. After all, it is the investment in skilled, human capital in which this theory is embedded. Thus, its simplistic explanation provides a positive impression as an argument for migration between countries.

Neo-Classical Economics, encapsulates two facets of thinking - Macro and Micro Theory. These observations were brought forward with theorists such as Todaro, Lewis, Ranis and Fei (Massey et al, 1993 pp.434). Its emphasis on wage differentials and the rational decisions that migrants take in order to move to regions of higher net gain has influenced public thinking of migration.

Macro theory, when it turns to development, assumes that countries with lower labour relative to capital have higher wage rate equilibriums than countries that hold higher labour relative to capital. The latter countries are known as capital poor countries, in this case, Philippines and Bangladesh, which result in capital investment from the capital rich countries in the West. The result of labour moving towards these countries will mean that equilibrium will be reached: an international wage, with the only differential being the costs of travelling to said country. On a further note, the point must be made that when one refers to 'capital', it is used in this case to point to a skilled labour force, in which recipient countries of labour from Philippines and Bangladesh take on specialised workers adequate enough to fulfil jobs in demand. The assumption is also made that governments control migration flows by regulating or influencing labour markets in sending or receiving countries (Massey et al, 1993 pp.435). Micro theory takes into account the rational decisions of the individual migrant themselves when they move to labour receiving countries. It looks at the potential migrants in their decision to make the move towards working in an alternative work force. Borjas (2009) states that Net returns, which are the potential gains after one

factors in the costs of travel, cultural integration, working in a new work place and language barriers are weighed with the individual's skills and the probability of obtaining a job there. Thus, a migrant will move to where the returns to their cost are greatest, which means that a Micro approach to theorising migration differs slightly from its Macro. Firstly, it states that different migrants will show a different tendency to migrate. Secondly, prospective migration stems from employment opportunities and wage differentials. Thirdly, labour migration will not stop to a recipient country until the sending country has met the demand for it, and the equilibrium has been achieved. For governments, policies have to be regulated towards the control of immigration or put in place initiatives for the prospects of a migrant finding employment in recipient countries (Borjas, 2009 pp.68).

Chapter-Three

METHODOLOGY

3.1 Research Method:

In this study, both quantitative and qualitative methods are used to achieve the objectives of the study. The survey method is used to collect quantitative data and case study method has applied to generate qualitative data from the respondents.

3.2 Research Design:

The main objective of this study is to know the effects of foreign remittances on the receiving households for their development, hence the research design is descriptive and analytical in nature.

3.3 Research Area:

In this research, two unions of Sreemongal upazilla named Sindurkhan and Ashidrun under Moulvibazar district is selected as the research area of the study, where a large number of people are living abroad, especially in U.K.

3.4 Population of the Study:

In this research, all migrant's family are considered as population.

3.5 Unit of Analysis:

Each household head is considered as the unit of Analysis.

3.6 Sampling:

The simple random sampling procedure is followed to select an appropriate number of samples from the population. I have used simple random sampling, because the population is known. The total number of migrants is 264; among them I selected 70 from the total population.

3.7 Sample size:

To determine sample size the following cochran method have been used.

$$n = \frac{\dfrac{t^2 pq}{d^2}}{1 + \dfrac{1}{N}(\dfrac{t^2 pq}{d^2} - 1)} \quad \text{(Cochran; 1977:P-75)}$$

Here,

$t = 1.96.$

p= respondents -------------- $= 0.5$

q= 1-p

$= 1\text{-}0.5$

$= 0.5$

d= sampling error (10%)

N= Total Population.

To determine the sample size of migrants people following formula has been used.

$$= \frac{\dfrac{(1.96)^2 \times 0.5 \times 0.5}{(0.1)^2}}{1 + \dfrac{1}{264}\{\dfrac{(1.96)^2 \times 0.5 \times 0.5}{(0.1)^2} - 1\}}$$

$$= \frac{96.04}{1 + \dfrac{1}{264}(96.04 - 1}$$

$$= \frac{96.04}{1 + \dfrac{95.04}{264}}$$

$$= \frac{96.04}{1.36}$$

$$= 70.6$$

$$= 70$$

3.8 Method of Data Collection:

In the study, the data is collected by using mixed questionnaire through a survey method. To present qualitative information, several case studies are used.

3.9 Technique of Data Collection:

Closed-ended and open ended questions are included in the questionnaire and data is collected through face to face interviews. Further a guide questionnaire is used for case studies, to do the study & get the in depth of my study, to enrich the present study secondary data is taken from various books, articles and journals.

3.10 Technique of Data Analysis:

The collected quantitative information is analyzed and presented through SPSS (statistical packages for social science) method and it is statistically described.

3.11 Limitations of the study:

To perform a research work is very difficult job. To complete this research, various types of problems and limitations are faces:

These are given below:

- Research area and sample size is small, that's why the real picture of all migrant's condition could not find clearly.
- Time limit and money limit are the main limitations of this study, That's why sample size is taken very small.
- As it is social research so, it is not confined like natural science.
- Recent and updated secondary data were not frequently available.
- Affraidness of respondents was a big problem to know the exact information.

Chapter-Four

4.1 Data Presentation and Analysis

In the following frequency tables there are given respondent's age, educational qualification, marital status, income, and occupation etc. there are also given the migrant's food habit, educational condition, clothing behavior, medical facilities etc. here it is shown the previous condition of the migrants and present condition of the migrants.
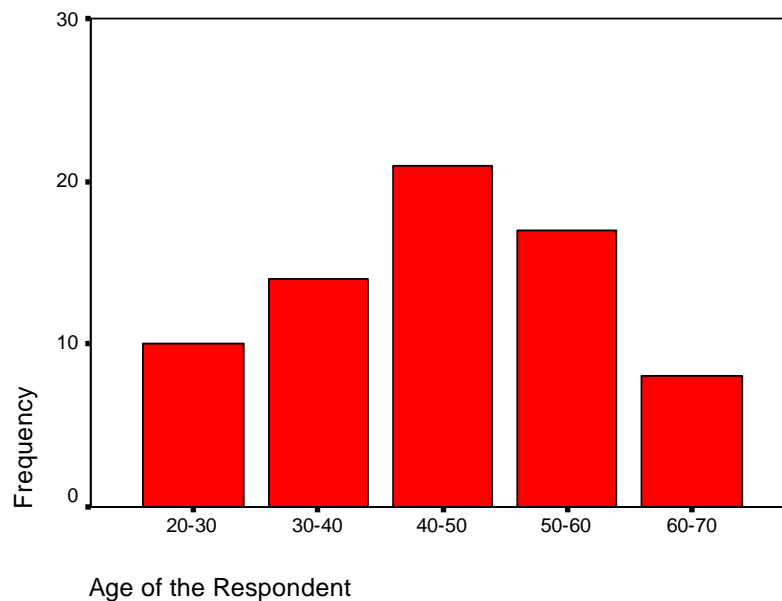
Table: 1

Frequencies

Statistics

Age of the Respondent

N	Valid	70
	Missing	0

Age of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	10	14.3	14.3	14.3
	30-40	14	20.0	20.0	34.3
	40-50	21	30.0	30.0	64.3
	50-60	17	24.3	24.3	88.6
	60-70	8	11.4	11.4	100.0
	Total	70	100.0	100.0	

Age of the Respondent

The above table shows that the age of the respondent where respondent age 20-30 belonging 10 percent. Age 30-40 belonging 14 percent and age 40-50 belonging 21 percent. Age 50-60 belonging 17 Percent. At last respondent's age 60-70 belonging 8 percent.

25

Table 2

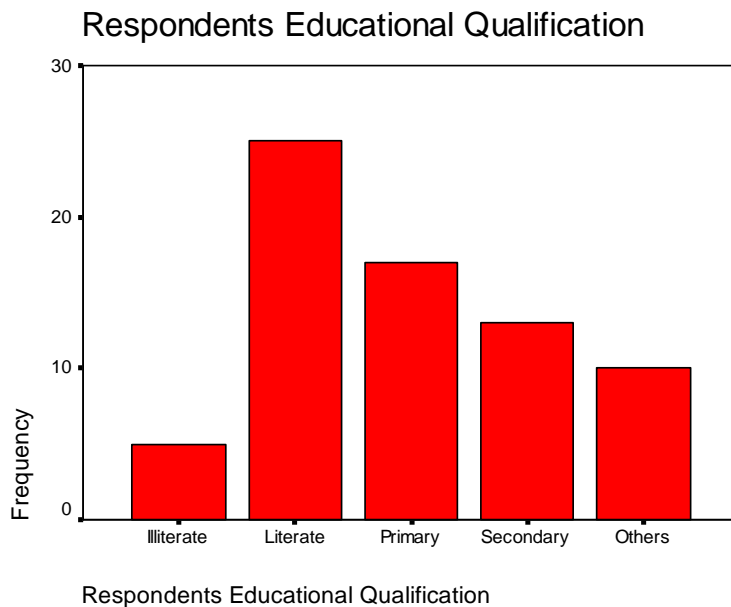## **Frequencies**

Statistics

Respondents Educational Qualification

N	Valid	70
	Missing	0

Respondents Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	5	7.1	7.1	7.1
	Literate	25	35.7	35.7	42.9
	Primary	17	24.3	24.3	67.1
	Secondary	13	18.6	18.6	85.7
	Others	10	14.3	14.3	100.0
	Total	70	100.0	100.0	

Respondents Educational Qualification

In the table respondents answered about their literacy rate where 5 percent is belonging to illiterate and 25 percent is literate. Another one is 17 percent those who are belonging to primary education. And 13 percent is secondary and finally 10 percent is belonging to others
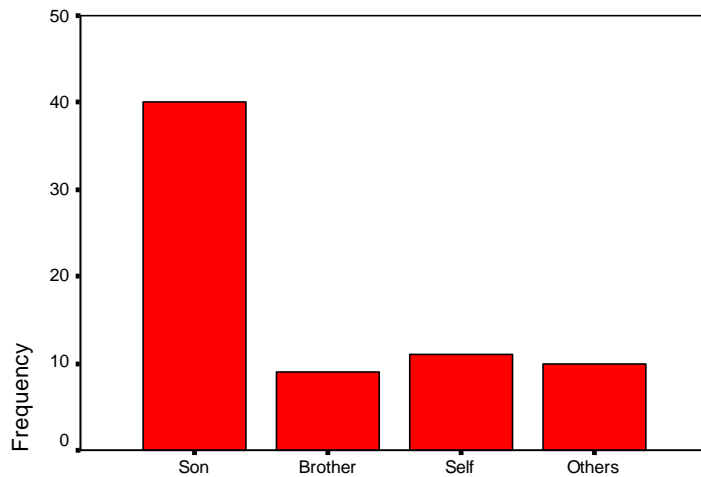
Table: 3

Frequencies

Statistics

Main Earning Source of the Family

N	Valid	70
	Missin g	0

Main Earning Source of the Family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Son	40	57.1	57.1	57.1
	Brother	9	12.9	12.9	70.0
	Self	11	15.7	15.7	85.7
	Others	10	14.3	14.3	100.0
	Total	70	100.0	100.0	

Main Earning Source of the Family

From the given table, it is given the main earning source of the family, where 40 percent is belonging to son and 9 percent is belonging to brother and 11 percent for self and finally 10 percent is belonging to others.
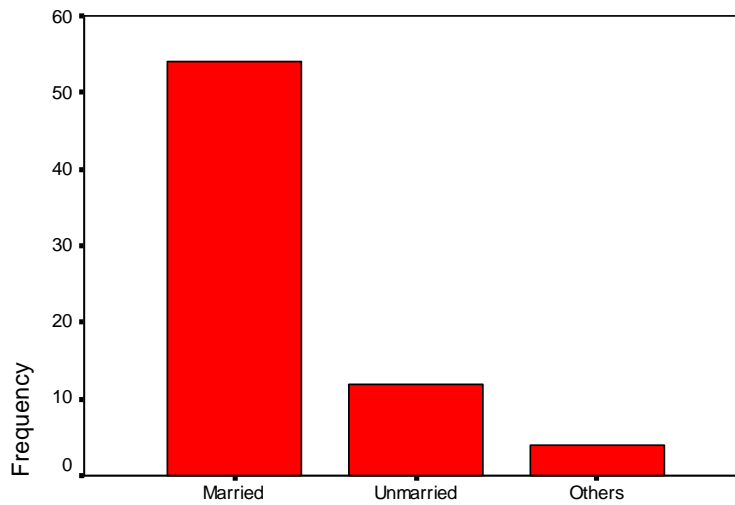
Table-04

Frequencies

Statistics

Marital Status of the Respondent

N	Valid	70
	Missing	0

Marital Status of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	54	77.1	77.1	77.1
	Unmarried	12	17.1	17.1	94.3
	Others	4	5.7	5.7	100.0
	Total	70	100.0	100.0	

Marital Status of the Respondent

Marital Status of the Respondent

In the table it explains about the monthly income of the respondent's family. Where 22 percent income is 20,000-30,000 tk. 18 percent income is 30,000-40,000, t5 percent income is 40,000-50,000 tk, 6 percent income is 50,000-60,000 tk. And 9 percent is belonging to 60,000 tk
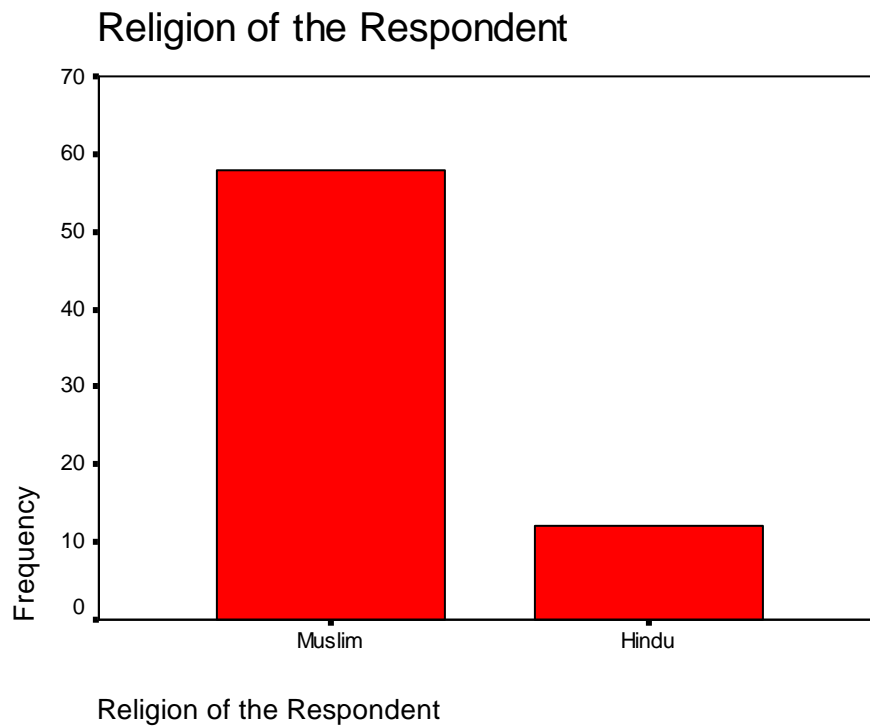
28

Table-05

Frequencies

Statistics

Religion of the Respondent

N	Valid	70
	Missing	0

Religion of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Muslim	58	82.9	82.9	82.9
	Hindu	12	17.1	17.1	100.0
	Total	70	100.0	100.0	

Religion of the Respondent

Religion of the Respondent

From the mentioned table it illustrates the religion of the respondent. Where 58 percent is belonging as a Muslim and rest of the 12 percent is belonging to Hindu.
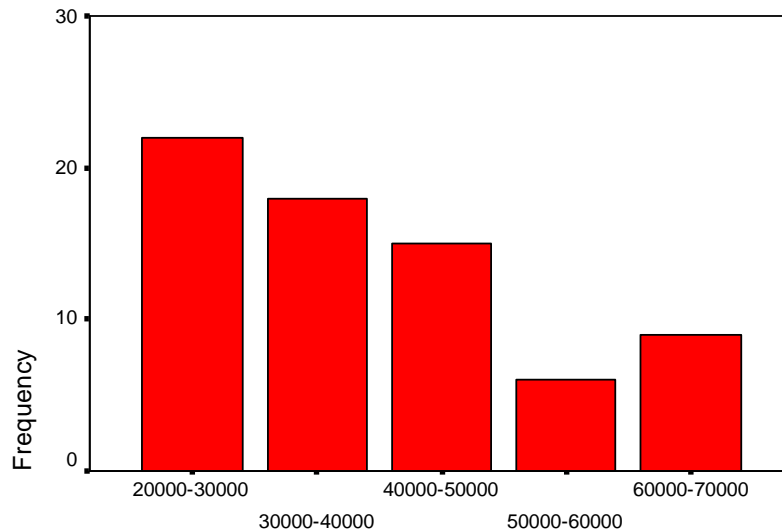
Table-06

Frequencies

Statistics

Monthly Income of the Family

N	Valid	70
	Missing	0

Monthly Income of the Family

|		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20000-30000	22	31.4	31.4	31.4
	30000-40000	18	25.7	25.7	57.1
	40000-50000	15	21.4	21.4	78.6
	50000-60000	6	8.6	8.6	87.1
	60000-70000	9	12.9	12.9	100.0
	Total	70	100.0	100.0	

Monthly Income of the Family

From the table it is given the monthly expenditure of the family. Where 15 percent monthly expenditure is within 15,000-20,000 tk. 22 percent income is within 20,000-25,000 tk. 9 percent income is within 30,000-35,000 tk. And finally 6 percent income is within 35,000-40,000 tk.

Table-07

Frequencies

Statistics

Monthly Expenditure of the Family

N	Valid	70
	Missing	0

Monthly Expenditure of the Family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15000-20000	15	21.4	21.4	21.4
	20000-25000	22	31.4	31.4	52.9
	25000-30000	18	25.7	25.7	78.6
	30000-35000	9	12.9	12.9	91.4
	35000-40000	6	8.6	8.6	100.0
	Total	70	100.0	100.0	

Monthly Expenditure of the Family
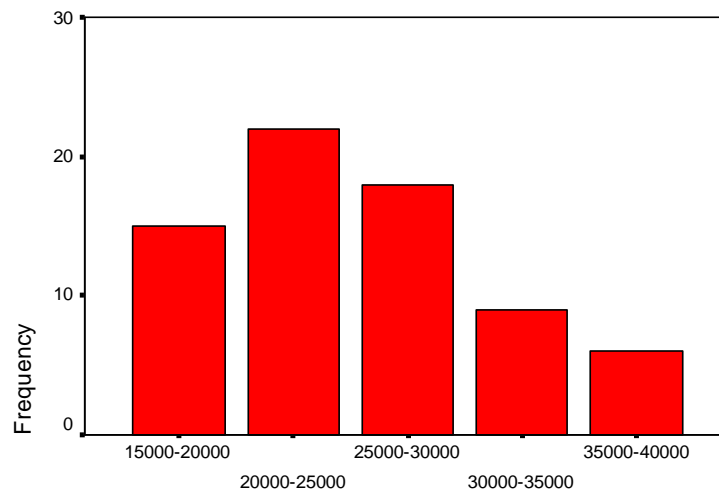
Monthly Expenditure of the Family

In the Above table it shows about the monthly expenditure of the respondents family, where 15% respondents answered that they need 15000-20000 taka for their monthly expenditure, where as 25% respondents answered that they need 20000-25000 taka for their expenditure, 18% respondent needs 25000-30000 taka, 8% respondent

needs 30000-35000 taka and 5% respondent needs 35000-40000 taka for their monthly expenditure.
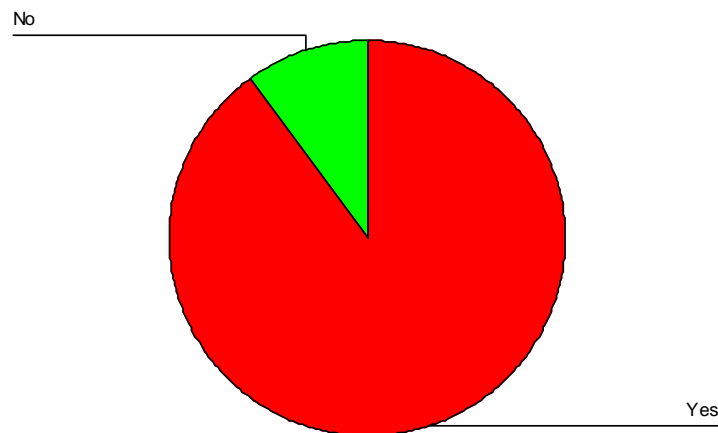
Table-08

Frequencies

Statistics

Changes food habit after Migration

N	Valid	70
	Missing	0

Changes food habit after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	63	90.0	90.0	90.0
	No	7	10.0	10.0	100.0
	Total	70	100.0	100.0	

Changes food habit after Migration

In the given table where it was opined by the respondent about the changes of food habit of them after the migration. 63 percent were belonging to the 'yes' category and rest of the 7 percent were belonging to the 'no' category.
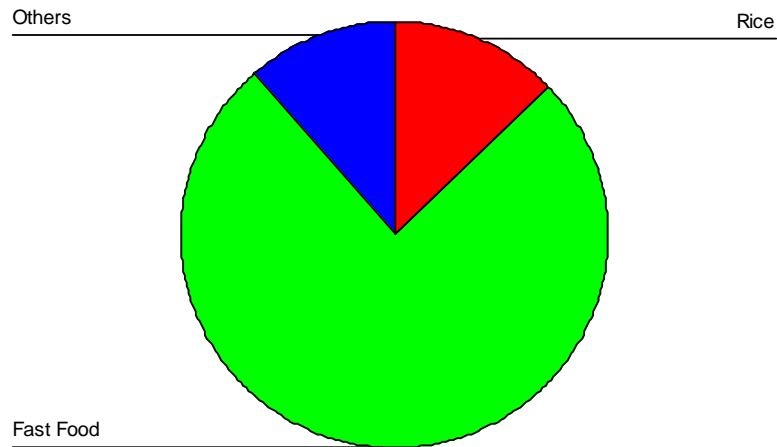
33

Table-09

Frequencies

Statistics

Preference of Food after Migration

N	Valid	70
	Missing	0

Preference of Food after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rice	9	12.9	12.9	12.9
	Fast Food	53	75.7	75.7	88.6
	Others	8	11.4	11.4	100.0
	Total	70	100.0	100.0	

Preference of Food after Migration

In the given table where it is shown the preference of the food. Item after migration, where 9 percent like rice and another 53 percent prefer fast food item and finally 8 percent belonging to other category
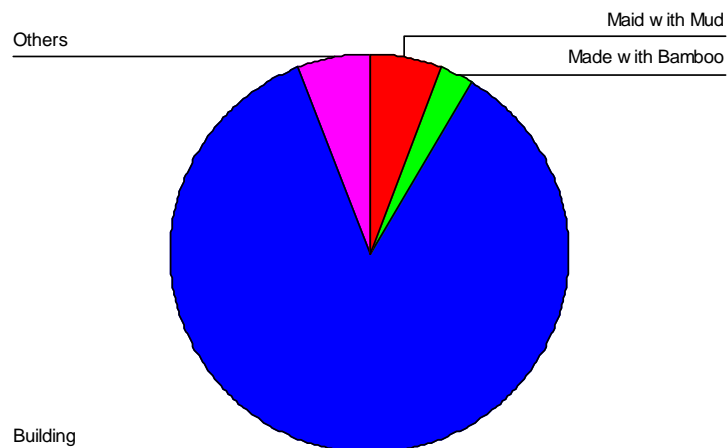
Table-10

Frequencies

Statistics

House Pattern

N	Valid	70
	Missing	0

House Pattern

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Maid with Mud	4	5.7	5.7	5.7
	Made with Bamboo	2	2.9	2.9	8.6
	Building	60	85.7	85.7	94.3
	Others	4	5.7	5.7	100.0
	Total	70	100.0	100.0	

House Pattern

From the above table it shows the house pattern of the respondents. Where it is noted that 4 percent is belonging the category who has house made with wood, 2 percent is belonging to house made with Bamboo, 60 percent is belonging house which is made as Building and finally 4 percent belonging to others category.
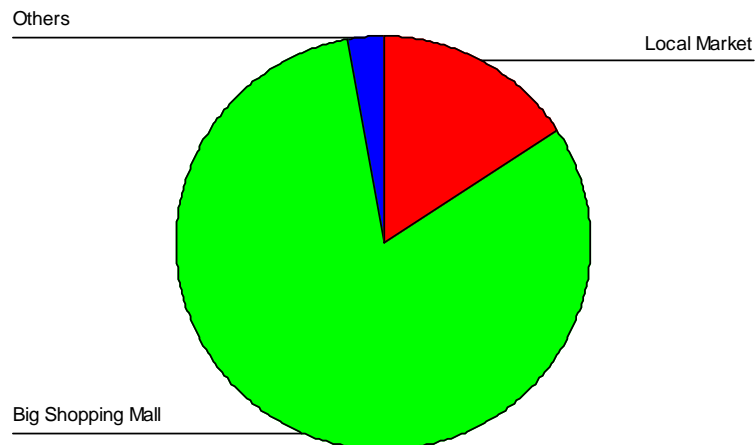
Table-11

Frequencies

Statistics

Clothing's Behavior of Respondent

N	Valid	70
	Missing	0

Clothing's Behavior of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Local Market	11	15.7	15.7	15.7
	Big Shopping Mall	57	81.4	81.4	97.1
	Others	2	2.9	2.9	100.0
	Total	70	100.0	100.0	

Clothings Behaviour of Respondent

In the table it describes the clothing behavior of the respondent after migration. Where it is seen that 11 percent are buying from local market and rest of the 57 percent are buying from big shopping mall, and finally 2 percent buying from others category.
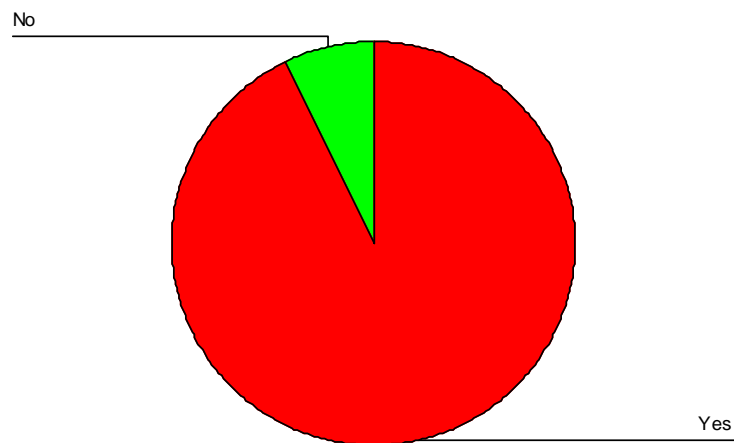
36

Table-12

Frequencies

Statistics

Better Medical Facilities

N	Valid	70
	Missing	0

Better Medical Facilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	65	92.9	92.9	92.9
	No	5	7.1	7.1	100.0
	Total	70	100.0	100.0	

Better Medical Facilities

From the table it is seen that, the condition of medical facilities of the respondent. Where 65 percent is belonging to the 'yes' category and 5 percent belonging to the 'no' category.
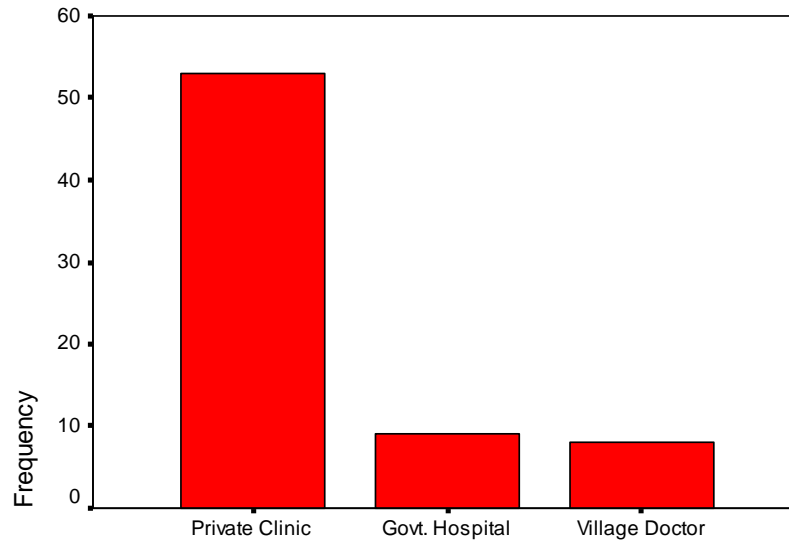
Table-13

Frequencies

Statistics

Sources of Medical Facilities

N	Valid	70
	Missing	0

Sources of Medical Facilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private Clinic	53	75.7	75.7	75.7
	Govt. Hospital	9	12.9	12.9	88.6
	Village Doctor	8	11.4	11.4	100.0
	Total	70	100.0	100.0	

Sources of Medical Facilities

Form the table it shows the sources of medical facilities.Where 53 percent is taking the help from private clinic and 9 percent is taking help from village doctor and Govt. Hospital 8 percent.
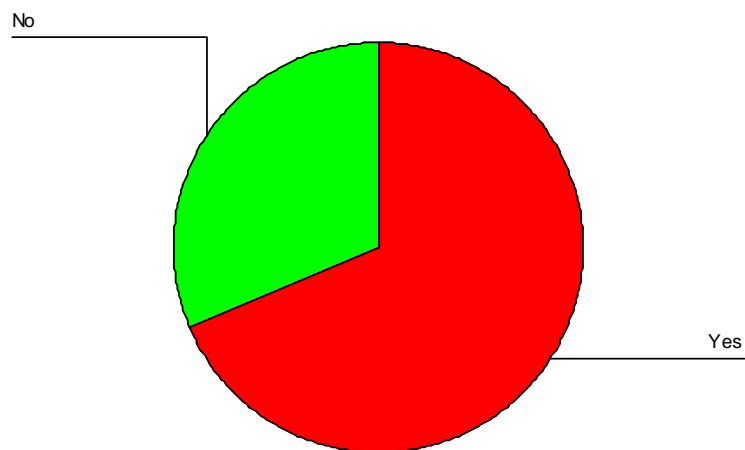
Table-14

Frequencies

Statistics

Changes in the Education Sector

N	Valid	70
	Missing	0

Changes in the Education Sector

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	48	68.6	68.6	68.6
	No	22	31.4	31.4	100.0
	Total	70	100.0	100.0	

Changes in the Education Sector

From the table it explains about the opinion of the respondent about the changes in the education sector, where 48 percent belonging to 'yes' category. 22 percent belonging to 'no' category
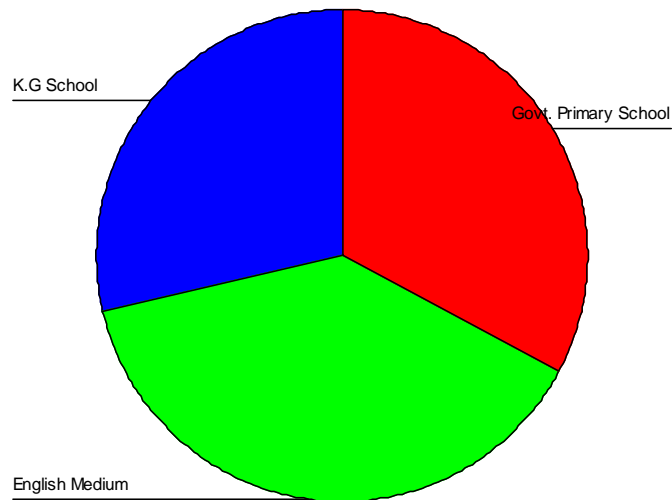
Table-15

Frequencies

Statistics

Children's Educational Institute

N	Valid	70
	Missing	0

Children's Educational Institute

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Govt. Primary School	23	32.9	32.9	32.9
	English Medium	27	38.6	38.6	71.4
	K.G School	20	28.6	28.6	100.0
	Total	70	100.0	100.0	

Childrens Educational Institute

From the table it shows the condition of the respondent's children where they are going to take their education in different institute where 23 percent is going to Govt. Primary school, 27 percent is going to English medium school and 20 percent is going to k.g. school.
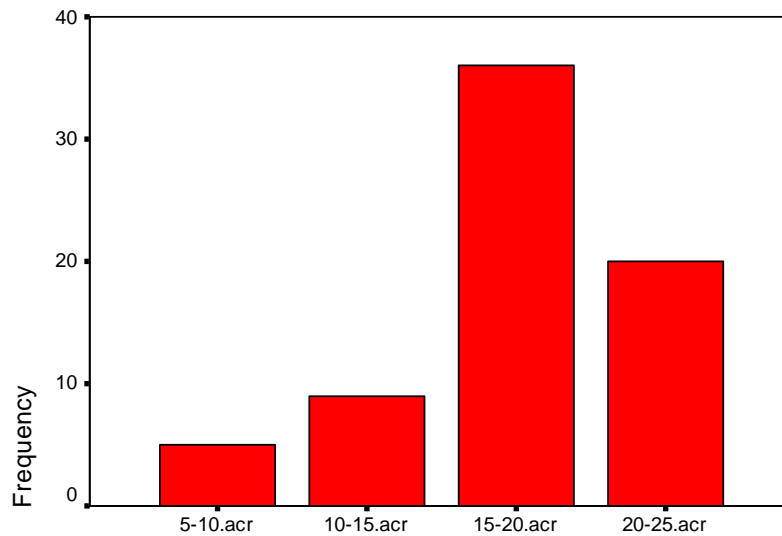
40

Table-16

Frequencies

Statistics

Amount of Land after Migration

N	Valid	70
	Missing	0

Amount of Land after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5-10.acr	5	7.1	7.1	7.1
	10-15.acr	9	12.9	12.9	20.0
	15-20.acr	36	51.4	51.4	71.4
	20-25.acr	20	28.6	28.6	100.0
	Total	70	100.0	100.0	

Amount of Land after Migration

From the table it is obtained by the respondents about their amount of land after migration. Where 5 percent has 5-10 acr, 9 percent people has 10-15 acr 36 percent has 15-20 acr and 20 percent has 20-25 acr.
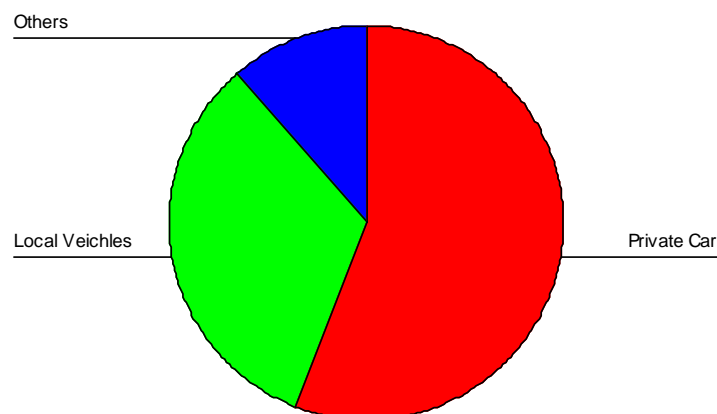
Table-17

Frequencies

Statistics

Mode of Transportation after Migration

N	Valid	70
	Missing	0

Mode of Transportation after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private Car	39	55.7	55.7	55.7
	Local Vehicles	23	32.9	32.9	88.6
	Others	8	11.4	11.4	100.0
	Total	70	100.0	100.0	

Mode of Transportation after Migration

From the table it shows the mode of transportation of the respondent. Where 39 percent using private car and 23 percent using local vehicles and 8 percent using others vehicles.
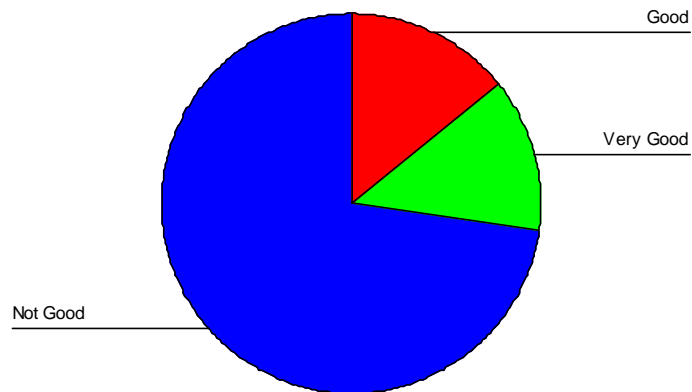
Table-18

Frequencies

Statistics

Condition of Food Before Migration

N	Valid	70
	Missing	0

Condition of Food Before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good	10	14.3	14.3	14.3
	Very Good	9	12.9	12.9	27.1
	Not Good	51	72.9	72.9	100.0
	Total	70	100.0	100.0	

Condition of Food Before Migration

In the table it shows the food habit of the respondents before migration, where they gave their opinion 10 percent answered good, 9 percent very good and finally 51 percent not good.
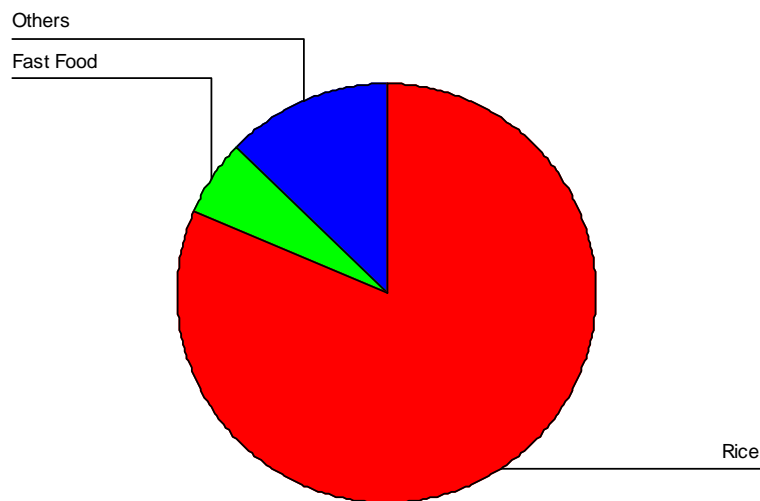
Table-19

Frequencies

Statistics

Preference of Food before Migration

N	Valid	70
	Missing	0

Preference of Food before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rice	57	81.4	81.4	81.4
	Fast Food	4	5.7	5.7	87.1
	Others	9	12.9	12.9	100.0
	Total	70	100.0	100.0	

Preference of Food before Migration

From the table it is seen about the preference of the food item before migration where 57 percent took rice, 4 percent fast food item and others where 9 percent.
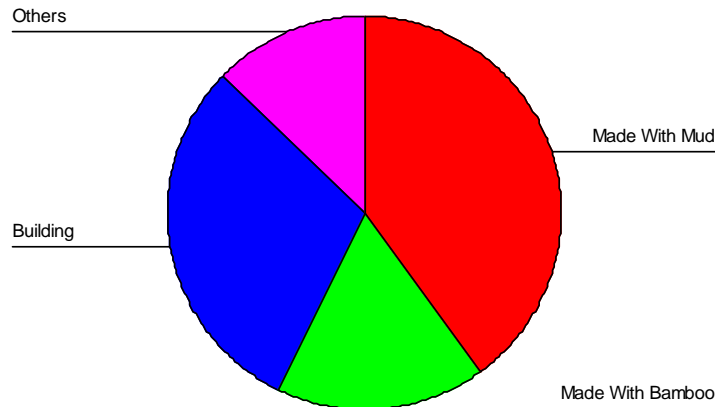
Table-20

Frequencies

Statistics

House Pattern before Migration

N	Valid	70
	Missing	0

House Pattern before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Made With Mud	28	40.0	40.0	40.0
	Made With Bamboo	12	17.1	17.1	57.1
	Building	21	30.0	30.0	87.1
	Others	9	12.9	12.9	100.0
	Total	70	100.0	100.0	

House Pattern before Migration

From the table it shows the house pattern of the respondents before migration, where 28 percent has house made with mud and 12 percent were house made with bamboo, 21 percent in the building and finally 9 percent belongs to others.
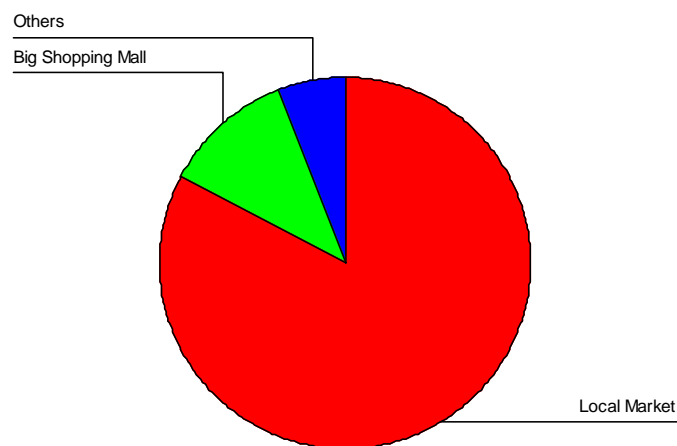
Table-21

Frequencies

Statistics

Clothing Behavior before Migration

N	Valid	70
	Missing	0

Clothing Behavior before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Local Market	58	82.9	82.9	82.9
	Big Shopping Mall	8	11.4	11.4	94.3
	Others	4	5.7	5.7	100.0
	Total	70	100.0	100.0	

Clothing Behaviour before Migration

In the table it shows the clothing behavior of the respondents before migration, where 58 percent belonging to local market, 8 percent from big shopping mall and 4 percent from other sources.
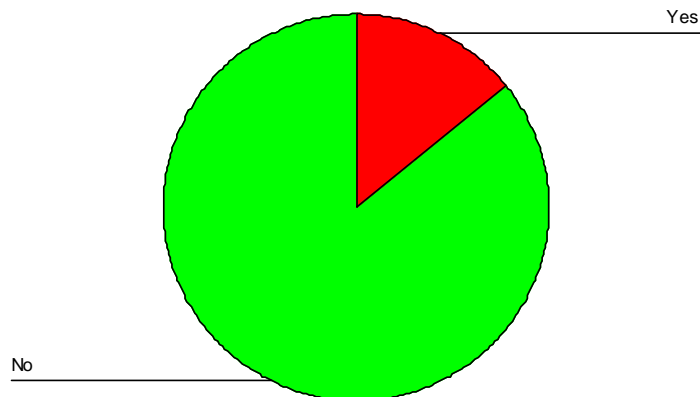
47

Table-22

Frequencies

Statistics

Medical Facilities before Migration

N	Valid	70
	Missing	0

Medical Facilities before Migration

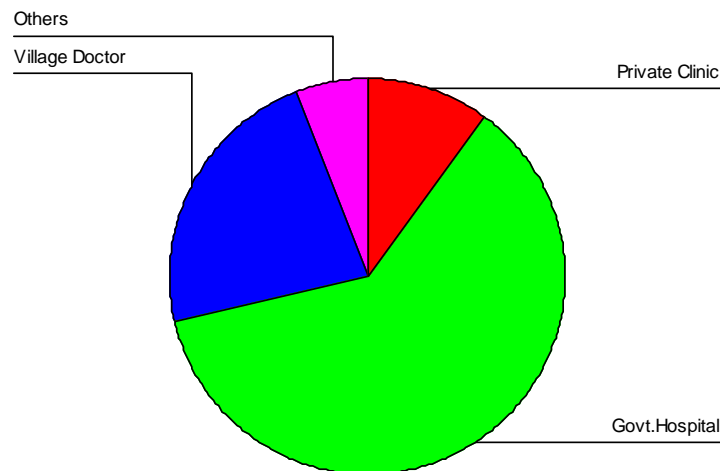|		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	14.3	14.3	14.3
	No	60	85.7	85.7	100.0
	Total	70	100.0	100.0	

Medical Facilities before Migration

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In the table it is given the condition of the respondent about the better medical facilities before migration. Where 10 percent answered positive 'yes' and 60 percent answered negative 'no'.

Table-23

Frequencies

Statistics

Sources of Medical Facilities before Migration

N	Valid	70
	Missing	0

Sources of Medical Facilities before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private Clinic	7	10.0	10.0	10.0
	Govt.Hospital	43	61.4	61.4	71.4
	Village Doctor	16	22.9	22.9	94.3
	Others	4	5.7	5.7	100.0
	Total	70	100.0	100.0	

Sources of Medical Facilities before Migration

From the table it shows the sources of medical facilities before migration, where 7 percent took help from private clinic, 43 percent from Govt. Hospital and 16 percent from village doctor, finally 4 percent from others source.
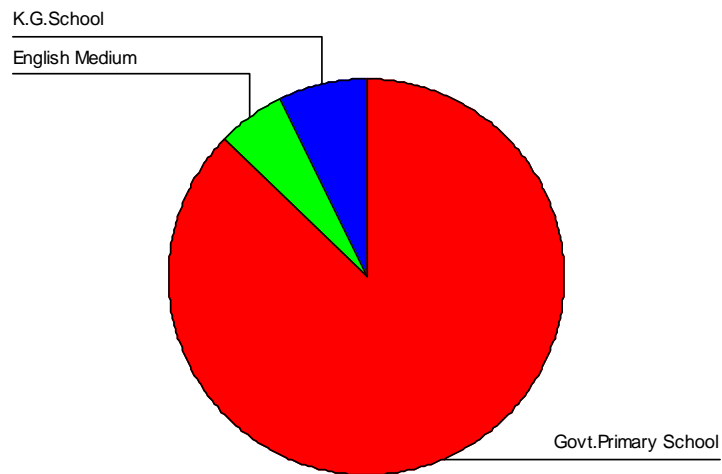
Table-24

Frequencies

Statistics

Children's Educational Institute

N	Valid	70
	Missing	0

Children's Educational Institute

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Govt.Primary School	61	87.1	87.1	87.1
	English Medium	4	5.7	5.7	92.9
	K.G.School	5	7.1	7.1	100.0
	Total	70	100.0	100.0	

Childrens Educational Institute

In the table it is seen that 61 percent send their children to Govt. Primary School, 4 percent send to English Medium and 5 percent K.G. School.
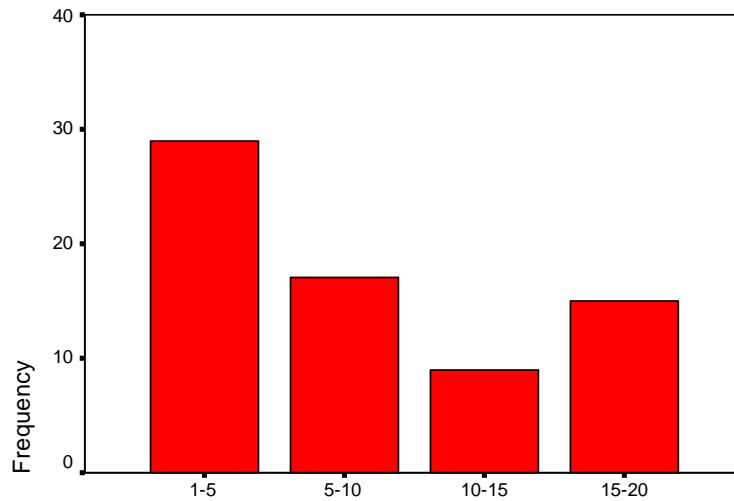
50

Table-25

Frequencies

Statistics

Amount of Land before migration

N	Valid	70
	Missing	0

Amount of Land before migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5	29	41.4	41.4	41.4
	5-10	17	24.3	24.3	65.7
	10-15	9	12.9	12.9	78.6
	15-20	15	21.4	21.4	100.0
	Total	70	100.0	100.0	

Amount of Land before migration

From the table it shows the respondent's amount of land before migration. Where 24 percent had 1-5 acr, 17 percent had 5-10 acr and 9 percent had 10-15 acr and 15 percent had 15-20 acr
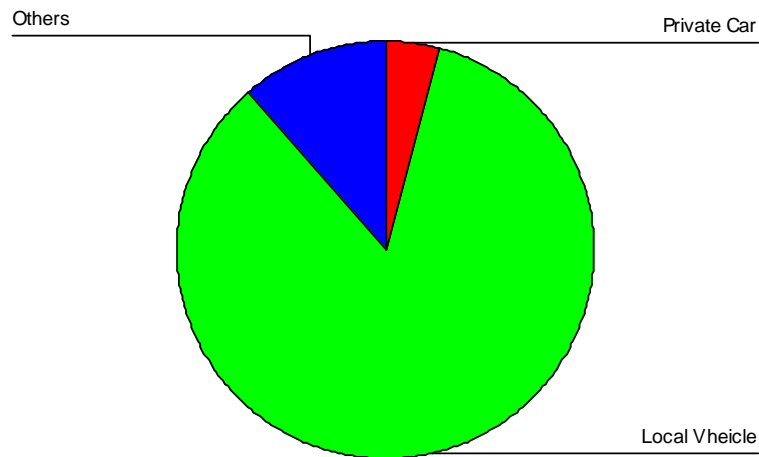
Table-26

Frequencies

Statistics

Mode of Transportation before Migration

N	Valid	70
	Missing	0

Mode of Transportation before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private Car	3	4.3	4.3	4.3
	Local Vehicle	59	84.3	84.3	88.6
	Others	8	11.4	11.4	100.0
	Total	70	100.0	100.0	

Mode of Transportation before Migration

In the table it is given the respondent's mode of transportation before migration, where 3 percent used private car, 59 percent local vehicles and 8 percent others.
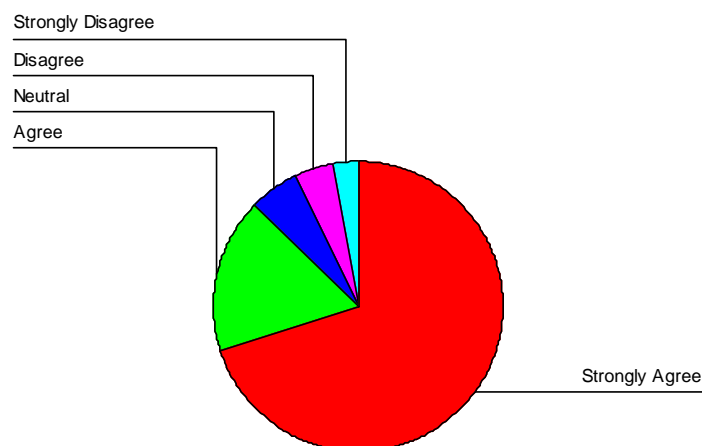
INDEX

Table-01

Frequencies

Statistics

Changes Food Habit Positively after Migration

N	Valid	70
	Missing	0

Changes Food Habit Positively after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	49	70.0	70.0	70.0
	Agree	12	17.1	17.1	87.1
	Neutral	4	5.7	5.7	92.9
	Disagree	3	4.3	4.3	97.1
	Strongly Disagree	2	2.9	2.9	100.0
	Total	70	100.0	100.0	

Changes Food Habit Positivly after Migration

In the table, it shows the positive change of the food after migration. Where 49 percent answered strongly Agree, 12 percent agree,4 percent were neutral,3 percent Disagree and 2 percent strongly Disagree.

Table-02

Frequencies

Statistics

Better Education after Migration

N	Valid	70
	Missing	0

Better Education after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	38	54.3	54.3	54.3
	Agree	13	18.6	18.6	72.9
	Neutral	4	5.7	5.7	78.6
	Disagree	9	12.9	12.9	91.4
	Strongly Disagree	6	8.6	8.6	100.0
	Total	70	100.0	100.0	

Better Education after Migration

In the table, it is seen about the better education after the migration. Where 38 percent answered Strongly Agree, 13 percent Agree, 4 percent Neutral,9 percent disagree,6 percent strongly Disagree.
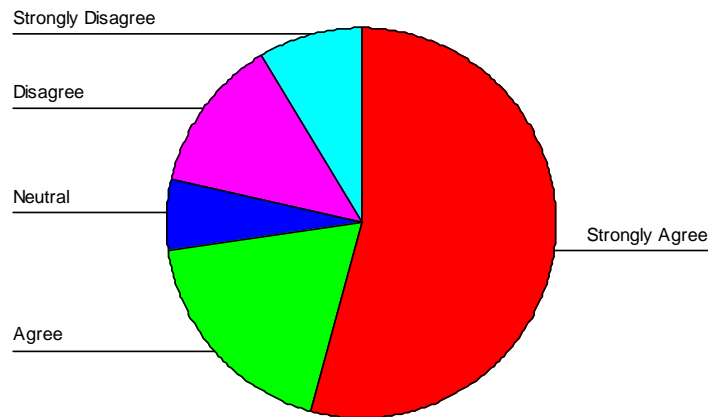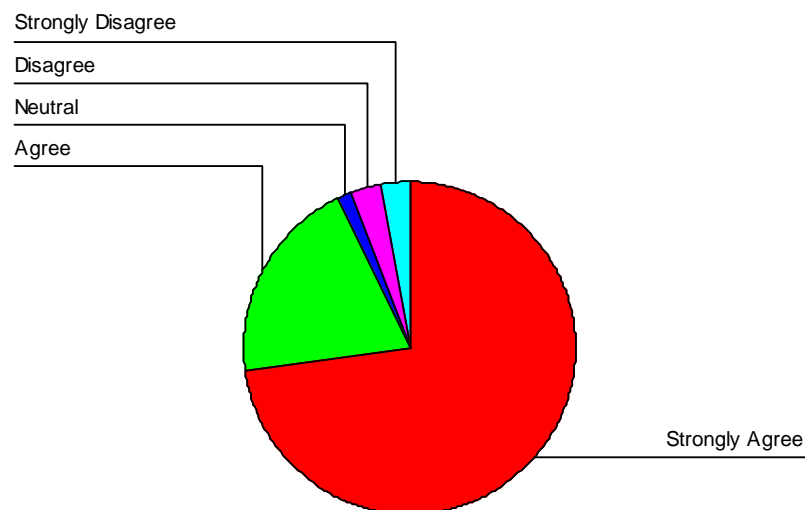
Table-03

Frequencies

Statistics

Better Medical Facilities after Migration

N	Valid	70
	Missing	0

Better Medical Facilities after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	51	72.9	72.9	72.9
	Agree	14	20.0	20.0	92.9
	Neutral	1	1.4	1.4	94.3
	Disagree	2	2.9	2.9	97.1
	Strongly Disagree	2	2.9	2.9	100.0
	Total	70	100.0	100.0	

Better Medical Facilities after Migration

From the table, it shows the condition of medical facilities. Where 51percent answered strongly Agree, 14 percent Agree,1 percent neutral, 2 percent Disagree, 2 percent strongly Disagree.
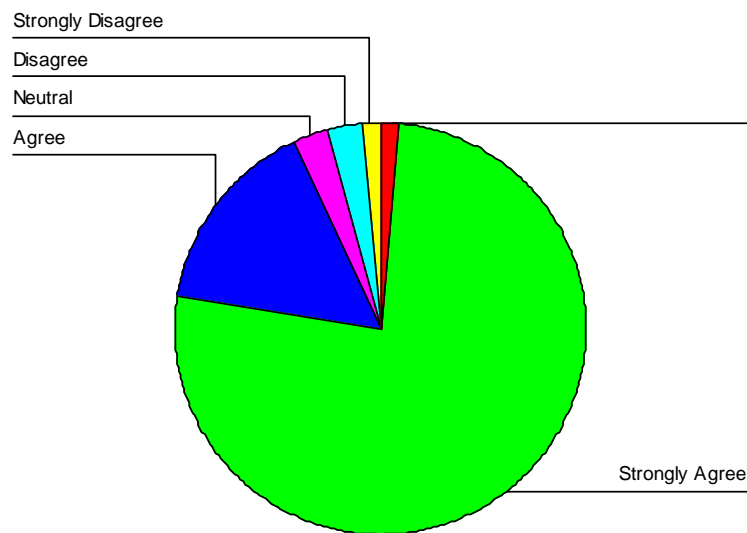
Table-04

Frequencies

Statistics

Better Clothing's after Migration

N	Valid	71
	Missing	0

Better Clothing's after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	1.4	1.4	1.4
	Strongly Agree	54	76.1	76.1	77.5
	Agree	11	15.5	15.5	93.0
	Neutral	2	2.8	2.8	95.8
	Disagree	2	2.8	2.8	98.6
	Strongly Disagree	1	1.4	1.4	100.0
	Total	71	100.0	100.0	

Better Clothings after Migration

In the table, it is seen the better clothing of the respondent after migration, 54 percent answered strongly Agree, 9 percent Agree, 2 percent neutral and 4 percent Disagree and 1 percent strongly disagree.
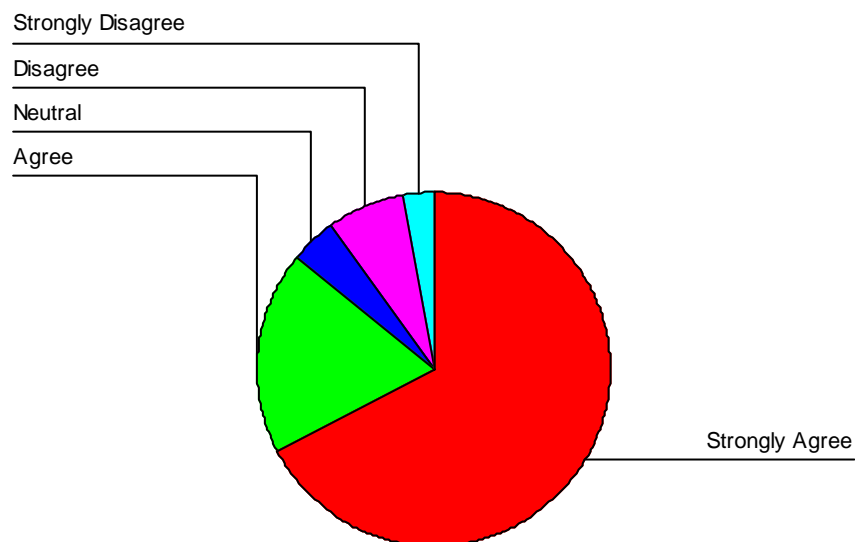
Table-05

Frequencies

Statistics

Quality Education after Migration

N	Valid	70
	Missing	0

Quality Education after Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	47	67.1	67.1	67.1
	Agree	13	18.6	18.6	85.7
	Neutral	3	4.3	4.3	90.0
	Disagree	5	7.1	7.1	97.1
	Strongly Disagree	2	2.9	2.9	100.0
	Total	70	100.0	100.0	

Quality Education after Migration

From the table, it shows the quality education of the respondents after migration, where 47 percent answered strongly Agree, 13 percent Agree, 3 percent neutral, 5 percent Disagree and 2 percent strongly disagree
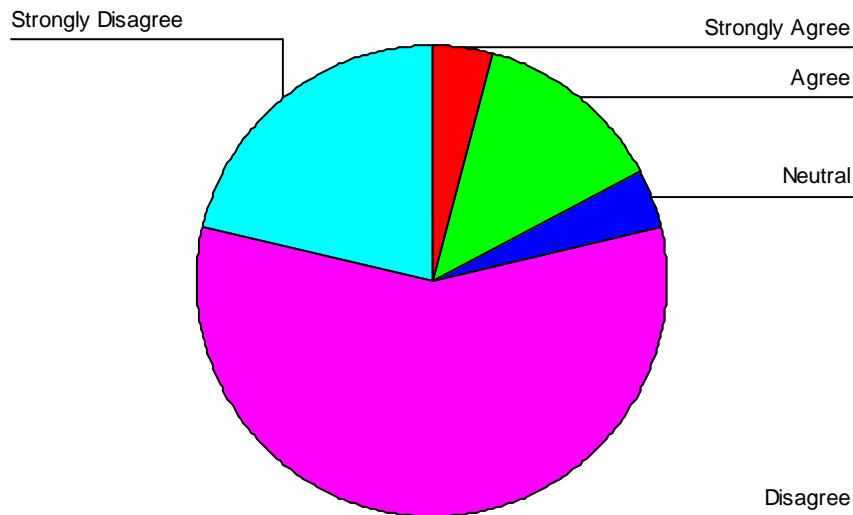
Table-06

Frequencies

Statistics

Food Habit before Migration

N	Valid	70
	Missing	0

Food Habit before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	3	4.3	4.3	4.3
	Agree	9	12.9	12.9	17.1
	Neutral	3	4.3	4.3	21.4
	Disagree	40	57.1	57.1	78.6
	Strongly Disagree	15	21.4	21.4	100.0
	Total	70	100.0	100.0	

Food Habit before Migration

In the table, it is seen that 3 percent answered strongly agree about the food habit, 9 percent agree, 3 percent neutral. 40 percent disagree and 15 percent answered strongly disagree.
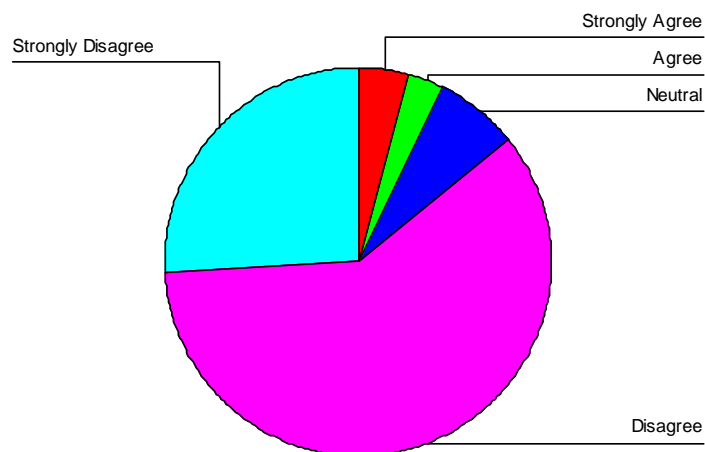
59

Table-07

Frequencies

Statistics

Better Education before migration

N	Valid	70
	Missing	0

Better Education before migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	3	4.3	4.3	4.3
	Agree	2	2.9	2.9	7.1
	Neutral	5	7.1	7.1	14.3
	Disagree	42	60.0	60.0	74.3
	Strongly Disagree	18	25.7	25.7	100.0
	Total	70	100.0	100.0	

Better Education before migration

From the table, it shows the opinion about the better education. Where 3 percent answered strongly agree, 2 percent agree, neutral 5, disagree 42 and strongly disagree 18.
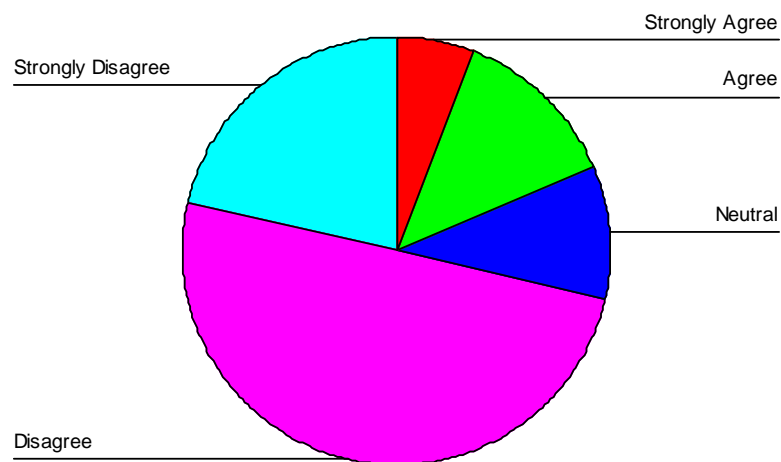
Table-08

Frequencies

Statistics

Better Medical Facilities

N	Valid	70
	Missing	0

Better Medical Facilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	4	5.7	5.7	5.7
	Agree	9	12.9	12.9	18.6
	Neutral	7	10.0	10.0	28.6
	Disagree	35	50.0	50.0	78.6
	Strongly Disagree	15	21.4	21.4	100.0
	Total	70	100.0	100.0	

Better Medical Facilities

In the table, it is seen the condition of the better medical facilities 5 percent were strongly agree, 3 percent agree, 7 percent neutral, 35 percent disagree, 20 percent strongly disagree
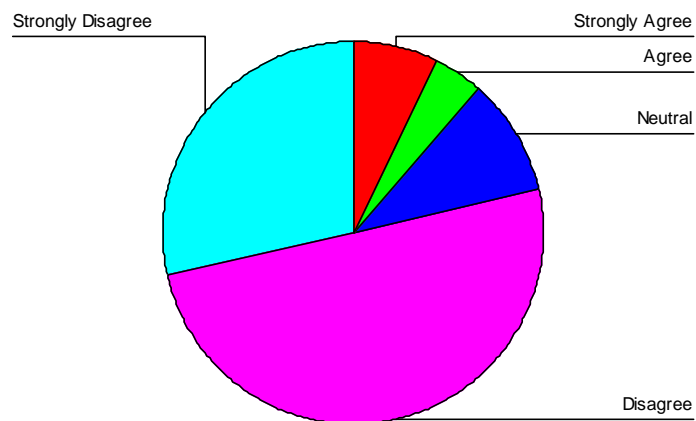
62

Table-09

Frequencies

Statistics

Better Clothing's before Migration

N	Valid	70
	Missing	0

Better Clothing's before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	5	7.1	7.1	7.1
	Agree	3	4.3	4.3	11.4
	Neutral	7	10.0	10.0	21.4
	Disagree	35	50.0	50.0	71.4
	Strongly Disagree	20	28.6	28.6	100.0
	Total	70	100.0	100.0	

Better Clothings before Migration

From the table, it shows about the better clothing's of the respondents. Here it is given 4 percent answered strongly agree, 9 percent agree, 7 percent neutral, 35 percent disagree and 15 percent strongly disagree.
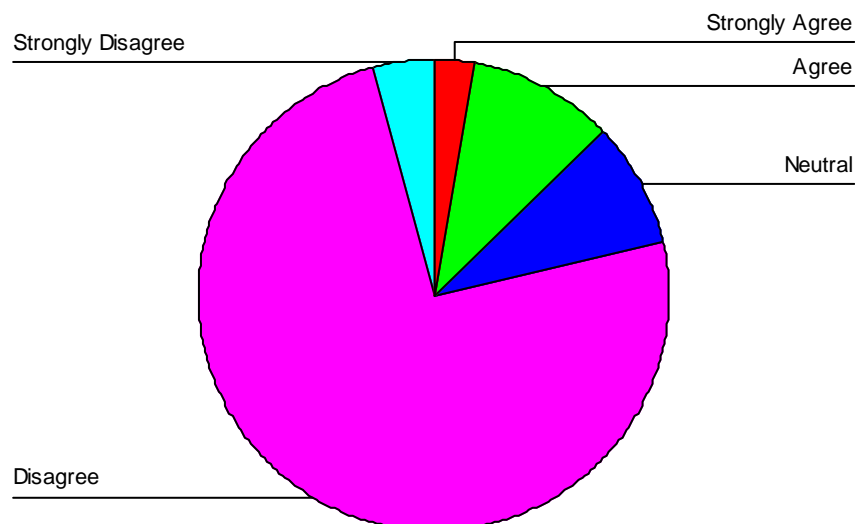
Table-10

Frequencies

Statistics

Quality Education before Migration

N	Valid	70
	Missing	0

Quality Education before Migration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	2	2.9	2.9	2.9
	Agree	7	10.0	10.0	12.9
	Neutral	6	8.6	8.6	21.4
	Disagree	52	74.3	74.3	95.7
	Strongly Disagree	3	4.3	4.3	100.0
	Total	70	100.0	100.0	

Quality Education before Migration

In the table it shows about the quality education. Where 2 percent answered strongly agree, 7 percent agree, 6 percent neutral, 47 percent disagree and 13 percent strongly disagree.

64

4.2 Data Discussion and Analysis:

This research focuses on the effects of foreign remittances on the receiving household for development it deals with the central argument that remittances have considerable impacts on the development of Bangladesh, especially tried to find out the impact in the study area. Although, it has few negative impacts on the socioeconomic condition of Bangladesh, the positive impacts are widespread over negative impacts. As a result, remittance can be considered as one of the important forces of the socioeconomic development of Bangladesh. The discussion is divided into several parts.

From the obtained data it is found a comparative discussion on effects of foreign remittance to the receiving household, where it is clearly seen the condition of the migrants family after migration, what changes bring out economically and socially in their respective place.

The first part conceptualizes the term remittance. The second section concentrates on the economic impacts of remittance. The third section analyses the impacts of remittance on the family life of the remittance recipients. The fourth part discusses the impacts of remittance on the social life of receiving household.

Socio-Demographic Profile of the respondent

It is totally based on the field work form where I obtained the result.

In the 1st Table, it is seen that the age of the respondent is 10 percent respondent age is 20-30. Another 14 percents age is 30-40 and 21 percent age is 40-50, 17 Percent age is 50-60. At last 8 percent respondent's age is 60-70.

In the 2nd Table, it shows that the literacy rate of the respondent. Here 5 percent is belonging to illiterate and 25 percent is literate. Another one is 17 percent those who are belonging to primary education. And 13 percent is secondary and finally 10 percent is belonging to others.

From the 3rd table, it is given the main earning source of the family, here 40 percent is belonging to son and 9 percent is belonging to brother and 11 percent for self and finally 10 percent is belonging to others.

In the 4th table it shows the monthly income of the respondent's family. Here 22 percent income is 20,000-30,000 tk. 18 percent income is 30,000-40,000, t5 percent income is 40,000-50,000 tk, 6 percent income is 50,000-60,000 tk. And 9 percent is belonging to 60,000 tk from the 5th table it shows the religion of the respondent. Here 58 percent is belonging as a Muslim and rest of the 12 percent is belonging to Hindu.

In the 6th Table it reveals that the marital status of the respondent, here 50 percent is belonging as an unmarried person.

From the 7th table it is given the monthly expenditure of the family. Here 15 percent monthly expenditure is within 15,000-20,000 tk. 22 percent income is within 20,000-25,000 tk. 9 percent income is within 30,000-35,000 tk. And finally 6 percent income is within 35,000-40,000 tk.

Respondent's Condition after Migration:

In the given table 8, here is given the information about the changes of food habit of the respondent after the migration. I act 63 percent belonging to the 'yes' category and rest of the 7 percent is belonging to the 'no' category.

In the given table 9, here it is given the preference of the food. Item after migration, here a percent like rice and another 53 percent prefer fast food item and finally in the other category 8 percent belonging.

From the table 10, it shows the house pattern of the respondent. Here it is noted that 4 percent is belonging the category house made with wood, 2 percent is belonging to house made with Bamboo, 60 percent is belonging

house which is made as Building and finally 4 percent belonging to others category.

In the table 11, it shows the clothing behavior of the respondent after migration. Here it is seen that 11 percent are buying from local market and rest of the 57 percent are buying from big shopping mall, and finally 2 percent buying from others category.

From the table 12, it is seen that, the condition of medical facilities. Here 65 percent is belonging to the 'yes' category and 5 percent belonging to the 'no' category.

Form the table 13 it shows the sources of medical facilities. Here 53 percent is taking the help from private clinic and 9 percent is taking help from village doctor and Govt. Hospital 8 percent.

From the table 14 it is seen the opinion of the opinion of the respondent about the change in the education sector, here 48 percent belonging to 'yes' category. 22 percent belonging to 'no' category.

From the table 15, it shows the condition of the respondent's children where they are going to take 23 percent is going to Govt. Primary school, 27 percent is going to English medium school and 20 percent is going to k.g. school.

From the table 16, it is seen the amount of land after migration. Here 5 percent has 5-10 acr, 9 percent people has 10-15 acr 36 percent has 15-20 acr and 20 percent has 20-25 acr.

From the table 17, it shows the mode of transportation of the respondent. Here 39 percent using private car and 23 percent using local vehicles and 8 percent using others.

Respondents condition before migration:

In the table 18, it shows the food habit of the respondent before migration, they gave their opinion 10 percent good, 9 percent very good had 51 present not good.

From the table 19, it is seen about the preference of the food item before migration here 57 percent took rice, 4 percent fast food item and others were I percent.

From the table 20, it shows the house pattern before migration, here 28 percent were in the house made with woodland find 12 percent were house made with bamboo, 21 person in the building and finally 9 percent others.

In the table 21, it is seen the clothing behavior of the respondent before migration, here 58 percent were belonging to local market, 8 percent big shopping mall and 4 percent others.

In the table 22, it is given the condition of the respondent about the better medical facilities before migration. Here 10 percent answered positive 'yes' and 60 percent answered negative 'no'.

From the table 23, it shows the sources of medical facilities before migration, here 7 percent took help from private clinic, 43 percent from Govt. Hospital and 16 percent from village doctor, finally 4 percent from others source. In the table 24 it is seen that 61 percent send their children to Govt. Primary School, 4 percent send to English Medium and 5 percent K.G. School.

From the table 25, it shows the respondent's amount of land before migration. Here 24 percent had 1-5 acr, 17 percent had 5-10 acr and 9 percent had 10-15 acr and 15 percent had 15-20 acr.

In the table 26, it is given the respondent's mode of transportation before migration, here 3 percent used private car, 59 percent local vehicles and 8 percent others.

Data Analysis of Index Questionnaire:

1. Socio-economic condition of the respondent after migration:

In the 1st table, it shows the positive change of the food after migration. Here 49 percent answered strongly Agrr,12 percent agree,4 percent were neutral,3 percent Disagree and 2 percent strongly Disagree.

In the 2nd table, it is seen about the better education after the migration.

Here 38 percent answered Strongly Agree,13 percent Agree,4 percent Neutral,9 percent disagree,6 percent strongly Disagree.

From the 3rd table, it shows the condition of medical facilities. Here 51percent answered strongly Agree,14 percent Agree,1 percent neutral,2 percent Disagree,2 percent strongly Disagree.

In the 4th table, it is seen the better clothing of the respondent after migration,54 percent answered strongly Agree, 9 percent Agree,2 percent neutral and 4 percent Disagree and 1 percent strongly disagree.

From the 5th table, it shows the quality education related opinion. Here 47 percent answered strongly Agree, 13 percent Agree, 3 percent neutral,5 percent Disagree and 2 percent strongly disagree.

2. Socio-economic condition of the respondent before migration.

In the 1ˢᵗ table, it is seen that 3 percent answered strongly agree about the food habit, 9 percent agree, 3 percent neutral. 40 percent disagree, 15 percent strongly disagree.

From the 2ⁿᵈ the table, it shows the opinion about the better education. Here 3 percent answered strongly agree, 2 percent agree, neutral 5, disagree 42 and strongly disagree 18.

In the 3ʳᵈ table, it is seen the condition of the better medical facilities. He 5 percent were strongly agree, 3 percent agree, 7 percent neutral, 35 percent disagree, 20 percent strongly disagree from the 4ᵗʰ table, it shows about the better clothing's of the respondents. Here it is given 4 percent answered strongly agree, 9 percent agree, 7 percent neutral, 35 percent disagree and 15 percent strongly disagree.

In the 5ᵗʰ table it shows about the quality education. Here 2 percent answered strongly agree, 7 percent agree, 6 percent neutral, 47 percent disagree and 13 percent strongly disagree.

Migration from Bangladesh started in 1976 with a modest number of 6078 (BMET, 2014). Presently over 8.5m Bangladeshi migrants are working all over the world. In 2013, 409253 persons migrated from Bangladesh to other countries of the world and in the first two months of 2014, the mount number was 96068 (BMET, 2014, IOM, 2014). Mainly, Bangladeshi workers migrate to 143 countries of the world. Among them, about 90% migrate to the Middle east and Malaysia. Bahrain, Libya, Qatar, Saudi Arabia, UAE, Kuwait, Oman, Malaysia and Singapore are some of the major countries of destination for Bangladeshi Workers

Remittance has a direct impact on the economy of Bangladesh. The increasing flow of remittance to Bangladesh contributes to rapid growth of its economy, creates income opportunities, provides better living

condition, and facilitates infrastructural development. Because of its conducive impacts on the economy, remittance has become a major source of development for Bangladesh. According to the International Fund for Agricultural Development (IFAD), in 2006, remittance contributed almost 13.1 percent of the total GDP of Bangladesh, and in 2013 it was 11 percent of the total GDP of Bangladesh (Datta and Sarkar, 2014; Arman, 2013; IFAD, 2006). More importantly, remittance affects the size the national development budget. It accounts for more than half of the total government revenue and it is about four times the total annual aid flow to Bangladesh (Khan, 2008; Siddiqui and Abrar, 2003). As a result, the stability of the economy of Bangladesh is largely determined by foreign remittance (Al Hasan 2006).

As it is an inexpensive source of foreign exchange earnings and less prone to market fluctuations and private capital flows, it is used in maintaining balance of payment and easing foreign exchange constraints (Khan 2008) (Zeitlyn 2006, IOM 2006; Khan 2008). Moreover, remittances also make significant contributions in financing import of capital goods and raw materials for industrial development. (Cited in Stevanovic, 2012:64-65)

<u>INDICES</u>

Following HDI (Human Development Index), here I developed some indices to determine comparative measures between the conditions of migrants, specially, the socio-economic condition of before migration and after migration. Index scores range between 0-1.Higher scores designate the superiority of the elements over another. Index values for each condition has been calculated and followed to measure a composite for each condition. Every condition is scaled and was developed providing higher weight to most conforming value level.

Firstly: therefore, socio-economic condition of migrant after migration (Liam) is measured by following formula:

Liam = 1/5 (Liam1+Liam2+Liam3+Liam4+liam5)

$\qquad$ = 1/5 (0.87+0.74+0.89+0.89+0.85)

$\qquad$ = 1/5 (4.24)

$\qquad$ = 0.85

Here, Liam 1=0.87, scored obtained from the first item food habit of the respondent.

Liam 2=0.74, score obtained from the second item better education.

Liam 3=0.89, score obtained from the third item about better medical facilities.

Liam 4=0.89, score obtained from the fourth item about better clothing's of the respondents

Liam 5=0.85, score obtained from the fifth item about the quality education of the respondent.

Secondly:

Socio-economic condition of the respondent before migration (Libm) is measured by following formula:

Libm = 1/5 (Libm1 + Libm2 + Libm3 + Libm4 + Libm5)

= 1/5(0.30+0.25+0.28+0.33+0.33)

= 1/5(1.52)

= 0.31

Here, Libm1=0.30, score obtained from the first item food habit of the respondent.

Libm2 = 0.25, score obtained from the second item about the respondents better education facilities.

Libm3 = 0.28, score obtained from the third item about the better medical facilities of the respondent.

Libm4 = 0.33, score obtained from the fourth item about the better clothing's of the respondents.

Libm5 =0.33, score obtained from the fifth item about the quality education of the respondent.

So, from this above calculation it is found that, Liam>Libm index is more superior over the element of other. It means here the socio- economic condition after migration is superior than before migration. From this calculation it is clear to us that, after migration people can enhance their socio-economic capability compare to before migration. Here the score we obtained before migration is only 0.31, where as after migration it is 0.85

Chapter-Five

5.1 Data Discussion and Major Findings

Here my study is to know the effects of foreign remittance on development. In this research, I tried to categorize into three types. One is personal information of the respondent and another one is socio-economic condition of the respondent after migration and last one is socio-economic condition of the respondent before migration. From the analysis of primary raw data following outcomes have been found-

At first analyzed the socio-demographic profile of the respondents' because it is much more essential to know about the socio-demographic condition of the people. By the researcher could get the total background of this group of people. In table 1, it is found that 10 percent respondents age is 20-30 and the age 40-30 has 21 percent and it is the highest percentage. On the other hand 8 percent. In table 2 it is given the educational qualification of the respondent, here it is seen that 25 percent is literate it is the highest range and lowest range is 5, they are belonging to illiterate category. In table 3, it is given the main earning source of the family, here the highest range is 40 percent and belonging to son, on the other hand 9 is the lowest range belonging to brother. In table 4. Here is give the monthly income of the respondent. Here it is clear that the highest range is 22 percent those who are earning 20,000-30,000 tk per month, and on the other hand 6 percent earning 50,000-60,000 tk. Per month, in table 5, here is given the religion of the respondent, here 58 percent is belonging to Muslim and 12 percent is belonging to Hindu. In the table 6 here it presents the marital status of the respondent here 54 percent is married and 16 percent is unmarried. In the table 7, here presents the monthly expenditure of the family here highest range is 22 percent those who are spending 20,000-25,000 and the lowest range is 6 percent those who are spending 35,000- 40,000 tk. In the table 8 it presents the food habit of the respondent after migration here it is given that food habit changed positively 63 percent supported and 7 per cent

answered negatively and the next table reveals the type of house after migration. Here 60 percent is the highest range where people are belonging more in the building. And the next table 10 percent the information about the clothing's' behavior, here 57 percent buy from the big shopping mall in this way better medical facilities 65 percent answered positively 'yes' and percent answered negatively no by this way in every other sector children educational institute, sources of medical facilities every where there is a positive reflective.

On the other hand respondent's condition before migration is negative compare to after migration. It can be noted that about the preference of the food before migration, here 57 percent like rice, whereas after migration, here 57 percent live rice, whereas after migration it was only 9. In the same way some other sector like the house pattern there were 21 building before migration, but after migration it promotes 60 also there are changes in the medical sector and clothing behavior of the respondent I mode of transportation etc.

5.2 Major Findings:

From the above discussion of migration, there are some major findings of this research are given below.

Firstly, socio-economic condition of the people improved highly after the migration. Here it is seen that in the education sector, food habit, medical facilities, everywhere, the condition has improved because of migration.

Specially the economic condition of the people also improved. People are leading a healthy and comfortable life after migration. People changed their mentality after migration. They can contribute also in our economy by sending remittances. Poverty, wants are also being reduced by migration. People can be introduced with a nice environment and make them happy.

To sum up it can be said very clearly that international migrants played a vital role for overall socio-economic development of the country.

From this study it is found that there is a very positive reflection of international migration. Migrant's can do better something for our country.

5.3 Recommendations:

From this study titled on "Effects of Foreign remittances on the receiving households for their development" have found some shortcomings. So, few recommendations are given below:

1. People should be encouraged more to migrate themselves in the developed countries.
2. Govt. should be taken necessary steps for doing help those who are interested to migrate themselves.
3. Govt. should inspire people to learn more technical education which can help them in abroad.
4. Proper training should be given by the assistance of govt. for the skills of our country people.
5. Govt. should make a condition with the foreign countries for giving more facilities.
6. People should understand the importance of skills and make them selves efficient and skilled for better life.
7. Govt. and private sector can make awareness among the people for migration.
8. Mass media and electronic media can also highlight the foreign countries facilities.

5.4 Conclusion:

Migration is now become a global issue. Manpower export is an economically important sector in terms of overseas employment and flow of remittance. Foreign remittance sent by the wage earners and other expatriate Bangladeshis to their families and relatives at home are growing rapidly and now contributing a major portion of income earned by Bangladesh from abroad. The volume of remittance receipts by Bangladesh usually coming through official channels. But the unofficial channels are still playing a major part intransferning the remittance, thereby depriving the government of a huge sum of foreign currencies every year. In this situation, the government needs to give a close look at the performance of the formal vehicles of money transfer including the banks already in operation. Most of the families use the remittances in their household consumptions as well as in saving. But some families already invested in some particular sectors. And they are very much interested to invest our selected preferable and profitable sectors in country by using their remittance properly.

International migrant's remittances are very much effective and useful for our overall socio-economic development nowadays if we look at the real life style of the people, we can say that it is changing because of migration.

Many people are being more aware of their duties, as they know many positive something after migration.

Basically people can improve their condition by going other's country. They can get many opportunities over there to work. From this study on international migrants remittances effect on development it proves us how migration can help us to promote our socio-economic development. Here we find that migrant people are doing many things infamous of their family, relatives and neighbor. After all the most positive aspect o international migration is that people can easily avoid their poverty, laziness. Besides people can lead a very standard and comfortable life and make themselves very happy to survive in their life.

Remittance is the key factor for social development as it is evident from the findings of our research. Most of the remittance receiving families is using remitted money for fulfilling their basic food and nutrition needs. Remitter's family is buying real estates and upgrading their homes with this foreign fund. Their children are getting good education facilities to become rich human resources. Now the remittance community can afford high-quality medical services in times of illness. Not only that, they are saving the surplus fund in the financial institutions which is further appreciating our credit and investment growth. Though, the investment tendency of the beneficiaries is a little low but with surplus savings they are helping indirectly to the overall investment and credit flows of the country. In our regression analysis, it has been demonstrated that remittance directly influences all the major societal variables that actually determine the social status or living standard of people. Apart from these direct impacts, migrant's remittance has some greater economic values such as poverty alleviation, offsetting balance of payment deficits, filling up the foreign exchange shortage or the foreign aid gap, boosting up financial credit flow, ensuring productive investment etc. As a whole, these things will take Bangladesh to a higher rank of living standard. Now, to ensure smooth remittance flow and continuous growth, government must promote our country to the world to make our labor force more demanding and our heritages more attractive. Trainings and special skill oriented projects can be initiated in this regard. We all should come forward to be a part of the initiatives for the betterment of our migrant workers, their blood-earned remittance and its proper utilization to uplift our society to a new height.

APPENDIX-1:

Case Studies:

Case-1:

Karim uddin (Fictious name) is 60 years old and doing his business in the local market sindurkhan, under the Sreemongal upazilla. He described his previous history. Before 15 years he was a farmer. He had some land. He tried to look after his family by cultivating his land. But once he got an opportunity by the source of his eldest son. He was proposed by a londoni family to marry his son with a londoni girl. After going to U.K his son sent huge amount of money. By this money he decided to do business and then he bought few land in the local market. After that he made a Varieties store. Finally he is earning a huge amount of money. He has 5 children, one is living U.K and rest of the four children are studying different schools, colleges and universities.

He says" I am the happiest man I think, after sending my son, now I can get huge amount of money. I can lead a very comfortable life.

Case-2:

Askir Mia (Fictious name) is 55 years old. He is doing his business in the Sreemongal town. He has some land in the local garden at Sreemongal. Here many item is being produced like: Lemon, Pineapple, Banana etc. His condition was not so good in his previous time. He worked hard, once he sold oil in the local market and just survive hand to mouth. After the marriage ceremony of his first daughter, gradually he was improving his condition. His elder daughter were married with a Londoni boy, who was the son of a rich man, when he took her in U.K. after that she was also working in a shop and earning a huge amount of money. She sent money to her father. After getting money from his daughter he bought a piece of land in the local garden and produced huge crops and many other items, by this way he changed his life.

Case-3:

Abdullah al Helal (Fictious name) is living at Sharergoj, which is also village under the sreemongal upazilla, presently he is working in a high school as an assistant teacher. He described the previous situation of their family.According to his statement it is clear that, now they are economically solvent by getting huge amount of money from U.K. He shared his opinion, his elder brother was a principal of a college, he got only 8000 tk. During the period of 1996.At that time they got an opportunity to marry his elder brother with a londoni girl. Finally it happened then the person left Bangladesh for U.K. and started his life in a hotel as a worker. after a few days he took the responsibility of the hotel as a manager, and gradually he changed his luck. Now he is sending huge amount of money to his family. His family member also utilizing money properly. They are doing different types of business and getting huge amount of money.

Case-4:

Tahiru Mia (Fictious name) is 58 years old. He is presently doing business at sreemongal city. He has 2 sons. His elder son is living U.K. He mentioned the condition of his family. He told that in his previous time he was doing small business, by this business it was difficult to continue his family. Once he decided to send his son in U.K. his elder son just completed his H.S.C from Dhaka Notredeme College, and trying to admit into any public university, he tried but unfortunately he didn't get any chance anywhere, then he took the IELTS examination from the British council and finally went to U.K. after going to U.K. he got help from some other person, those who were from his locality. Now he is working in a restaurant and earning a huge amount of money. Every month he is sending 30,000 tk. In his fathers account. His father said" I'm really passing my life very happily, because of my elder son. I can look after my family. My Younger son is also studying in a reputed college in Dhaka.

Case-5:

Muhibur Rahman (Fictious name) is 42 years old. He is working as a teacher. He has three children's. He is living with a joint family. He told that one of his brother is living U.K. by this source he can manage his family very well. His three sons are studying in the different reputed institutions of that locality. He bought some land, also by getting money from his brother. He also established a primary school near his house. He has some vehicles also. He is earning a huge amount of money from this source. Besides, he is doing some other business. He said" we are living very happily, as one of our brother is living U.K. and he is sending a huge amount of money" after all he is very happy man to look at. He can help other poor people also in their need. Specially he gives money when they want money from him.

APPENDIX-2

QUESTIONNAIRE

Course No:

University of Dhaka

Dept. of Sociology

Topic: Effects of Foreign Remittances On the receiving household for their Development: A Sociological Study on Two Unions of Sreemongal Upazilla Under Moulvibazar District.

Block-I

A. Personal Information:

1. Age of the respondent ....

2. What is your educational qualification?

   ☐ Primary ☐ Secondary ☐ Higher Secondary ☐ Illitera+te

3. How many Family Members ....

4. Who is the main earning source in your family?

   ☐ Son ☐ Self ☐ Others

5. Types of Family

   ☐ Nuclear Family ☐ Extended Family

6. Marital Status

   ☐ Married   ☐ Unmarried   ☐ Others

7. No. of children ....

8. Religion ....

9. Monthly income......................

10. Monthly expenditure...............

Block-II

Socio- economic condition of the respondent's family after the international migration.

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11. Is there any change in your food habit after migration of the person of your family?

     Yes   No

12. Before migration could you have protein?

     Yes   No

13. What type of food you Prefer to take?

     Rice   Fast food item   Others

14. What type of house you have after the migration?

     House made with wood   House made with Bamboo   Building

     Others

15. Is there any change of your house after receiving remittance?

     Yes   No

If yes then what type ....

16. Have you changed your clothing behavior after the international migration?

     Yes   No

17. From where you buy your clothes?

     Local market   Big Shopping Mall

18. Do you take better medical facilities after the migration?

     Yes   No

19. How would you take your medical facilities after the migration?

   Private Clinic   Govt. Hospital   Village Doctor   Others

19. What changes brought in the education sector after the international migration?

   Positive   Negative

20. Where do you send your children for taking Primary education after the international migration?

   Govt. Primary School   English Medium School   Private School   Others

21. Did you purchase enough land after migration?

   Yes   No

22. What is the amount of land you have?

   5-10 acr   10-15 acr   15-20 acr   20-25 acr   Others

23. In which sector are you spending your money?

   Land Purchase   Business   Others

24. Is there any changes in the mode of Transportation?

   Yes   No

25. What is the mode of Transportation after migration?

   Private car   Local vehicles   Others

Block -III

Socio-economic Condition of the respondent's family before the international migration:-

26. What type of food you would Prefer before migration?

Rice   Fast food item   Others

27. What type of house you had before the migration?

House made with muddy   House made with wood   Building

House made with Bamboo   Others

28. Did you have better Clothing's before the migration?

Yes   No

29. Did you take good medical facilities before migration

Yes   No

30. What type of medical facilities you would take?

Govt. Hospital   Village Doctor   Private clinic   Others

31. Where would you send your children for Primary education?

Govt. Primary School   English medium School

Private School   Others

32. Did you have enough land before migration?

Yes   No

33. What was the amount of land before migration?

1-5 acr   5-10 acr   10-15 acr   15-20 acr

34. What was the mode of Transportation before migration?

Local vehicles   Private Car   Others

<u>INDEX</u>

<u>Likert type Scale for developing indices:</u>

Socio-economic condition of the respondent after migration:

1. Food habit is being changed positively after migration.
   a) Strongly agree   b) Agree   c) Neutral   d) Disagree   e) Strongly disagree

2. Better education can be ensured after the migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree   e) Strongly disagree

3. You are getting better medical facilities after the migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree   e) Strongly disagree

4. People have better Clothing after migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree   e) Strongly disagree

5. Quality education can be ensured after migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree   e) Strongly disagree

Socio-economic condition of the respondent before migration:

1. Food habit of the people was satisfactory before migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree

   e) Strongly   disagree

2. Better education were ensured before migration.\

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree

   e) Strongly   disagree

3. People could get better medical facilities before migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree

   e) Strongly   disagree

4. Better Clothing's were available before migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree

   e) Strongly   disagree

5. Quality education could be ensured before migration.

   a) Strongly agree   b) Agree   c) Neutral   d) Disagree

   e) Strongly   disagree

Thank You

<u>APPENDIX-3</u>

Interview Guide:

1. Age   ……………………

2. Educational Qualification ……………..

3. Occupation …………………………….

4. Monthly income ………………………..

5. Monthly Expenditure ……………………

6. What was your previous situation?

7. What are the reasons behind migration?

8. How Foreign remittance help you?

9. Do you think your condition is improving after migration?

<u>APPENDIX-4</u>

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