

Shadows of Support: Unveiling the Hidden Realities of Remittances by British Bangladeshi Migrant's Family Back Home

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ABSTRACT

The purpose of this article is to acquire a better knowledge of how remittances are used and their impact on migrant family members back home. For this the main objective of this project are tow fold. First, this research aims to analyze in which sector remittances are used for household consumption within migrants family back home. Second, it aims to identify the dark side of remittance such as dependency, voluntary unemployment, domination, life leading cost. According to the study's findings, remittances are a crucial source of income for many families, assisting in meeting basic necessities, reducing poverty, and driving economic growth. However, Remittance creates dependency among migrant family members. That is the cause of voluntary unemployment. Being unemployed makes them more dependent on migrants and migrant members get an opportunity to exploit their family members who are financially dependent on them, resulting in conflicts. Remittance also is the cause of increasing life leading costs. Moreover, remittance creates a fascination among family members that leads to taking illegal ways to go to the UK. The study followed the qualitative approach. The information was gathered during fieldwork in Sylhet. In-depth interviews are one of the research methodologies used.

KEYWORDS: Remittance British Bangladeshi Migrant Family Sylhet

1. INTRODUCTION

1.1. STATE OF THE ART

Remittances are products and money sent by migrant workers to their families. International migration has become one of the most important platforms for growth in many developing countries. Over the last 40 years, the number of international migrants has climbed more or less linearly (Taylor,2006). 3% of the world population are international migrants (World Bank, 2011). Over the previous decade, the number of persons crossing borders has surged by almost six million every year. This rate is even quicker than the global population growth rate (ILO, 2004).The United States, the Russian Federation, Germany, Saudi Arabia, and Canada are the leading migrant destination nations (World Bank, 2010). Mexico, India, Russia, China, Ukraine, Bangladesh, Pakistan, the United Kingdom, the Philippines, and Turkey are the top migrant sending countries (World Bank, 2011).People migrate in order to improve their education, work opportunities, and future possibilities (Bhugra, 2004).

These remittances are one of the most important challenges in economic development at the turn of the century (World Bank, 2008).According to Odorige (,2016), migrant remittances outflow to underdeveloped countries has received a lot of attention recently. Since the 1980s, remittances have had a considerable impact on the research area. This is because it is a major source of external money for developing countries. They could make a significant contribution to poverty reduction (Ratha, 2007).For example, the total amount of remittances for developing nations' GDP was 1.9% in 2009, and it was predicted to reach more than US\$325 billion in 2010 (World Bank, 2010).Remittances to GDP surpass 20% in nations such as Haiti, Kyrgyzstan, Nepal, El Salvador, and Tajikistan.2009 (Giuliano & Ruiz-Arranz).

Remittances are an important source of foreign money for the local economy, alleviating credit

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constraints, encouraging investment, and so impacting economic growth. 2009 (Giuliano & Ruiz-Arranz). The average amount of money remitted by each migrant (in 2011 constant dollars) increased from \$688 in 1990 to \$2,128 in 2015. Remittances may also aid the home economy during recessions by acting as an insurance mechanism, raising consumption and disposable income when other sources of domestic aggregate demand are reduced (Yang & Choi, 2007). Though remittance is a worldwide phenomenon, my main concern is the remittance of Bangladesh.

Studies over the past two decades have provided important information on immigration field in Bangladesh. It is one of the world's biggest labor-sending countries. Every year, a considerable number of people travel freely to other nations for both long-term and short-term jobs (Siddiqui, 2005). Employment abroad contributes significantly to the economic development of Bangladesh. According to Morad and Gombac (2015) these migrants maintain transnational linkage with their extended family by remittance, communication, and visiting the home country. They also said that migrants send different amounts of remittance every year to their family back home. Sirin (2016) made a quantitative research on remittance of Bangladesh. She argued that remittances are an essential element of Bangladesh's economic growth, and there is a strong positive correlation between worker remittances and economic boom. 08,10,525 workers migrated from Bangladesh to different countries in 2017 (BMET, 2017). Remittances are now one of Bangladesh's key sources of foreign currency reserves (Kuntal, 2010). Remittances from migrant workers climbed to 15.31 billion US dollars in 2014-2015, accounting for around 7.9 percent of Bangladesh's GDP, which was 14.23 billion US dollars the previous fiscal year. Bangladesh Bank (Bangladesh Bank, 2015). These all information is in the perspective of macro level analysis. But my concern on the micro level.

A considerable amount of research is also dedicated to examining the impact of remittances at the individual level. An analysis of 538 estimates from 95 studies, quantitatively conducted, revealed that about 40% assert a positive outcome, 40% indicate no discernible effect, and 20% report a negative impact at the micro level (Cazachevicia et al., 2020). The literature underscores the noteworthy influence of remittances on the prevailing internal political system, regional dynamics, families, society, and the local economy. Scholarly works consistently demonstrate how remittances from overseas significantly contribute to increased household

consumption. In Pakistan, a substantial portion of migrant households relies on foreign remittances to fulfill various expenditure needs (Ahmed, 2019).

Kumar delves into the intricacies of remittance motives, suggesting that migrants send money back home driven by a combination of altruistic intentions, loan repayments, and exchange considerations. However, a predominant number of migrant households utilize remittances for essential needs such as food consumption, with a minimal proportion directing funds towards investments like business, real estate, or savings. The influx of worker remittances may lead to voluntary unemployment within the recipient families, resulting in decreased production, growth, and savings in the host country (Jawaid and Raza, 2012). Beyond domestic uses, remittances also find application in religious activities, local political campaigns, and various social events.

While existing literature predominantly explores the positive impacts of remittances, there is a dearth of qualitative research examining the potential drawbacks. Consequently, my research adopts a qualitative approach, focusing on the less-explored aspects of remittance. Sylhet serves as the chosen study location due to its recent status as the primary source of migrants from Bangladesh to England. The research specifically delves into the experiences of British Bangladeshi migrant families and their interactions with remittances within their home context.

1.2. OBJECTIVE AND RESEARCH QUESTION

The broad objective of this study is to examine the dark side of remittance. Specific objectives of this project are threefold. This research aims to analyze in which sector remittances are used within migrants' families back home. This research evaluates the dark side of remittance (dependency, voluntary unemployment, domination, life leading cost fascination).

With these above ideas, this study carried out to explore the following two research questions:

1. How do migrant family members use remittance?
2. What is the dark side of remittance?

1.3. THE SIGNIFICANCE AND VALUE OF THE RESEARCH

Numerous studies have explored the subject of remittances, with a predominant focus on their positive aspects. The literature consistently emphasizes the developmental benefits of remittances, citing their substantial impact on reducing unemployment and fostering overall

economic growth. Despite this, the drawbacks of remittance lack robust empirical support in existing research. This paper aims to address this gap by delving into the microeconomic implications of remittance, particularly concerning its less-explored negative aspects.

This study seeks to contribute to the ongoing discourse on the impact of remittances on Bangladesh. The correlation between worker remittances and factors such as dependency, voluntary unemployment, and domination remains poorly understood. The research endeavors to shed light on the significant characteristics of remittance that may lead to outcomes such as voluntary unemployment, dependency, domination, and a fascination with external income sources. By doing so, it aims to highlight the potential over-reliance on the external economy induced by remittances. The findings may offer insights into both theoretical and real-world scenarios related to remittances. Consequently, I anticipate that this study will serve as an asset to the research sector, enriching the existing knowledge in the field.

In conclusion, the outcomes of this research are expected to prompt appropriate actions by authorities to ensure the judicious utilization of remittances.

2. CONTEXT

Bangladesh is situated in South Asia, sharing borders with India to the north, east, and west, and Myanmar to the southeast. With a population exceeding 160 million, it ranks as the eighth most populous country globally. Achieving independence from Pakistan in 1971, Bangladesh transitioned into a parliamentary democracy. Despite being a developing economy, the primary income source is remittances.

The migration from Bangladesh to the UK has played a crucial role in the nation's immigration history. The motivations behind this migration encompass economic, political, and social factors. Economic opportunities, driven by the robust UK economy and labor market, with higher wages and improved job prospects, entice Bangladeshis seeking an enhanced standard of living for themselves and financial support for their families back home (Race, 2019). Migrants annually send varying amounts of remittances to their families (Morad and Gombak, 2015).

Remittances from the UK significantly contribute to the income of many Bangladeshi families, offering consistent financial support. This flow of funds is influenced by economic, social, and cultural factors, including family support, investment, economic instability, social obligations, and cultural ties. Micro

Finance Institutions (MFIs) have emerged as pivotal entities for savings mobilization and credit distribution at the grassroots level in Bangladesh (World Bank, 1996). Furthermore, remittances play a role in raising domestic consumption, reducing poverty, and benefiting Bangladesh economically (Suthradhar, 2020).

However, there are adverse effects of migration and remittances. Dependence on remittances poses a challenge for Bangladesh, as excessive reliance can have negative implications for both individuals and the broader economy. Over-reliance on remittances may diminish incentives for local investment, leading to a lack of economic growth, development, and job opportunities. This dependency can exacerbate socioeconomic inequality, favoring recipients of remittances over those without access to such funds. It is imperative for receiving countries, including Bangladesh, to formulate policies that reduce dependence on remittances, fostering sustainable economic growth through local investment, business support, and job creation (Race, 2019).

2.1. LITERATURE REVIEW

Extensive literature exists on migration and remittance patterns, encompassing countries of origin. Recent research indicates that the impact of remittances extends beyond state-level dynamics to influence economic growth in rural areas as well. The literature underscores the significant relationship between migrants and their families in their home country. Particularly in the context of Bangladesh, migrants exhibit a keen interest in maintaining transnational ties with their family members (Morad and Gombak, 2015).

Morad and Gombak's (2015) empirical investigation, focusing on European migrants, reveals that these migrants sustain transnational connections with their extended families through remittances, communication, and visits to their home country. Their findings highlight the varied amounts of money sent annually by migrants to their families, leading to increased consumption power, savings, and resources that can be channeled into investments. These remittances are not only economically crucial for the survival of rural communities but also play a vital role in supporting different aspects of expenditure for migrant households (Ahmed et al., 2019).

2.2.1. USE OF REMITTANCE

Remittances have had a profound impact on the well-being of families left behind by migrants in their home countries. These funds from overseas serve as a crucial income source for many immigrant households, enabling them to fulfill their basic needs. Those receiving remittances, particularly among the

economically disadvantaged, perceive their income as more dependable compared to neighbors without such financial support (Germano, 2013). Notably, remittances constitute a substantial portion of migrant households' expenditures, accounting for over two-thirds (Hussain and Ahmed, 2017).

Research by Adams and Page (2005) explores the effects of international migration and remittances on poverty in developing nations, revealing a significant reduction in poverty levels, depth, and severity. In the context of Bangladesh, Ahmed and Saha (2019) find that remittances contribute substantially to both consumption and investment expenditures of migrant households, with a balanced distribution of fifty-fifty.

The utilization of remittances extends beyond basic needs, playing a pivotal role in ensuring access to healthcare and education for family members. Additionally, these funds are used to supplement the income of unemployed or retired family members (Humphries, 2009). In the case of Pakistani migrants, Abbas and Sabir (2014) demonstrate through Ordinary Least Squares (OLS) analysis that remittances positively impact household welfare, as reflected in per capita total expenditures.

How families allocate their remittances determines the extent of the benefits derived. Adams (2007) notes that households receiving foreign remittances tend to allocate more to investment goods, such as education and housing, and less to consumption goods like food. Remittances are frequently directed towards tangible assets and human capital, such as education and health, fostering economic growth (Cattaneo, 2005). Families receiving remittances from abroad also often invest in their own businesses.

In contrast to Official Development Assistance (ODA) and Foreign Direct Investment (FDI), remittances involve the movement of individuals, carrying a strong moral and political dimension. The influence of remittances on political systems is evident in studies like Abdid et al. (2012), which suggests that these external funds can diminish the quality of institutions, enhance financial security at the household level, and potentially reduce citizens' capacity to influence public policy while increasing corruption. However, the moral hazard effect of remittances is a subject of debate, with Docquier et al. (2011) presenting evidence that emigration impacts political structures through the return of migrants from democratic countries.

2.2.2. DARK SIDE OF REMITTANCE

In macro level analysis remittance has a long term negative effect in the origin country. In the case of Bosnia and Herzegovina, Trokić (2012) argue that

Remittances' primary intent was to assist in the rebuilding of the economy and society, which had had major short-term effects. However, the country's remittance inflow's long-term impacts are less positive and have in many ways contributed to the country's decline in the economic and social sense, which has had a harmful effect on its growth and productivity.

Additionally, Akeere Bari's study in 2022 highlights that both personal remittances received and exchange rates exhibit both insignificant and significant short-term and long-term effects on the economy. The continuous influx of workers' remittances is considered a consistent income source (Jawaid and Raza, 2016). However, these remittances contribute to an excessive reliance on the external economy or income, as indicated by Adenutsi in 2009.

The impact of remittances extends to the labor dynamics within migrant families. Majeed's research in 2020 notes that family members of migrants often lose interest in engaging in gainful labor due to substantial remittances, which can cover their needs and keep them out of labor participation, especially when income levels are higher.

In Pakistan, Hasan and Hashmi's 2016 study delves into the relationship between remittances, unemployment, and economic growth. They find that while remittances initially have a negative influence by increasing the unemployment rate, in the long run, they contribute to the country's economic progress.

Moreover, the influence of remittances is not limited to the economic sphere; it extends to politics. Recent studies indicate that remittances to the country of origin have a notable impact on politics, affecting local democracy. Political remittance cycles, observed before both national and regional elections, are influenced by economic and political climates in the host nations of migrants.

While existing literature extensively covers micro and macro-level research on migrant remittances, household utilization, and political implications, there is a notable gap in understanding the darker aspects of worker remittances in Bangladesh. Thus, this study aims to fill this void by examining the relationship between worker remittances and their various applications.

3. CONCEPTUALIZING REMITTANCE

Post-1980s, numerous studies have explored remittances using various frameworks. Analytical investigations often define remittances as the aggregate of specific balance of payments flows. Some research, such as that by Alfieri and Havinga (2006), considers remittances as the sum of employee

compensation and worker remittances. For instance, Chen (2021) defines remittance as the transfer of money from a foreign worker to their family or other individuals in their home country. Maimbo and Ratha (2005) characterize remittances as one-directional economic transfers from mobile workers to their sending family, community, and nation. Brown & Poirine (2005) argue that remittance behaviors are shaped by cultural traditions and social customs.

Conversely, some researchers interpret the term remittance as the act of sending money. The inflow of remittances is contingent on the volume of manpower migration, a global phenomenon through which remittances are funneled into the respective country of origin. Studies indicate that remittances play a pivotal role as a significant source of foreign funding for the domestic economy. This impact includes mitigating credit limitations, encouraging investment, and positively influencing economic growth, as suggested by Giuliano & Ruiz-Arranz (2009). Furthermore, remittances can serve as a safety net for the domestic economy during unexpected recessions, boosting spending and elevating disposable income when other sources of domestic aggregate demand are weak, as noted by Yang & Choi (2007).

In the context of this research project, the focus is on the remittances that British Bangladeshi migrants send to their families back home.

3.1. CONCEPTUALIZING THE DARK SIDE OF REMITTANCES

Numerous studies have looked into the benefits of remittance. However, there aren't many studies that focus on the downside. Very few researchers explore remittances' negative impact. Maydom et al and Odorige claim that remittance has a dark side. Maydom and Garca said that sometimes remittance increases corruption. According to Maydom and Garca, the usage of remittances in Latin America and Africa substantially impairs beneficiaries' first-hand encounters with corruption.

Some researchers want to analyze the source of the remittance; whether it is morally ethical or not. Odorige (2016) did his study in Nigerian remittance. He wants to explore whether the source of remittance is ethical or not. He said that sometimes a large amount of these remittances are from illegitimate and morally decadent sources. He describes this as the negative aspect of remittances. My concern on

Sometimes remittance creates income inequality within the household. A study by Adams, Cuecuecha and Page show that both. Remittances both locally and internationally have an adverse effect on economic inequality. According to the study, the

inclusion of domestic remittances increases income inequality by 4% as compared to 17.4% for remittances from abroad. In light of the fact that households getting international remittances are typically not poor to begin with, and as a result of receiving remittances, tend to improve their expenditure status much more significantly than households receiving internal remittances, international remittances have a greater negative influence on income distribution.

Inspired by them ,I want to investigate whether remittances have a negative side. I refer to the negative side as the dark side of remittance in my research

4. METHODOLOGY

4.1. RESEARCH DESIGN AND SITE SELECTION

The primary objective of this exploratory study is to attain a comprehensive understanding of the negative aspects of remittance on a broader scale. Hence, a qualitative research methodology has been employed, aligning with the perspectives of Denzin (1989) and Krathwohl (1998), who advocate for qualitative research as a means to provide detailed descriptions of participants' feelings, opinions, and experiences. Additionally, qualitative research aids in interpreting the meanings behind participants' actions, especially when offering insights into their perceptions of a situation, facilitating an understanding of their behavior.

This research specifically targets family members and relatives of British Bangladeshis residing in three Upazilas within the Sylhet district, namely BeaniBazar, Biswanath, and Balagonj. Given that a significant portion of the British Bangladeshi diaspora has roots in Bangladesh's Sylhet Districts, with over 95% identified as Sylheti descent (Gardner, 2009), this study aims to shed light on the specific context of individuals in this region. The research was conducted in Jagannathpur and Osmani Nagar within the Balaganj Upazila.

4.2. METHOD EMPLOYED

This research study employs in-depth interviews as its chosen methodology, involving one-on-one conversations. According to Kumar (2009), this method allows participants to elaborate on their responses, offering increased flexibility, a broader range of perspectives, and the capacity to extract more information from participants. In-depth interviews provide individuals with the space to answer questions based on their own worldviews, making it a suitable approach for studying complex and sensitive areas. The interviewer can prepare participants before addressing sensitive questions and

clarify complex concepts, contributing to a more nuanced understanding.

Conducted face to face, these interviews offer the opportunity to delve deeply into the meaning and language employed by the participants. Both the interviewee and the interviewer can engage in discussions about issues they deem essential and relevant to the topic. All interviews were recorded and carried out in Bangla, affording participants the chance to express their personal experiences freely.

4.3. PARTICIPANT RECRUITMENTS

I have specifically selected participants whose family members reside in the UK for this study. Recruitment of participants involves a combination of purposive and snowball methods. Leveraging existing connections, I took advantage of opportunities to connect with families of Bangladeshi migrants in Sylhet. The majority of the participants in this study were the heads of families belonging to the families of Bangladeshi migrants in Bangladesh.

Participants were recruited through various means, including interviews conducted at their residences, workplaces, shopping centers, mosques, internet cafés or call shops, as well as during family events and community gatherings. The interviews were designed to be conversational, providing flexibility for respondents, as suggested by Kvale (2007). Participation in the study was voluntary, and participants had the right to withdraw at any point in the research process.

4.4. DATA ANALYSIS

Our approach involves thoroughly listening to each audio-recorded interview at least twice before embarking on the data analysis process. The interviews have been meticulously edited and fully translated into English for comprehensive understanding.

For the data analysis, we have opted for thematic analysis, a method commonly used for qualitative data. This method is typically applied to sets of texts, such as interview transcripts. The researcher meticulously scrutinizes the data to identify recurring themes, topics, ideas, and patterns of meaning. Our analysis will begin by identifying several themes and categorizing them based on emerging patterns, following the multiple processes proposed by Braun and Clarke (2006) and Clarke and Braun (2014).

4.5. TRANSCRIPTION AND DATA ANALYSIS

In my data analysis plan, I intend to listen to each audio-recorded interview at least twice. Following this, I will translate the interviews and fully transcribe them into English sequentially. The comprehensive transcription process ensures a detailed examination

of participant narratives, allowing for a thorough exploration of the research topic.

For the data analysis, I have employed thematic analysis. This involves identifying several themes initially and categorizing them based on emerging patterns, following the multiple processes outlined by Braun and Clarke (2006) as well as Clarke and Braun (2014). This approach facilitates a nuanced understanding of the data and enhances the exploration of meaningful patterns within the participant responses.

5. PARTICIPANT RECRUITMENT AND SOCIO ECONOMIC STATUS OF RESPONDENT

16 interviews and 20 hours participant observation on Sylhetie in Bangladesh is not sufficient to draw generalizing conclusions about the family status and socio-demographic and economic profile of migrant family members of the UK, they provide a primary picture on the background of the migrant family.

Purposive sampling was used to select behaviors, participants, and sites that would inform me in terms of the focus of the investigation (Krathwohl, 1998). Combination or mixed purposive sampling combines sampling strategies. Triangulation generates flexibility in the ability to satisfy multiple interests and needs. A sampling strategy has to fit the purpose of the study, the resources available, the question under consideration, and the constraints on the project. This holds true for sampling strategy as well as sample size. This study used homogeneous and criterion sampling. Homogenous sampling reduces variation and simplifies analysis. All of the participants in the study taught in the same area and subscribed to its mission and values. The participants were required to have migrant members in the family. Sixteen members were invited to participate. The Participant is the head of the household. Participation in the study was voluntary, and participants had the right to withdraw at any time. The participants eagerly participated in the interview. The family and the participants are kept confidential. In order to conduct the study, I obtained the Institutional Review Board's approval. The participants had a friendly relationship with me that may have put them at ease during the interview.

The study suggests that the socio-economic status of UK migrant families back home varies greatly, but it is often influenced by several factors such as education, employment, and length of time spent in the UK. Migrants who have lived in the UK for a longer period of time and have established careers may have a higher socio-economic status compared to those who have recently returned or have limited

work experience. Education level also plays a role in determining socio-economic status, as those with higher levels of education may have better job opportunities and higher earnings. Study also suggest that a family's status depends on migrant economic conditions.

However, the maximum respondent of the study belongs to the middle class to higher middle class families. They have no economic problem. They are

very respected people in their area. They have a different value in society. They help people economically. Their average education rate is good. There are very few people who are less educated. Among them 4 are highly educated.6 have HSC certificates.

Thus, interviews suggest that migrant members have improved their economic and social status after going UK.

Table 5.1: Profile of the Respondents

Interview Name	Religion	Gender	Education	Age	Occupation	Income	Geographic-al Origin in Bangladesh
Hafiz	Islam	Male	SSC	30	Businessman	1 lakh	Sylhet
Ibrahim	Islam	Male	HSC	26	unemployed	30-40K	Sylhet
Jahir	Islam	Male	HCS	31	unemployed	25-40k	Sylhet
Sanur mia	Islam	Male	Class 8	65	Businessman	50k	Sylhet
Sopna	Islam	Female	Class 5	55	housewif-e	40k	Sylhet
Selim	Islam	Male	HSC	50	unemployed	70-80k	Sylhet
Ruma	Islam	Female	SSC	35	housewif-e	25k	Sylhet
Kamali	Islam	Female	B.A	41	housewife	20k	Sylhet
Rakib	Islam	Male	BA	36	Businessman	50k	Sylhet
Jakir	Islam	Male	BA	35	advocate	60k	Sylhet
Maku mia	Islam	Male	SSC	58	unemployed	60k	Sylhet
Hamid	Islam	Male	Class 9	65	unemployed	35k	Sylhet
Ruhel	Islam	Male	HSC	29	Businessman	45k	Sylhet
Harun	Islam	Male	HSC	61	unemployed	70k	Sylhet
Rubel	Islam	Male	SSC	40	Businessman	1 lakh	Sylhet

6. USE OF REMITTANCE

6.1. INTRODUCTION

The primary objective of this chapter is to develop a comprehensive understanding of the various ways in which remittances are utilized in migrant families. Typically, migrant families employ remittances for a wide range of purposes. In the context of foreign remittances received by family members in Bangladesh, these funds are commonly directed towards home-related expenditures, land and flat purchases, as well as luxury house acquisitions in the Sylhet region. Notably, the utilization of remittances tends to lean towards meeting immediate needs rather than being invested in the productive sector.

Remittances play a pivotal role in contributing to the income of migrant households, accounting for more than two-thirds of their overall expenditure. Through the data collected in my study, it is evident that family members of migrants employ remittances in diverse ways, addressing fundamental needs and investing in businesses. Some individuals have opted to invest in real estate by purchasing land. The qualitative data obtained from interviews facilitated the identification of three key categories, revealing themes and recurring patterns.

To gather this information, follow-up interviews were conducted, recorded, and transcribed. The transcribed interviews unveiled themes and patterns emerging from the data. The study employed qualitative analysis as a method, following the process of reviewing, synthesizing, and interpreting data to describe and explain the phenomena or social worlds under investigation, as suggested by Fossy (2002).

6.2. USE REMITTANCE TO FULFILL BASIC NEED

Migration and remittances have a dual impact on the households of migrants, aiding in sustaining their livelihoods and improving their living conditions. A significant portion of remittances is often allocated to household expenses rather than being invested in economic activities. These funds from abroad have become integral to household livelihood strategies, immediately contributing to increased income and expanding opportunities for enhanced consumption of local goods and services. Households receiving foreign remittances tend to allocate more to investment goods like education and housing.

Consumer durables, ornaments, furniture, farm equipment, machinery, savings in the bank, wedding expenses, and support for migrating family members

are among the various items on which households spend their accumulated remittances. Remittances, sent by migrants to their families, serve as a crucial source of income for many households, addressing basic needs such as food, shelter, and healthcare.

My study aligns with the notion that the primary function of remittances is to fulfill the fundamental needs of migrant families, often serving as their sole source of income. Unemployed respondents, constituting half of the participants, rely on remittances from migrant family members for financial support. This over-dependency on remittances is exemplified by one respondent who highlighted using the money received for household consumption, medical treatment for their mother, and purchasing a bike.

One notable advantage of remittances is their real-time delivery to families, providing an immediate source of income to address urgent needs. Moreover, remittances are typically more stable and reliable compared to other income sources like agriculture, which can be influenced by weather conditions and market fluctuations. Beyond meeting basic needs, remittances also contribute to an improved quality of life for recipients.

6.3. INVESTING REMITTANCE IN DIFFERENT ECONOMIC ACTIVITIES

British Bangladeshi migrants invest their income in the UK. They do restaurant business there. Some have super shope. In my research, I found only two cases of businesses where migrant members invest money. Migrants are not interested in investing money in Bangladesh. Ones owns a grocery store in the city as well as an agro farm. It is the cause of our unstable economy. However migrants buy land in their villages or towns after migration. This is a common feature among them. Many of them pursue it with their own money and buy it in the name of the whole family. Many of them buy in their own name. However the family members enjoy the land in whose name it is purchased. Respondent Ibrahim said,

“Before the migration of my brother we had 10 acres of land. However, after his migration he purchased another 15 acres of land. All land is our joint property.”

All these lands are generally used for crop production. Migrant families themselves are not engaged in this work. They give rant land to pleasant people. Generally, paddy is cultivated in all these lands. The owner of the land gets half of the amount of rice produced. In this way, the supply of rice for the whole family of a family is made from this obtained rice. Some earn a good amount of money by

selling the received paddy again. Migrant families back home use this money for their needs. Migrants do not claim to send it. Respondent Jahir said ,

“We have 10 acres of land. We keep half of the paddy that we get every year for consumption. I sell the rest of the paddy. I use these as household consumption and my expenses. I do not send these to my londoni brother.”

They sell land when they have money. Buying land is one kind of investment for them. Because land prices never decrease. Rather, it is increasing day by day.

6.4. REMITTANCE OFTEN USE TO BUILD HOUSE

All of my 16 respondents had buildings made of brick. Among them, 5 houses were very luxurious. The respondent said that they made it for their Londonie relatives. It follows the western design. Before migration they had houses made by mud. If it had a brick house, it would not be so good. Respondent Salim said,

“ My brother made this house with his income. We follow the Londonie design. Because my nieces are growing there. They do not like our traditional house. So we want to build house in Londonie design.”

Some migrants pursue land and build a building there. They rent apartment. Some of them build shopping malls and rent flour. It's a source of income for them.

6.5. CONCLUSION

Remittances, the funds sent by migrants to their families in their home countries, are a vital source of income for many households and can be used to fulfill basic needs such as food, shelter, and healthcare. One of the key benefits of remittances is that they are often sent to families in real-time, providing an immediate source of income that can be used to meet urgent needs. Additionally, remittances are typically more stable and reliable than other sources of income, such as agriculture, which can be affected by weather patterns and market fluctuations. Remittances can also help to reduce poverty by allowing families to invest in long-term needs such as education, healthcare, and housing. For example, remittances can be used to pay for school fees, medical expenses, and home repairs, helping families to build a better future for themselves and their communities.

Furthermore, remittances can have a positive impact on the local economy by increasing demand for goods and services, boosting employment, and improving access to credit. This, in turn, can help to spur economic growth and development. In conclusion, remittances are a critical source of income for many

families, helping to meet basic needs, reduce poverty, and drive economic growth. They play a crucial role in supporting the well-being of communities, both in the countries of origin and in the countries where the migrants live and work.

7. DARK SIDE OF REMITTANCE

7.1. INTRODUCTION

The primary objective of this study is to explore the negative implications of remittances, a concept inspired by Odorige's (2016) research on remittances sent from Europe to Nigeria's Edo state. Odorige examined potential sources of remittances and found that young men from Nigeria living in Italy were often involved in drug trafficking, cult activities, and prostitution. I have adopted this concept, referring to the adverse effects as the "dark side of remittance." The findings of this study illustrate how remittances contribute to the perpetuation of social issues such as unemployment, dominance, violence, and corruption.

To conduct this investigation, I utilized qualitative data obtained from interviews, employing three contracts of generated categories to identify themes and recurring patterns. Follow-up interviews were tape-recorded and transcribed, capturing themes and patterns emerging from the data. The study employs qualitative analysis, a process involving the review, synthesis, and interpretation of data to describe and explain the phenomena or social worlds under examination, as outlined by Fossy (2002).

7.2. REMITTANCE CREATE VOLUNTARY UNEMPLOYMENT AMONG MIGRANT FAMILY

While previous studies have suggested that remittances generally contribute to a decrease in the unemployment rate in the native country, my research has uncovered a different perspective. Contrary to the conventional belief, my findings indicate that remittances may eventually lead to higher unemployment rates among migrant families. In the study, eight out of sixteen respondents reported being voluntarily unemployed, relying on family members who are migrants to meet their expenditures.

Similar to the situation in Pakistan, where migrant households depend on foreign remittances for various expenses, household heads in my study voluntarily choose unemployment as their family members migrate abroad. The economic support provided by remittances becomes a primary reason for this voluntary unemployment. For instance, one respondent, Ibrahim, stated that he quit his job as a school office assistant after his brothers migrated to the United Kingdom, emphasizing his responsibility to care for his unwell mother.

Furthermore, many of these voluntarily unemployed individuals were already without a job before their family members' relocation. Their primary responsibility is managing common property, often renting out land for income. This income, coupled with money sent by immigrant family members, becomes crucial for supporting their families.

Some respondents expressed a desire to immigrate themselves and are temporarily unemployed, waiting for the opportunity to move. Additionally, a small amount of money sent by immigrant family members is often designated for family consumption, leaving little room for investment or starting a business. This financial limitation, coupled with a lack of qualifications for formal employment, further contributes to their unemployment.

In summary, the study sheds light on the complex relationship between remittances and unemployment, challenging the conventional notion that remittances always lead to increased employment in the native country. Instead, it highlights instances where remittances may contribute to voluntary unemployment among household heads in migrant families.

7.3. MIGRANT OFTEN DOMINATES BACK HOME FAMILY MEMBERS

Domination exists in all societies, from primitive to modern. That has happened in migrant families also. We can explain it by Marks' idea of domination. According to Marks the fundamental cause for dominance is the economy. Seven out of sixteen respondents claim that they are victims of domination. They are dominated by migrant members. It is the cause of remittance. Migrant members usually remit a certain amount of money every month to their families back home. Sending this money creates a burden on the family members. Migrants impose their decisions on the other members of the family back home, as they are economically independent to them. We can see a clear image of the domination in respondent Ruhel's family. He told,

"My step brother lives in the uk. He is happily married with my aunt's daughter. After my parents death, we have to listen to him. My brother forced his wife's decision on us. He considers his wife's decision to be his decision. Even if my family does any work, I have to look after them. During my sister's wedding they didn't want to get married in a good place. Now the place where the marriage took place is a very good family. And in this marriage I went against their consent. Which was very difficult for me"

Living in an independent country, they are independent. One of the reasons is that they use remittance for fulfilling their basic needs.

Furthermore, migrant members do not want displaced family members to become economically self-reliant. It is seen that they send 15 to 20 thousand Taka every month. But no business pays enough to stand up. But they own enough property. They can invest in any business if they want. But they don't. Members of the family back home are dependent due to lack of sufficient money. Their situation is not changing year after year. Sometimes if a member wants to do something on his own for his life change, migrants do not help. Reverses create many obstacles for him. Respondent Rubel said,

“When my younger brother wanted to go abroad on a student visa, my Londoni uncle first said that he would give financial help. But when money is needed, he refuses to give it. Later we borrowed from another relative.”

Another bad practice is that the migrant creates conflict among the family members. According to the Respondent, most of the conflicts that take place in Sylhet are for Londonie. Migrants hire a caretaker to take care of their home. Their job is to call the owner and tell them what is happening within the house. Migrants do not only dominate themselves but also dominate through their caretakers. Respondent Jakir said,

“We are three brothers and one of us lives in London. We are two brothers living in the country. I don't want to separate our joint property. But my London brother prepares to separate the land with my other brothers. It can be seen that the brother from London pays another brother 500-1000 taka to fight with me. Most of Sylhet's conflict are caused by Londonei.”

7.4. REMITTANCE INCREASE LIFE LEADING COST IN THE MIGRANT AREA

According to respondents as a migrant area the cost of living is too high in Sylhet region compared to other regions of Bangladesh. There are two reasons behind this. Even though the cost of grocery is high in this region, consumers generally charge ridiculous rates to purchase things at various malls. This is due to a number of factors. One of these is a loss in interest in agriculture. People no longer intend to participate in any planting activities. Remittances provide them with enough money to cover their living expenses. As a result, they do not have to invest in a clear and immediate effort as they feel that all agricultural operations are difficult. Only 61% of the district's total land area is arable. The entire amount

of fallen land in this area is approximately 200,000 hectares. One crop accounts for 49 percent of arable land. According to experts, one of the causes of land deterioration is the absence of farmers or owners. Abad is uninteresting to migrant farmers. The total area of fallen land is 1 lakh 96 thousand 399 hectares. Crop production on a vast fallen land is a challenge (BonikBarta,2023). Respondent Herun said,

“We have 10 acres of land to cultivate. We have rented 5 acres of land. Rest of the five have fallen. We do not have enough manpower to cultivate. Also my migrant member do not want to do this”

On the other hand Sylhet has a lack of garment industry, agro farm, food factory. For this maximum necessary things are imported from other districts. Though migrant members have enough money to invest, they do not invest. They have less interest in this. It's the reason for our nature of economy. In our country, the economy is very unstable.

Furthermore, migrant people who came to visit the country buy the product at a much higher price than its original price. They make purchases without bargaining with salespeople. This results in the pricing of things being high. When low and middle-class people go shopping, they find it difficult to bargain.

7.5. REMITTANCE FASCINATE YOUNG MEMBER OF MIGRANT BACK HOME FAMILY TO MIGRATE ILLEGALLY

Illegal migration from Bangladesh is a complex and multifaceted issue that requires a multi-pronged approach to address. This includes addressing the root causes of poverty and political instability, improving economic opportunities, and strengthening international cooperation to prevent human trafficking and exploitation. Governments and international organizations must work together to provide support and protection for migrants and ensure that migration is safe, orderly, and regular. In migrant families, members are fascinated to go to the UK. So they resort to some illegal ways. We can explain it by Merton's social strain theory. In his discussion of deviance Merton proposed a typology of deviant behavior that illustrated the possible discrepancies between culturally defined goals and the institutionalized means available to achieve these goals.. In this case, Merton was proposing a typology of deviance based upon two criteria: (1) a person's motivations or his adherence to cultural goals; (2) a person's belief in how to attain his goals. According to Merton, there are five types of deviance based upon these criteria. Innovation is one of them. Innovation involves the acceptance of the goals of a culture but the rejection of the legitimate means of

attaining those goals (Libertext,2021). In some migrant families, members adopt the goal but reject the means. They go to the UK illegally. They sometimes endanger their lives to go to London. As of June 30 of this year, 47,425 migrants entered Europe illegally. Among them, 44 thousand 93 people came by crossing the Mediterranean Sea According to the data of the United Nations refugee agency UNHCR, 14.5 percent of the total number of immigrants, 3332 Bangladeshis. 32 thousand 674 Bangladeshis were arrested while entering this route (from July 21-2009).

Respondent Rakib said that,

“My two brothers are in uk. One of them went there with his wife. But another one took a very risky way to go to London. My brother who resorts to illegal ways is very fascinated to go to London in his childhood. My sister had sent us a remittance. My brother dreamt that he would earn money and send it to the family. For this reason he takes risks.”

Respondent Ibrahim claim that,

“My brother went to Italy by illegal root. He was motivated by his friend who earns about 4000 pounds per month. I tried to convey to him in many ways. but he did not listen to me.”

The impact of illegal migration from Bangladesh is far-reaching. For the migrants, it can result in a loss of life, exploitation, and human rights abuses. The countries they go to often face challenges such as overstressed public services, increased crime, and social tensions

7.6. CONCLUSION

It can be concluded that remittance is a very crucial economic support for most of the migrant family back home. However, Remittance creates over dependence among migrant family members. That is the cause of voluntary unemployment. Being unemployed makes them more dependent on migrants. As a result, the migrant members get an opportunity to exploit others who are financially dependent to them., resulting in conflicts. Furthermore it is the cause of increasing life leading costs. Moreover, remittance creates a fascination among family members that leads to taking illegal ways to go to the UK.

8. CONCLUSION

Remittances, the funds sent by migrants to their families in their home countries, are a vital source of income for many households and can be used to fulfill basic needs such as food, shelter, and healthcare. One of the key benefits of remittances is that they are often sent to families in real-time, providing an immediate source of income that can be

used to meet urgent needs. Additionally, remittances are typically more stable and reliable than other sources of income, such as agriculture, which can be affected by weather patterns and market fluctuations. Remittances can also help to reduce poverty by allowing families to invest in long-term needs such as education, healthcare, and housing. Remittances can have a positive impact on the local economy by increasing demand for goods and services, boosting employment, and improving access to credit. This, in turn, can help to spur economic growth and development. Remittances are a critical source of income for many families, helping to meet basic needs, reduce poverty, and drive economic growth. They play a crucial role in supporting the well-being of communities, both in the countries of origin and in the countries where the migrants live and work. But remittances cause migrant family members to become overly dependent. That is why people choose to work for free. Unemployment makes them more reliant on migrants. As a result, migrant members have the opportunity to exploit others who are financially dependent on them, which leads to conflict. It is also the cause of rising health-care expenses. Furthermore, remittances excite the interest of family members, leading to the use of illicit means to go to the UK.

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