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Remittance Utilization and Women Empowerment in Rural Bangladesh

Rahman, Md. Mizanur

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Remittance Utilization and Women Empowerment in Rural Bangladesh

A thesis submitted in partial fulfillment of the requirements for the degree of Doctor of Philosophy in Population Science and Human Resource Development
University of Rajshahi
Bangladesh

Under the Supervision of

Dr. Md. Golam Mostofa

Professor
Department of Population Science and Human Resource Development, University of Rajshahi, Bangladesh.

Submitted by

Md. Mizanur Rahman

Examination Roll Number: 08312
Registration Number: 1122
Session: 2008-2009

Department of Population Science& Human Resource Development
University of Rajshahi
Rajshahi-6205
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June 2015

Dedicated
To
My Beloved Parents

June 2015

Declaration

I do hereby declare that the thesis entitled "**Remittance Utilization and Women Empowerment in Rural Bangladesh**" submitted to the Department of Population Science and Human Resource Development, University, Bangladesh for the award of the degree of Doctor of Philosophy in Population Science and Human Resource Development is a record of original and independent research work done by me under the supervision of **Dr. Md. Golam Mostofa,** Professor, Department of Population Science and Human Resource Development, University of Rajshahi and it has not been submitted elsewhere for any other degree or diploma.

(Md. Mizanur Rahman)

Department of Population Science and
Human Resource Development,
University of Rajshahi, Rajshahi- 6205, Bangladesh
Roll Number- 08312
Registration No.- 1122
Session – 2008-2009

University of Rajshahi

Department of Population Science and Human Resource Development

Dr.Md.GolamMostofa
Professor
Department of Population Science and
Human Resource Development,
University of Rajshahi-6205, Bangladesh.

Phone: +88-0721-750041-9-4121
Mobile: +880-1914254360
Phone (Res): 751013
E-mail: mgm_pops@yahoo.com
Fax: +88-0721-750064

June 2015

Certificate

This is to certify that the thesis entitled "**Remittance Utilization and Women Empowerment in Rural Bangladesh**" is a record of original research work, for the degree of Doctor of Philosophy in Population Science and Human Resource Development done by Md. Mizanur Rahman, Department of Population Science and Human Resource Development at the University of Rajshahi, Bangladesh.

To the best of my knowledge, this work neither part nor in full has been submitted to any other university or institution for the award of any degree.

(Dr. Md. Golam Mostofa)
Supervisor

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Finally, I am alone responsible for the errors and shortcomings in this study if there be any, I am apologetic for that.

June 2015 The Author

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Abstract

Remittance plays a significant role in accelerating macro-economic growth and is unarguably a vital source of finance at micro level in developing countries. Remittance inflows enhance the foreign exchange, foreign reserve and meet up trade balance. It has great potential to and an endeavor of unveiling the prospects of socio-economic development of left-behind families and communities in rural Bangladesh.

Many scholars have done a lot of works on remittance as well as migration ranges from poverty reduction to trade and investment. These works are piece mill and the information used is suffered from asymmetry and moral hazard. Though *Ministry of Expatriate's Welfare and Overseas Employment* (MEWOE) is entrusted with protecting the rights and the interests of migrants in the host country, yet there is a lack of appropriate policy measures to protect rights, weak representation and limited attention given to migrant workers, higher waiting time to migrate and uncertainty of expected employment, and deficiencies of institutional facilities. To maximize the flow of remittance in the evolving world environment and the benefits of their uses at the domestic front a concerted policy effort is imperative. Proper diagnosis of remittance allocation and identification of the related problems should be done for appropriate and pragmatic policy implications. Despite the expanding literature on the subject, there remains inadequate understanding of a number of issues related to nature and causes of migration, utilization of remittance and investment behavior. The micro level understanding of the impact of remittances also remains inadequate, especially relating to factors preventing or constraining productive use. Another important area of enquiry is the impact upon the individuals and the communities they left behind. Studies on the impact of migration/remittances upon left behind family members, especially women autonomy, are given qualitatively with a single dimension but quantification of women empowerment of the left-behind members still demanded.

Considering its importance, an attempt has been made to investigate the various related issues on "Remittance utilization and women empowerment in rural Bangladesh". This study focuses on socio-economic impacts of remittances in rural areas of Bangladesh in terms of social and economic consequences at both household and community level. Besides, an endeavor also has been taken to quantify the pattern and degrees of empowerment for left-behind prime decision making women and structural change in women empowerment between remittance recipient and non-recipient households. The retrospective cross-sectional study is done by stratified cluster sampling technique comprising a sample of 990 remitted and non-remitted households (508 remitted and 482 non-remitted households) through personal in-house interviewing with the help of a structured questionnaire to the household heads and a woman who makes the prime decision in the household.

The estimates of some socio-demographic characteristics showed in this study were approximately same to the corresponding estimate of national statistics which prove the sample is representative to the study population. Average household size was 5.31 and sex ratio was 98.3 male per 100 female. The dependency ratio of non-remitted household was greater than that of remitted household. About fourteen percent of the study population remained illiterate who already passed their normal age of school attainment. The volume of migration was proportionally higher in joint family, female headed households and Muslims. The migration was relatively lower in absolute and functionally landless household. The annual average income of remitted household was double compared with non-remitted.

Most of the migrants were young aged, male, less educated and the destination mostly to the Middle East countries. Majority of migrants are either unskilled or semi-skilled and they financed their migration cost from loan or by selling/mortgaging permanent asset and the average waiting time for migration was about six months. Almost all migrants were temporary, went through proper channel and had the intention to return home. A migrant earned twice as much in abroad relative to the earning at home country. Migrant households were mainly depending on remittance whereas non-remitted households' major income came from non-farm activities.

Higher education enhanced the household income but higher dependency hindered it. Multivariate analysis showed that remittance, education, household size, women empowerment and wealth had positive effect on income; however, dependency burden had negative significant effects.

Larger portion of remittances was expended for food consumption among different other major purposes like agriculture, clothing, social cost and investment, and food consumption. Irregular remittance recipient households expended more in clothing, social cost and investment than those received regularly but the expenditure on agriculture and food were vice-versa. The greater order of migration of an expatriate can play better role in socio-economic betterment. Investment in productive sector was low especially the aged household head were less interested to invest in productive purpose.

Average savings was higher in remitted than non-remitted households. The average annual savings in remitted household was increasing with increasing level of household head's education, wealth and household size. The lower dependency was leaded higher average annual savings. Approximately, seventy percent household head consented that international migration is profitable however, younger household heads were perceived about improving socio-economic position than their neighbors. Irrespective of remittance receiving status, a woman was more empowered in making household decision than making economic decision and freedom of physical movement. Women of remitted household were more empowered in household and economic decision making but were less empowered in freedom of physical movement than non-remitted household. Education was the strongest fostering factor influencing women's autonomy but household head's education had negative significant effect on freedom of physical movement for all households. Mass media exposure, control over own assets and earning activities had significant effects on women empowerment. Length of marriage had a positive significant effect on household decision making in remitted household but negative in non-remitted household. It also had positive significant effect on aggregated women empowerment in remitted household and on freedom of physical movement in non-remitted household. Number of living children had positive significant effect on women empowerment. Age of household head had positive significant effects on household decision making and negative significant effects on freedom of physical movement and aggregated women empowerment. Women of female headed remitted household were significantly more empowered. Household size had negative significant effects on women empowerment. There were a structural change in women empowerment and it was evident that women of remitted household were structurally more empowered than that of non-remitted.

Remittance precipitates changes the household structure, the portfolio of income, women empowerment structure and the nature of household resources. It has the potential role to change decision-making authority within the household. Such changes in the household have particular importance for designing programs and projects intended to foster the productive use of remittances; encouraging the investment of remittances in productive sectors such as social investment, human resources development, etc. This study also highlighted some areas where researchers can further work; policy planner can consider the issues for betterment of remittance use pattern and enabling environment establishment. This is also helpful in identifying the areas where government interventions are essential. Besides, further research should be continued to have better understanding the importance of remittance and its effect on women empowerment.

Chapter One: Introduction

1.1 Introduction

Remittances are the inflow of blood to the body of our ailing economy through the pipeline of international migration from our toiling, hardworking, sacrificing and valued migrants giving oxygen to the poor and needy receiving households. So, every drop of the blood, i.e. every currency of the remittances, should be utilized in such a way as to ensure the harvesting of maximum benefit from them.

Remittances have already been emerged as a leading driving force to the economic growth and poverty reduction in Bangladesh. It has obtained second position among the foreign currency earnings sector of Bangladesh (Bangladesh Bank, 2012). Remittance inflows contribute our foreign exchange and foreign reserve leading economic development of developing countries where employment opportunity is limited (Ratha, 2005). Particularly it is examined that workers' remittance has additional relative importance as a source of external financing for developing countries (Mody & Murshid, 2002). The importance of remittance has already gotten recognition as a stimulus of economic development for least or even developing countries (Islam, 1987; Russell, 1995).

In neoclassical approach migration takes place when the attainable future income in the host country is higher than the future income in the home country plus migration costs. Not only withstanding this argument but also diversified and complex factors underlie causes the increasing trend of international migration and it becomes one of the most dynamic aspects in Bangladesh. Consequently every year a huge number of Bangladeshi people are going abroad. The major underlying factors for going abroad are: the wide and widening gap in living standards between Bangladesh and other developing & developed countries, fundamental differences of socio-economic condition between in the country of origin to destination countries, a greater integration of national economies with the global system through ensuring process of globalization, greater flows of information, trade and investment (Vogler & Rotte, 2000). At the micro level 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 (Ratha, 2005) which is a source of capital. The contribution of migrant workers has been playing a very vital and significant role to the development of socio-economic condition in Bangladesh (Director General, 2012).

Until 2001, the Ministry of Labor and Employment was responsible for international labor migration. At the end of 2001 a new Ministry was created at the demand of expatriate Bangladeshis and migrant workers. The new *Ministry of Expatriate's Welfare and Overseas Employment* (MEWOE) is entrusted with protecting the rights and the interests of migrants in the host country, as well as in Bangladesh when they return or are about to leave. More specifically, its tasks consist of (a) ensuring the welfare of the expatriates; (b) facilitating overseas employment; (c) increasing the resource capabilities to make them competitive; (d) developing the skills of the labor force. After that optimum volume of migration flows could not happened because of migration-impeding factors such as migration costs, exploitation by recruitment agencies and foreign employers, xenophobia towards Bangladeshis in the host countries, lack of appropriate policy measures to protect rights of labor migrants, weak representation of migrant workers, limited attention given to migrant workers by civil society, uncertainty and the option value of waiting, uncertainty of expected employment, and deficiencies of institutional facilities.

While the role of remittances in economic development of the sending communities has received much attention, the social and cultural consequences of international migration for the left-behind women have not been adequately explored (Gardner, 1995; Hadi, 1999). In Bangladesh majority of the expatriate are adult men and the left-behind women have to adjust to such a situation and, as a result, their role and status often undergo change. The adjustment process depends upon several factors, such as their relationship with the migrants, the length of stay of the migrants abroad, and the socio-cultural context in which they live (Hugo, 1997). One direct result of male migration is the change in age and sex structure of the sending communities (Davin, Christiansen, & Junzuo, 1998) and the headship of nuclear families (Islam, 1987).Women are generally capable of adapting to the new situation and managing the household chores in their husband's absence (C. Colfer, 1985). However, this notion is considered ill-conceived by some who argue that women's autonomy and de facto headship is a fiction (Dawson G, 1995).

The possible pathways through which international migration influences a woman's position are not clearly known. The flow of remittances is expected to enhance the standard of living of the left-behind women, and provide greater access to resources that subsequently enable them to change their position. The change of women's position may result in greater mobility, reduced dependence on traditional patrons, and increased self-confidence (Hugo, 1997). On the other hand, it is quite possible that the presumed change of women's role is only temporary and a reflection of the changed conditions in which they are forced to live.

Thus, there has been little work on nature and pattern of remittances utilization as well as on the impact of women empowerment and its economic contribution. As the migration and remittance industries suffer from asymmetric information and moral hazard, proper diagnosis of remittance allocation and identification of the related problems should be done for appropriate and pragmatic policy implications. This study is a tentative one and may undergo adjustments as the investigation progresses.

The present study mainly focuses on socio-economic impacts of remittances in rural areas of Bangladesh in terms of social and economic consequences at both household and community level.

1.2 Statement of the Problem

In recent years, academics, civil society and policy makers have realized and given recognition about the importance of remittances to the economic development of the origin countries like Bangladesh. Tom de Bruyn and Umbareen Kuddus prepared a report for IOM (2005) and gave a quote of Mr Mustafa of BAIRA in a personal interview "Remittances have been causing a silent economic revolution in Bangladesh"(De Bruyn & Kuddus, 2005). There has been a massive outflow of Bangladeshi migrant workers to other countries, particularly to the Middle East and East Asia, over the last three decades.

Increase in remittances flow is associated with growing flow of migrants. In Bangladesh, quantum of remittances has exceeded the quantum of foreign aid received. The volume of remittance has doubled the volume of foreign aid (Salam, 2003). It is generally believed that maximum benefit is not yet derived from remittances, although it has great potential to generate positive social and economic consequences.

Labor migration plays an important role in the national economy of Bangladesh. It eases the pressure for employment generation on the government, at the same time; remittances of migrant workers provide much needed resources for import and for meeting financial obligations.

Despite the expanding literature on the subject, there remains inadequate understanding of a number of issues related to nature and causes of migration, uses of remittance utilization and investment behavior. Thus, there has been little work on the impact of remittances on the overall economy. Leaving aside the problem of defining "productive use" this literature generally found this link to be weak indicating that the bulk of the earnings are used for consumption or for other non-productive uses. The micro level understanding of the impact of remittances also remains inadequate, especially relating to factors preventing or constraining productive use.

Another important area of enquiry is the impact upon the communities they left behind, and the communities they join. This is also a broad area of investigation since migration may impact upon the society and economy of both sending and receiving countries, on the individuals who migrate, on the family members who accompany the migrants to the country of destination or who stay back in the country of origin.

Though there have very little study on specific issues of empowerment but none of the study focused on women autonomy of left behind household. So, the thrust of the study is to quantify the pattern and degree of empowerment for left-behind prime decision making women and structural change in women empowerment between remittance recipient and non-recipient households as well as to see the economic impact of women empowerment.

1.3 Key Research Questions and Objectives

The present study aims at seeking answers of the following questions for identifying the factors causing behind migration, measuring the socio-economic impact of remittances and recommending some policy implications to solve the problems related to productive uses of remittances for providing optimal outcomes.

- What are the socio-economic backgrounds of the migrants and the nature and extent of migration from Bangladesh?
- What are the patterns of remittance utilization and the impact of remittances on the society and the economy?

- What are the constraints on productive uses of remittances?
- What are the costs and benefits of migration?
- Is there any significant change of women empowerment between remitted and non-remitted households?
- Does women empowerment has any effect on household economy?

Objectives

The general objective of the present study is to assess the social and economic impact of remittances and to explore the causes, nature and extent of migration from Bangladesh.

The specific objectives of the study are as follows:

- To explore the causes, nature and extent of migration and the socio-economic background of the migrants.
- To assess the economic impact of remittances at micro-level in relation to income, consumption, saving and investment.
- To explore the social impact of remittances in terms of social empowerment, women empowerment.
- To assess the factors affecting women empowerment in remitted and non-remitted household

1.4 Literature Review

During the 1960s and 1970s, debate on the so-called brain drains occupied the attention of many scholars and policymakers. In those days political scientists of structural dealings argued that capitalism has divided the world into a central core and a dependent periphery where a large pool of surplus labor is available, through emigration, to fuel the process of capital accumulation (at low wage levels) in core countries. They believed that labor emigration has therefore been extremely harmful to sending countries. Nowadays, their attention is directed mainly to the impact of labor migration on the development of developing countries. On the other hand, an influential group of political scientists and economists see the utilization of such labor in international markets as contributing substantially to the economic growth of both sending and receiving countries. Accordingly, they argue that it reduces unemployment in sending countries, brings much needed foreign exchange and reduces income and social inequalities. Although detractors argue that it causes skill shortages, fuels conspicuous consumption without necessarily leading to higher levels of economic growth and exacerbates income inequalities.

Migration particularly emigration is stimulus or hindrance of development for sending countries has been a prolific domain of migration research since the beginning of the debate in the 1970s (Appleyard, 1989; J. H. Cohen, 2005; De Haas, 2005, 2007; Graeme,

2003; Nyberg–Sørensen, Hear, & Engberg–Pedersen, 2002; Papademetriou, 1991; Parnwell, 2005; Thomas, 2000).

South Asia experienced a phase of slave and indentured worker emigration during the nineteenth century "which involved enormous human cost and brought few rewards to either migrants or the labor exporting countries". He showed that in southern Asia impacts of emigration on socioeconomic change also depend upon the characteristics of particular migration flows and these vary considerably over time. He also indicated that, labor emigration to the Middle East during the last two/three decades has had "a dramatic impact in a number of regions throughout South Asia"(Gilani, 1985).

Considering contemporary international migration, a wide spectrum of the population from highly skilled professionals to low-paid workers (majority are laborers) are primarily a 'south-north' temporary flow of manpower (United Nations Economic and Social Commission for Asia and the Pacifc, 1985) as compared with earlier permanent moves. South-north migration not only promotes large inflows of remittances that stimulate economic growth in the south (Islam, 1987; Russell, 1995), but helps to reduce poverty in the sending communities (Russell, 1995). While the role of remittances in economic development of the sending communities has received much attention, the social and cultural consequences of international migration for the left-behind women have not been adequately explored (Gardner, 1995; Hadi, 1999).

Remittances, unlike migration, received ''less attention'' before 1990s (Hoddinott, 1992). Since the end of the 1990s, there has been a ''renewed interest'' in the study of remittances (De Bruyn & Kuddus, 2006) and as a result, ''a considerable amount of research has been conducted on the topic'' over the last few years (Page & Plaza, 2006). On the basis of these blossoming research Sorensen (2004a) expanded empirically the definitions, scale, determinants, and effects of remittances across the developing world, and showed that still there were ''gaps in our understanding of how remittances are or can be used to promote development''.

A number of studies conducted in different regions of the world on the impact of remittances on development, poverty reduction, entrepreneurship and related issues of migration (World Bank, 2005, 2006, 2007; Xu & Ratha, 2008). In a study, (Mansuri, 2007) examined whether the investment choices of migrant households are different from those of comparable non-migrant households based on the data of Pakistan Rural Household Survey 2001-2002. Based on the household survey data from Latin America,

Acosta *et. al.* studied the impact of remittances on poverty and human capital (Acosta, Fajnzylber, & Lopez, 2007). (Martínez Pería, Mascaró, & Moizeszowicz, 2008) studied whether remittances promote financial development in recipient countries. His macro-level analysis suggests that remittances have a positive impact on the financial development of developing countries overall, but this effect is smaller for Latin American countries. The micro-level analysis reveals that while there is evidence that the likelihood of using deposit markets are more developed in areas where a larger percentage of the population receives remittances. (Maimbo & Ratha, 2005) examined the relative importance of workers' remittances as a source of external financing for developing countries and found that remittances were smaller than Foreign Direct Investment (FDI) inflows but larger than international capital market flows during 1999-2004. Remittances are more significant in low-income countries than in other developing counties. In 2003 remittances to low-income countries were 3.3% of GDP and 18.5% of imports while in the upper-middle countries they were 1.3% of GDP and 4% of imports.

Remittance from overseas of temporary and labor migrant also known as the term 'family remittance' (Rahman, 2007), and as 'worker remittance' (Goldring, 2004), to simply imply that this is workers' remittances, usually destined for relatively poor rural regions that are most in need of financial capital. Such remittance goes directly to the people who really need it, bypassing costly bureaucracy and corrupt government officials on the sending side (Kapur, 2003). The dominant but over simplified assumption for family remittances is that such remittance is mostly used for recurrent family expenses such as 'income' and for 'consumption' leading to a "passive and dangerous dependency on remittances" (De Haas, 2005).

(Ravenstein, 1885) presented some "laws of migration". (Lewis, 1954) introduced theoretical model for the determinants of migration. Following the work of (Harris & Todaro, 1970; Lewis, 1954), Studied on some aspects of migration like the determinants of migration, the effects of migration on the receiving countries or the impact of migration on the labor market of the sending countries. But unfortunately these models are not relevant to analyze the effects of migration on sending countries. The model on the migration decision and remittances effects was established using the new economics of labor migration (NELM) framework for analyzing migration as part of a strategy to diversify the sources of income of the household in presence of market failures (Katz & Stark, 1986; Stark & Blackwell, 1991).

There are some works on the short-term labor migration, with migrants keeping strong tie with their family of origin and who are expecting to return rather than settle in the host country (Sana & Massey, 2005). The role of these types of migrant is to be a financial intermediary as their sending remittances could help to relax the liquidity constraint of the household by increasing investment in new technologies of production, for example by introducing high yield varieties of crops or by developing non-farm business (Massey et al., 1993).

Rather individual-level migration model Tailor and Martin (2001) preferred to household model to explain decisions of migration (Taylor & Martin, 2001). Because household provides the funds to finance the cost of migration (transportation, fees charged by recruitment agencies, fees to obtain a visa and work permit, maintenance while searching for work) and in return, once migrants become established, the migrant share a part of its income by sending back some money and goods.

Some researchers the study of migration to establish the household basis, because migration decisions are taken by larger units of related people - typically the household head, in the contrary to neoclassical theories who take the migrant as the unit of decision (Stark & Blackwell, 1991) not only to maximize the expected income, but also to minimize risks and loosen constraints created by a variety of market failures, including missing or incomplete capital, insurance, and labor markets. The persisting bounds between migrants and their households of origin lead to a reject of the individual-level migration decision model (like the implicit migration model of (Lewis, 1954) or (Harris & Todaro, 1970)) and to opt for a household model. The household provides the funds to finance the cost of migration (transportation, fees charged by recruitment agencies, fees to obtain a visa and work permit, maintenance while searching for work.) and in return, once migrants become established, the migrant share a part of its income by sending back some money and goods. These repeated interactions lead us to prefer household model to explain the decisions of migration (Taylor & Martin, 2001).

There is a debate over the extent to which remittances actually boost the economy of the migrant-source country, *because,* as has been demonstrated in ECA countries, a substantial portion of income has been used for consumption purposes and not saved or invested (Drinkwater, Levine, Lotti, Pearlman, & Welt-Wirtschafts-Archiv, 2003). Ratha (2005) indicated that if remittances are invested, they contribute to output growth, but they generate positive multiplier effects if consumed (Ratha, 2005).

Research on Moldova corroborates this information, as economic growth has been strongly driven by a spike in gross national disposable income since the late 1990s, a period characterized by high levels of international remittances (World Bank, 2005). Furthermore, significant empirical evidence indicates that remittances lead to positive economic growth, whether through increased consumption, savings, or investment. In several case studies Lucas (2005) showed that remittances may indeed have accelerated investment in Morocco (Lucas, 2005), Pakistan, and India. (Glytsos, 2002) models the direct and indirect effects of remittances on incomes and hence on investment in seven Mediterranean countries, and finds that investment rises with remittances in six out of the seven countries.

In a study, Azad (2005) documented that migrant workers' remittances are a strong source of foreign exchange earnings for Bangladesh, but Bangladeshi migrants are mostly semi or unskilled workers whose earnings are low (Azad, 2005). The Bangladeshi migrants tend to be risk averse and therefore less interested to invest in rural sectors including micro-enterprises. The development of micro-enterprises in Bangladesh is affected due to lack of infrastructure. In the context of Bangladesh, no study has yet been conducted on the development impact of remittances, particularly at household level. As a result, the proper utilization of remittance for future consumption may be distorted. Therefore it is necessary to conduct a thorough investigation for proper utilization of remittances in order to assure for future consumption.

While the role of remittances in economic development of the sending communities has received much attention, the social and cultural consequences of international migration for the left-behind women have not been adequately explored (Gardner, 1995; Hadi, 1999). The change of women's position may result in greater mobility, reduced dependence on traditional patrons, and increased self-confidence (Hugo, 1997) as a result migration can be both a cause and consequence of female empowerment (Hugo, 2000).

In a cross sectional study, (Hadi, 2001) revealed three dimensional improvement of left behind women's position such as (a) decision-making capacity; (b) education for girls as gender equity; and (c) the practice of dowry, a negative scenario from the secular perspective for migrant and non-migrant families. He argued that age of left behind women has negative and land ownership has positive significant association with decision making for migrant families. The magnitude of change of the women's position depends on the duration stayed in abroad of the migrant and they are influenced by

receiving secular values from migrant experience gathered from abroad. He showed that the infusion of remittances and secular values from overseas has the potential to undermine the traditional domains of men and significantly modify gender roles.

Recognition of female education in a traditional community in Bangladesh is an important indicator of the change in women's position and getting gender equity in educating children for secular values (Hadi, 2001). The increased aspiration for the education of daughters with the duration of exposure to migration suggests that both the remittances and the secular values have modified behavior related to female education (Abbasi & Irfan, 1983; Hadi, 1999; Parasuraman, 1986).

The position of Bangladeshi women in the migrant families and in the communities is influenced by their relative control of resources (Gardner, 1995). In the absence of a husband or other adult men, women enjoy increased freedom and autonomy in managing their households (Gulati, 1983; Hadi, 2001; Khafagy, 1982; Shah & Arnold, 1985). On many occasions, they are forced to play an additional domestic role. The prolonged absence of men encourages women to take major roles in managing the household (Gulati, 1983), allows women to grow independently, helps develop new interests and the discovery of hidden potential (Gardner, 1995; Go, Postrado, & Jumere, 1983; Hadi, 1999). The newly gained position of women in migrant families is the result of separation from spouses and the problems experienced in managing families (Hadi, 1999). The typical response of the Bangladeshi left-behind families is to form an autonomous sub-unit within extended households. Such nuclearisation of the families helps women to gain more control over their households. In nuclear families, women have better control over domestic affairs compared with extended families containing in-laws (Gardner, 1995).

The practice of dowry, particularly among the poorer populations, is widespread in Bangladesh (Amin & Hadi, 1998), except the educated and socio-economically better-off who consider it as wrong and unjust (Hadi, 2001). The incidence of dowry declines, even when the financial capacity increases, with the duration of exposure to migration. He also argued that the dowry practice has a negative association with the education of women and land ownership in the migrant families and international migration of any member in the family for five years or more duration significantly reduces the practice of dowry. As the Hindu inheritance law does not allow married women to receive parental property, the practice of dowry is significantly higher among Hindus than Muslims (Hadi, 2001).

The diffusion effect of secular values from overseas reduces the practice of dowry among migrant families, although the capacity to spend money in the form of dowry in migrant families is higher than in non-migrant families (Hadi, 2001).

In many cases, adult men are absent from families due to overseas migration. Consequently the left-behind women have to adjust to such a situation and, as a result, their role and status often undergo change. The left-behind family members adjust not only to the absence of family members, but also to the influences of remittances, household goods, attitudes and behaviors transmitted by the migrants (Hugo, 1997). One direct result of male migration is the change in age and sex structure of the sending communities (Davin et al., 1998) and the headship of nuclear families (Islam, 1987). Women are generally capable of adapting to the new situation and managing the household chores in their husband's absence (C. J. P. Colfer et al., 1985).

Initially women moved as 'accompanying family dependents', however, currently more women are migrating independently in search of job and getting higher education. As the 2009 Human Development Report notes, "movement both within and between nations is predominantly driven by the search for better opportunities such as improvement in women's education, change in societal perceptions of women's role in the family and differential wages for the same profession across countries, have all been drivers of independent migration of women. For instance, a doctor from Côte d'Ivoire can raise her income six folds if she moves to France (Undie, Johannes, & Kimani, 2009). As the Human Development Report 2009 notes, "movement both within and between nations is predominantly driven by the search for better opportunities."

1.5 Limitations of the Study

Though the study followed the proper sampling procedures for determining sample size in terms of coverage of the unit of analysis, it would be better if the sample size large. The duration of the fieldwork was limited by financial and time constraints which precluded more in-depth fieldwork. This report mainly addresses remittances, use of remittance and its socio-economic impact and does not cover other issues related to migration overseas, or emigration outcomes in a broader sense. This study did not estimate the number of migrants as well as migrant households. Due to the lack of longitudinal data this study could not investigate the impact of remittance on education.

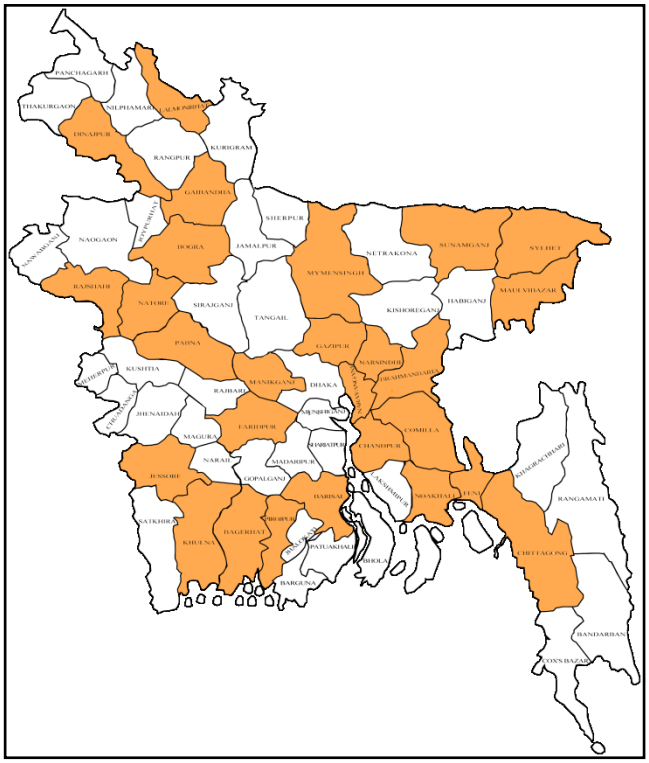
Chapter Two: Data and Methodology

2.1 Introduction

The study focused on household expenditure behavior and women empowerment status of remitted and non-remitted household in rural Bangladesh. To identify the social and economic factors that are reflected on empowerment, primary data were collected with help of a household level survey. Personal interview was applied to collect data from household level. In this methodology, the study adopted various steps along with the logic of different statistical methods. The present chapter is confined to indicate a brief description of data (i.e. sample design, collection of data, development of questionnaire, fieldwork, constraint of conducting field work and data processing), analytical methodology and some other issues relevant to the study.

2.2 Sample design for the study

Survey Area: The study was carried out in all the six divisions of Bangladesh in order to study on women empowerment status of remitted and non-remitted household in rural-urban migration of Bangladesh. The map is indicating the sample districts of this study. The details information about the Upazilas and Mouzas are indicating in table 2.1 for clearly understanding of survey areas.



Sample Size Determination: The required number of sample households was calculated using the following equation:

We know, $n = \frac{p(1-p)z^2}{e^2} \times f$

Where, n = required sample size for international migrant households.

p = proportion of an indicator = 0.343

z = 1.96 (z value at 5 percent level of significance)

e = 0.05 (amount of admissible error)

f = 1.45 (assumed design effect).

Hossain (2000) estimated that 3.57 households were required to get a migrant household in a rural community of Bangladesh where the estimated design effect was 1.45. It is also documented that the destinations of 68% migrants were in urban areas within the country (Hossain, 2000). According to the Bureau of Manpower, Employment & Training (BMET), it was found that proportion of international migrant is 0. 005941. But it is really difficult to estimate actual proportions of international migrant due to the country have a number of uncounted migrations. It could be more than the mentioned figure. Since the study is mainly concentrated on international migration, therefore the required number of migrant households was estimated by considering above two facts. However, in this study, the proportion of migrant is calculated through the average proportion of rural-urban and international migrant. So the combine proportion of migrant is 0.343. So, the required sample size for international migrant household is = 502 (approx)

Thus, n_h = mn where, m = required number of households to get at least one for international migrant households n_h = 502x 3.57 x 1.68 = 3011 (approx.)

Therefore, about 3011 households are required to cover the information of 502 international migrant households. Obviously it is a statistically representative sample.

Sampling Design:

The study was adopted multi-stage cluster sampling procedure to select the required sample household, where *mauzas* were counted as a cluster. A total of 30 clusters were proposed for the survey. Thirty clusters were considered as the minimum number of clusters needed to have a statistically representative sample of a population by internationally recognized survey designs, such as WHO's EPI cluster sampling design.

At the first stage 30 Upazillas were selected using systematic probability proportionate to size (PPS) sampling procedure. Since the numbers of Upazilla are different in the six divisions, a stratified random sampling with proportional allocation was adopted to

estimate the number of Upazillas from each division (stratum). At the second stage, a *mauza* was selected randomly from each of the selected Upazillas.

Therefore, following steps was adopted in order to select the clusters and sample households:

a. The number of upazillas in each of the six strata was determined and defined.
b. The Upazillas were selected individually from the six strata using systematic PPS sampling procedure
c. A *mauza* was selected randomly from each of the selected Upazillas
d. Finally, about 17 remitted households from each cluster were selected using compact segment, covering 3011 households in total.

Through the selection of 17 households, a total sample should be 510. Due to the misleading answer of two questionnaires, in this study the final sample remitted household is considered 508.

In addition to the sampled migrant households, the study was covered with detailed interview of 482 non-migrant households for studying the socio-economic and empowerment variations. The non-migrant household from each cluster was selected using systematic sampling procedure. About 16 non-remitted household from each cluster were surveyed.

Table 2.1: Number of sample units by cluster

Division	District	Thana	Mauza	Sample Size		
				Remitted	Non-remitted	Total
Sylhet	Sylhet	Golapgonj	Fubari	17	16	33
	Moulavibazar	Kulaura	Paboi	17	16	33
	Sunamgonj	Jogonnatpur	Kolombopur	17	16	33
Chittagong	Chittagong	Mirsorai	Ghoramara	17	16	33
	Feni	Poshuram	Sotyanagar	17	16	33
	Noakhali	Begumgonj	Sonaimuri	17	16	33
	Comillai	Chandina	Rani Chara	17	16	33
		Homna	Parabandh	17	16	33
	Chandpur	Matlab	Fatepur	17	16	33
		Kachua	Kadla	16	17	33
	B.Baria	Banchharampur	Solimabad	16	17	33
		Kosba	Shahapur	17	16	33
Dhaka	Norshingdi	Monohardi	Shukundi	17	16	33
	Narayangonj	Sonargaon	Kanchpur	17	16	33

Division	District	Thana	Mauza	Sample Size		
				Remitted	Non-remitted	Total
	Gazipur	Kapasia	Korihata	17	16	33
	Mymensing	Trishal	Alohori	17	16	33
	Manikgonj	Saturia	Jhaliati	17	16	33
	Faridpur	Modhukhali	Mesordia	17	16	33
Rajshahi	Rajshahi	Putia	Palopara	17	16	33
	Dinajpur	Biral	Pikepara	17	16	33
	Gaibandha	Sundarganj	Uttar Maraddah	17	16	33
	Natore	Gurudaspur	Gurudahpur	17	16	33
	Pabna	Bera	Uttar Bongram	17	16	33
	Lalmonirhat	Hatibandha	Gaochulka	17	16	33
	Bogra	Adamdighi	Dogachhi	17	16	33
Khulna	Bagerhat	Rampal	Kamranga	17	16	33
	Khulna	Rupsha	Gatbug	17	16	33
	Jessore	Noapara	Baladapara	17	16	33
Barishal	Barishal	Muladi	Ramarpal	17	16	33
	Pirojpur	Bandaria	Dhawa	17	16	33
Total				508	482	990

2.3 Data collection

A structured questionnaire was adopted for household-level survey. The woman who is the prime decision maker of the family was interviewed regarding the issues on women empowerment. Data on the remittance utilization behavior and its socioeconomic impact at household level were collected from the household heads by individual interview based on a structured questionnaire. The questionnaire comprised the questions regarding general profile of the respondents, perception about formal and non-formal education and educational facilities, decision for different sphere of family life, representation in socio-political activities, right and opportunity to pertain her own assets, receiving any information about some indicators of women empowerment and information on identification of migrant household, household structure, household facilities and assets, causes of migration, pattern and volume of remittance, utilization of remittance, and impact of remittance. In addition to the above sections, few questions regarding the awareness and attitude of migration and remittance were included in the questionnaire.

To avoid unnecessary troubles and hazardous situations pre-testing of the schedule was done and modifications of the contents of the schedule were made in the light of pre-testing. A draft questionnaire was first prepared and pre-testing of the same was completed. It was then finalized for field survey by eliminating the anomalies and consistencies present in the draft questionnaire. Questions were arranged in logical sequence and all questions relating to one aspect are grouped under one sub-head.

Most of the questions are closed ended and the answer chosen by the respondents were indicated by the tick mark. Some open-ended questions are included to find out the opinions of the respondents with having space provided for writing in answers. Considering the difficulties of analysis of open-ended questions, we kept the number of open-ended questions to minimum. While designing the questionnaire, attention was given to the word of the questions so that the respondents found it simple and understand it easily.

2.4 Field work strategy

The fieldwork was conducted from January 2010 to June 2010. The questionnaires were field tested and finalized on January 2010. A team of 14 field researchers conducted the fieldwork under the guidance of the principal investigator.

2.5 Data Processing and Analysis

After proper checking and editing, the data were analyzed by using SPSS software program. Appropriate statistical tools were applied to analyze the data.

Editing: The data are edited rigorously to make collection of any existing inconsistencies in data and to minimize non-sampling error of the study. After editing the questionnaires have been ready for coding.

Coding: After editing the questionnaire, the data were coded according to code plan. After the completion of coding, the data are ready for processing in the computer.

Computerization: Edited and coded data are next processed in the computer. Entire computerization of data has performed by a computer package named SPSS for windows version 19.01, the most convenient program for data analysis for social sciences, was used. Microsoft Excel and Microsoft Ward are also used for completing the study. To analyze the data all the qualitative variables were coded.

2.6 Constraints on Conducting Field Work

There are a number of constraints in completion of the field work were faced which can be summarized in three categories – (i) problems related to finalizing the clusters of analysis (ii) availability of the respondents of the households and (iii) limited cooperation from the respondents due to time constraints.

(i) Problems related to finalizing the clusters of analysis:

During the fieldwork, it was found that there were some villages for rural areas and/or *mohollas* for municipalities whose names and number of households were given in the report of Community Series, Population Census, 2001 but there was no proper existence of these clusters in fact. So the non-existent clusters were duly replaced by similar existent cluster for finalizing the clusters of analysis.

(ii) Complexity in the availability of the respondents of the households:

The respondents of the study were the prime policy maker women and household head of the households. Unfortunately, it was difficult to ensure their availability. Though the field investigators visited them frequently, after several appointments, they were not available on time. So, field investigators made several attempts of meeting them. That was really time consuming, expensive and embarrassing as well.

(iii) Limited cooperation from the respondents due to time constraints:

The questionnaire comprised a wide range of questions and there were some sensitive question in the questionnaire; the interviews were time consuming and sensitive with respect to personality of the respondents. Though the field investigators humbly appealed, the respondents did/could not cooperate properly due to time constraints and personal sensitiveness. Even in some cases they opined that none did give any benefit regarding any kind of survey in the past. So, in most cases their interviews were conducted twice or thrice in different days. These types of problem of limited cooperation of the respondents were faced in the survey.

2.7 Analytical methods and Techniques

In this section, for assessment of remittance utilization behavior of household and women empowerment behavior, the study variables are describe in extensive form. Bivariate analysis of both remittance utilization and women empowerment behavior for selected independent variables (Demographic and Socio-economic) is undertaken to examine their interrelationship. Study also used several statistical tools and techniques

Multivariate analysis such as, multiple regression analysis, Logistics Regression analysis and Chow test was performed to assess the net and interaction effects of the independent variables. Highly complex tools and techniques are described below instead of more popular methods. On the other hand, some of the tools are described into different sections of this report where related analyses are taken place.

2.7.1 Bivariate Analysis

To determine which of the factors influence the remittance utilization and women empowerment of both remitted and non-remitted household in the study population, the percentage distribution of both household has been analyzed by categories of several variables. Although examining of percentages in a bivariate analysis is useful for first step in studying the relationship between two variables, these percentages do not allow for quantification or testing of that relationship. In this study, some of the independent variables are quantitative. In order to perform differential analysis, it is required to make these variables into categorical variables by differentiating each quantitative variable into various categories. In this study, different quantitative variables are categorized into different groups on the basis of their respective standard ranges.

2.7.2 Chow test

The method is very much popular in the statistical analysis. However, the detail method is described in the chapter six.

2.7.3 Logistic regression analysis

The logistic regression analysis is made to identify the factors for self-esteem improvement of socio-economic position for migration. (D. R. Cox, 1958) is the pioneer of logistic regression model. Subsequently this model was illustrated by (Walker & Duncan, 1967) and (D. Cox, 1970) himself. More recently (Fox, 1984) and (Lee & Wang, 2003) have further illustrated the Cox's model. The logistic regression model may be briefly described as follows:

Let y be the dichotomous dependent variable, which takes on values 1 and 0. So that,

$P_i = E\{y_i = 1/X_i\} = \frac{1}{1+e^{-(\beta_0+\beta_1 x_i)}}$, where X_i is explanatory variable and

$$1-P_i = E\{y_i = 0 / X_i\} = 1 - \frac{1}{1+e^{-(\beta_0+\beta_1 x_i)}}$$

$$= \frac{e^{-(\beta_0+\beta_1 x_i)}}{1+e^{-(\beta_0+\beta_1 x_i)}}$$

$$= \frac{1}{1+e^{-(\beta_0+\beta_1 x_i)}}$$

Therefore, we can write

$$\frac{P_i}{1-P_i} = \frac{1+e^{(\beta_0+\beta_1 x_i)}}{1+e^{-(\beta_0+\beta_1 x_i)}}$$

$$= e^{-(\beta_0+\beta_1 x_i)} \quad \text{.....(2.17)}$$

Now if we take the natural log of the equation (2.17) we obtain

$$L_i = \log_e\left(\frac{P_i}{1-P_i}\right) = \beta_0 + \beta_1 X_i \quad \text{.....(2.18)}$$

Here, $p_i/(1-p_i)$ given (2.17) is simply the odds ratio and L_i given in (2.18) is known as log-odds.

Instead of single explanatory variable we can count two or more explanatory variables.

Let $X_{i1}, X_{i2}, \ldots\ldots, X_{ik}$ be the vector of k independent explanatory variables for the i-th response. The logarithm of the ratio p_i and $(1-p_i)$ gives the linear function of X_{ij} and the model (2.18) becomes,

$$L_i = \log_e\left(\frac{P_i}{1-P_i}\right) = \sum_{j=0}^{k} \beta_j X_{ij} \quad \text{.....(2.19)}$$

Where we consider $X_{i0} = 1$ and β_j is the parameter relating to X_{ij}.

The function (2.19) is the linear function of the both the variables X and the parametersβ. L is called the logit and hence the model (2.19) is called the logistic regression model.

Estimation of the Parameters:

In order to estimate the unknown parameters we cannot use the standard OLS method. Because in that case we must face some special problem as non-normality of the disturbance terms, heterosecdastic variance of the disturbance terms, non-fulfillment of the axiom i.e. $0 \le P_i = E(Y_i / X) \le 1$ and questionable value of R^2 as a measure of goodness of fit.

To eliminate the above problem, Cox suggested the maximum likelihood estimation method in place of standard OLS method and proposed the following function:

$$L(\beta_0, \beta_1, \ldots\ldots\ldots, \beta_k) = \frac{\prod_{i=1}^{n} \exp\left(Y_i \sum_{j=0}^{k} \beta_j X_{ij} \right)}{\prod_{i=1}^{n} \left\{ 1 + \exp\left(Yi \sum_{j=0}^{k} \beta_j X_{ij} \right) \right\}}$$

$$= \frac{\exp\left\{ \sum_{i=1}^{n} \left(Y_i \sum_{j=0}^{k} \beta_j X_{ij} \right) \right\}}{\prod_{i=1}^{n} \left\{ 1 + \exp\left(Y_i \sum_{j=0}^{k} \beta_j X_{ij} \right) \right\}}$$

$$= \frac{\exp\left\{ \sum_{j=0}^{k} \beta_j \sum_{i=1}^{n} X_{ij} Y_i \right\}}{\prod_{i=1}^{n} \left\{ 1 + \exp\left(Y_i \sum_{j=0}^{k} \beta_j X_{ij} \right) \right\}}$$

$$= \frac{\exp\left\{ \sum_{i=1}^{n} \beta_j t_j \right\}}{\prod_{i=1}^{n} \left\{ 1 + \exp\left(Y_i \sum_{j=0}^{k} \beta_j X_{ij} \right) \right\}}$$, where $t_j = \sum_{i=1}^{n} X_{ij} Y_i$, j = 0, 1, ….., k

The log-likelihood function is given by

$$\log_e L(\beta_0, \beta_1, \ldots\ldots\ldots\ldots, \beta_k) = \sum_{j=0}^{k} \beta_j t_j - \sum_{i=1}^{n} \log_e \left\{ 1 + \exp\left(Y_i \sum_{j=0}^{k} \beta_j X_{ij} \right) \right\} \ldots\ldots\ldots\ldots\ldots\ldots (2.21)$$

In order to estimate the parameters of this function, the logistic regression procedure of the statistical package SPSS for windows base 19.0 version may be used.

Interpretation of Parameters:

Interpretation of parameters is logistic model is not so straight forward as in linear regression model. So it is relevant to present a little discussion about it. Since the logit

transformation $L_i = \log_e\left(\frac{P_i}{1-P_i}\right)$ is linear in parameters, we can interpret the parameters using the arguments of linear regression. Thus the interpretation may be described as follows:

We have, $P_i = \frac{e^{\beta_0+\beta_1 x_1+\ldots\ldots\ldots\ldots\ldots+\beta_k x_k}}{1+e^{\beta_0+\beta_1 x_1+\ldots\ldots\ldots\ldots\ldots+\beta_k x_k}}$ is a linear parameter.

i.e. $L_i = Log_e \frac{P_i}{1-P_i} = \beta_0 + \beta_1 X_1 + \ldots\ldots\ldots + \beta_k X_k$

So, arguing analogously as in the case of linear model we can say that β_j (j= 1, 2,....., k) represent the rate of change in $\log_e \frac{P_i}{1-P_i}$ for one unit change in X_i (other variables remaining constant).

The interpretation of parameters in logistic regression has another interesting aspect. In fact, this is the proper interpretation for the parameters of qualitative variable coefficient. To describe this we first consider that the independent variable (X_j) is dichotomous. This case is not only simplest but it gives the conceptual foundation for all other situations. The description is given below:

We have, $Log_e \frac{P_i}{1-P_i} = \beta_0 + \beta_1 X_1 + \ldots\ldots + \beta_j X_j + \ldots\ldots\ldots + \beta_k X_k$

Now, if X_j is a dichotomous variable taking values 0 and 1, then the odds ratio 'O' (say) for X_j= 1 against X_j= 0 is (kipping all other X's fixed).

$$O = \frac{P_i\left(Y_i = 1/X, X_j = 1\right)/\left\{1-P_i\left(Y_i = 1/X, X_j = 1\right)\right\}}{P_i\left(Y_i = 1/X, X_j = 0\right)/\left\{1-P_i\left(Y_i = 1/X, X_j = 0\right)\right\}}$$

$$= \frac{e^{\beta_0+\beta_1 X_1+\ldots\ldots\ldots+\beta_j X_j+\ldots\ldots\ldots+\beta_k X_k}}{e^{\beta_0+\beta_1 X_1+\ldots\ldots\ldots+0.\beta_j+\ldots\ldots\ldots+\beta_k X_k}}$$

$$= e^{\beta_j}$$

$$\Rightarrow Log_e O = \beta_j$$

So, we can directly estimate the coefficient of a logistic regression model as $\log_e \hat{O}$ and hence can interpret. If a qualitative independent variable has m categories, a introduced only (m-1) dummy variables and the remaining one is taken as reference category.

2.7.4 Calculation of Household Assets Index/wealth Index

Theoretically, socio-economic status comprises two broad definitions: *socio-economic class and position* (Krieger, Williams, & Moss, 1997).The former refers to social groups arising from interdependent economic, social and legal relationships among a group of people living in the economy such as employers, employees, self-employed and unemployed. The latter including both resource-based and prestige-based measures stands for the diverse components of economic and social well being that differentiate persons of different social classes (Morris, Carletto, Hoddinott, & Christiaensen, 2000). Some social scientists prefer using the term 'socio-economic position' to the more commonly used phrase 'socio-economic status' because the latter blurs distinctions between two different aspect of socio-economic positions, actual resources and prestige-related characteristics (Krieger et al., 1997). According to these definitions, methods for assessing household socio-economic position can be categorized into two major groups: *money-metric measure and non-monetary measure approaches*. The first category is traditionally used by the economists because it is easy to measure in a monetary definition and is widely well understood by the public. Its concept relies on the assumption that a person's material standard of living largely determines their well-being. Thus the poor are defined as those who engage in a material standard of living measured by income and expenditure below a certain level – the poverty line (Falkingham & Namazie, 2001). However, practical problems associated with the accuracy in quantifying income or expenditure specially in developing countries have arisen and led to a search for non-monetary proxies of household welfare. An alternative approach known as non-monetary measures namely household *Asset Index* has been developed due to a need of assessing household welfare in a comprehensive and broader concept (Filmer & Pritchett, 1998; Krieger et al., 1997).

Asset index is constructed by using Principal Component Analysis (PCA) with the help of housing characteristics, household durable and semi-durable assets. PCA is a statistical technique closely related to factor analysis. PCA can determine the weight as a factor score for each asset variable. It seeks a linear combination of variables such that the maximum variance is extracted from the variables. It then removes this variance and seeks a second linear combination which explains the maximum proportion of the remaining variance, and so on. This is called the Principal Axis Method and results in orthogonal (uncorrelated) factors. Actually, PCA often provides a good approximation to

common factor analysis. The first principal component is the linear index of variables with the largest amount of information common to all of the variables. We can write a result of the asset index derived from PCA for each household asset with the following formula:

$$A_j = \sum_{i=1}^{n} f_i (a_{ji} - a_i) / S_i$$

Where, A_j is an asset index for each household (j=1, 2, ... ,m)

f_i is the scoring factor for each durable asset of household (i=1, 2, … ,n)

a_{ji} is the ith asset of jth household (i=1, 2, … ,n ; j=1, 2, ... ,m)

a_i is the mean of ith asset of household (i=1, 2, … ,n)

S_i is the standard deviation of ith asset of household (i=1, 2, ... ,n)

Derived from PCA, scoring factors of the first principal component (the efficient component) would be used for constructing the asset index of each household. This means a new factor which has a linear correlation with original variables would be developed. A weight is assigned to each variable (asset) in order to maximize variation of new variable, subject to number of constraints. The mean value of the index is zero by construction. Since all asset variables are dichotomous and take only a value of zero or one, then the weight is easy to be interpreted. A move from 0 to 1 changes the index by f_i/S_i. To construct the assets indices, the study has been followed numerous ladder-selection of indicator variable (assets), dichotomization, calculation of total assets values, calculation of indices value and calculation of distribution of cut points and or rank the surveyed households.

The selection of indicator variables (assets) is fairly simple. All most all physical and productive capital, human capital and social capital those are reflected economic and social status of household are included in survey tool. During the survey respondents were asked whether the household have those capital or not. For analyzing the index, positive responses of each assets were indicate by “1” and negative response by “0”. The rationale for using a broad criterion rather than selected items is that the greater number of variables, the better the distribution of households. However, those pairs of variables are included for constructing the index whose person correlations greater than 0.3 and excluded those who are greater than 0.9. In table 2.2 indicating the assets which are finally included for index calculation.

Table 2.2: Asset categories and variables those are included for index calculation

Asset categories	Assets variables
Consumer durables	▪ Television ▪ Watch/ Wall clock ▪ Mobile ▪ Motor cycle
Furniture	▪ Chair ▪ Table ▪ Cot ▪ Sofa sets ▪ Showcase /showpieces ▪ Almirah
Gold and Silver of the household	▪ Gold ▪ Silver
Agricultural Equipments	▪ Water pump

Later on, the study used SPSS data reduction procedure for constructing the each index and considered only first factors as an index values. For tabular analysis, the study used quartiles and these quartiles are calculated based on the proportion estimation of the index score and ranked according into five quintiles using the SPSS data ranking proportion estimation method. The first quintile defined as a poor, second, middle, 4th and rich category. A simple asset index was developed for the whole sample and it was not prepared for remitted and non-remitted sample group.

Chapter Three: Socio-Demographic and Economic Profile of the Households

3.1 Introduction

Migration has significant microeconomic impact at household level as the inflows of remittances play partially but a remarkable role to raise socio-economic level of the household members. Most of the literature kept their attention either only on the study of the effects of migration on the development of the households or on the effect of remittance on the household level. Since migrant people send remittance from abroad (destination) and the recipients (household member) spend these remittances in place of origin. The impact of the remittances inflows depend on both the migrants profile as well as also on the socio-demographic and economic profile of the household members. So the socio-demographic and economic profiles of the households have to present in terms of the characteristics of household members and also of household heads.

3.2 Characteristics of Household Members

This section intends to provide characteristics of household members to identify the nature and behaviour of socio-demographic and economic phenomena of the households. The characteristics of household members have been studied in terms of their age, sex, marital status, education, occupation, health status and household size & composition.

Age and Sex Composition

The distribution of household population by age and sex is shown in Table 3.1. The survey enumerated a total of population of 5254 persons (2604 males and 2650 females). The sex ratio is 98.3 male per 100 females. This is somewhat higher than the ratio of 92.4 males per 100 females (in rural) obtained in the BDHS report 2011 (National Institute of Population Research and Training (NIPORT); Mitra and Associates; and ICF International, 2013) but somewhat lower than the ratio of 100.3 males per 100 females obtained in the 2011 Census (BBS, 2011b). Among the total population 36.28% were below 15 years of age and 6.08% were of 65 years or above. The average age of

household member was estimated as 27.67 years with a standard deviation of 17.99 squared years. However, average age of remitted and non-remitted household members was estimated 27.95 years and 26.99 years with standard deviation 18.04 squared years and 17.86 squared years respectively.It was found that, 65 and above years aged population was higher in remitted household as compared to non-remitted household.

This scenario was similarly found for the age group 15-64 years but it was completely reverse for the population below 15 years of age. The demographic dependency ratio of the study population was estimated as 45.10. It was also found that the dependency ratio for non-remitted household was higher than that of the remitted household.

Table 3.1: Percentage distribution of the household population by five year age groups, according to sex and remittance receiving status

	Remitted household			Non-remitted household			Total		
Age	Male	Female	Total	Male	Female	Total	Male	Female	Total
	%	%	%	%	%	%	%	%	%
<5	11.23	11.01	11.11	13.12	10.77	11.96	12.1	10.91	11.5
5-9	11.77	11.49	11.63	14.85	12.48	13.69	13.21	11.92	12.56
10-14	10.33	10	10.17	15.18	14.19	14.69	12.6	11.85	12.22
15-19	9.97	9.86	9.92	7.43	11.54	9.45	8.79	10.6	9.71
20-24	7.76	8.24	8.01	6.27	12.22	9.19	7.07	10	8.55
25-29	6.94	6.96	6.93	6.27	10.68	8.44	6.61	8.6	7.61
30-34	6.77	7.03	6.89	5.86	5.64	5.75	6.34	6.42	6.38
35-39	6.79	6.96	6.89	4.21	3.5	3.86	5.61	5.43	5.52
40-44	5.37	5.34	5.36	4.70	5.38	5.04	5.07	5.36	5.22
45-49	4.67	4.73	4.70	4.79	3.85	4.32	4.72	4.34	4.53
50-54	4.99	5.07	5.01	4.29	1.71	3.02	4.65	3.58	4.11
55-59	3.45	3.45	3.45	3.05	2.82	2.94	3.26	3.17	3.22
60-64	2.97	3.04	2.99	3.05	2.14	2.60	3	2.64	2.82
65-69	2.11	2.16	2.12	2.31	0.68	1.51	2.19	1.51	1.85
70-74	1.99	2.03	2.02	2.23	0.77	1.51	2.11	1.47	1.79
75-79	1.12	0.68	0.91	0.74	0.69	0.71	0.96	0.68	0.82
80+	1.77	1.96	1.88	1.65	0.94	1.30	1.73	1.51	1.62
Total	100.00	100.00	100.00	100.00	100.00	100.00	100	100	100
Number	1392	1480	2872	1212	1170	2382	2604	2650	5254
Average ±SD	28.63 ± 17.95	27.13 ± 18.13	27.95 ± 18.04	27.51 ± 18.36	26.39 ± 17.25	26.99 ± 17.86	28.31 ± 18.07	26.91 ± 17.87	27.67 ± 17.99
Dependency ratio	39.76	48.40	43.57	49.08	49.46	49.26	42.26	48.63	45.10
Sex ratio	94.1 males per 100 females			103.6 males per 100 females			98.3 males per 100 females		

Marital status

Table 3.2 shows the marital status of the household population. Among the study population 49.73% were found married47.93% were unmarried. Among the unmarried population there were 16.06% of the total population whose age was 18 years and above. Comparing with remitted to non-remitted household it shows that 50.47% were married in remitted household and 47.94% in non-remitted household. It is to be noted that there were 2.26% of this population was found as divorced/separated or widow/widower0.07% from remitted and 0.18% from non-remitted household found left by husband. In non-remitted household 0.15% found left by wife.

Table 3.2: Marital status of the household members by sex

Marital Status	% of Population								
	Remitted Household			Non-Remitted Household			Total		
	Male	Female	Both sex	Male	Female	Both sex	Male	Female	Both sex
Married	45.49	56.44	50.47	43.19	53.49	47.94	44.84	55.54	49.73
Unmarried but age>17 years	25.94	5.94	16.83	20.37	6.80	14.11	24.38	6.18	16.06
Unmarried and (not eligible for marriage & age<18)	27.79	33.55	30.41	35.83	35.24	35.56	30.05	34.03	31.87
Divorced	0.06	0.36	0.20	-	0.72	0.33	0.04	0.46	0.23
Widowed/ Widower	0.72	3.65	2.05	0.46	3.58	1.90	0.64	3.63	2.01
Separated	-	0.07	0.03	-	-	-	-	0.05	0.02
Left by Husband	-	0.07	0.03	0.15	0.18	0.17	0.04	0.10	0.07
Total (Number)	100.00 (1392)	100.00 (1480)	100.00 (2872)	100.00 (1212)	100.00 (1170)	100.00 (2382)	100.00 (2604)	100.00 (2650)	100.00 (5254)

Education

Education is the key dominant factor that can influence every sector of development. Several studies show that educational attainment has strong effects on demographic and health behavior (Hossain, 2000). Table 3.3 shows the educational attainment of the household member according to sex. Among the total household members 13.64% were found to have no education at all whose age was greater than 6 years, 28.72% were primary educated, 38.49% were secondary educated, 5.96% have higher secondary education and only 4.04% have tertiary education. Another 9.15% of the total members

were less than 7 years. The attainment of education were higher in male than that of their counterpart female except primary level irrespective of remittance status Educational attainment were higher for remitted household than that of remitted household in secondary and tertiary educational level whereas illiterate members were higher in non-remitted household than that of remitted household.

Table 3.3: Percent distribution of household population by educational level, according to sex and remittance receiving status

Education	Recipient			Non-recipient			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Not eligible(age<7)	8.31	10.09	9.12	9.33	9.14	9.24	8.59	9.82	9.15
No education	11.00	16.24	13.38	12.54	16.31	14.27	11.43	16.26	13.64
Primary	26.96	29.11	27.94	28.75	32.97	30.69	27.46	30.21	28.72
Secondary	41.00	37.70	39.50	35.93	36.02	35.97	39.58	37.22	38.50
Higher secondary	7.17	4.36	5.89	7.80	4.12	6.11	7.35	4.29	5.95
Tertiary	5.56	2.50	4.17	5.66	1.43	3.71	5.59	2.20	4.04
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Numbers	1392	1480	2872	1212	1170	2382	2604	2650	5254

Occupation of Household Members

The occupation of adult members has a link to the economic condition of the respective households. Though sometimes children (age<15 years) are engaged in income earning activities for the sake of livelihood of the respective family. Keeping this in view, the household members were categorized into several occupational groups as they were engaging at time of survey. The members who were less than 15 years and not engaged in any activity considered as not eligible for particular occupational group but who enrolling in any educational institution were considered as student. Table 3.4 shows the percent distribution of household population by occupation according to sex and remittance receiving status. Among the total population 5.67% were engaged in cultivating land, 2.92% were laborer, 3.55% were service holder, 4.06% did business, 14.34% were expatriates, 24.38% were student, 24.61% were housewives, and 8.2% were not eligible for occupational group.

Table 3.4: Percent distribution of household population by occupation, according to sex and remittance receiving status

Occupation	Recipient			Non-recipient			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Cultivation of only own land	6.04	0.00	3.29	8.10	0.36	4.54	6.62	0.10	3.64
Cultivation of only other's land	0.60	-	0.33	2.45	-	1.32	1.12	-	0.61
Cultivation of own with other's land	1.67	-	0.91	5.05	-	2.72	2.62	-	1.42
Livestock/Poultry	0.18	0.07	0.13	0.46	0.00	0.25	0.26	0.05	0.16
Fishery/Foresty	0.18	-	0.10	0.15	-	0.08	0.17	-	0.09
Agricultural labor	0.36	-	0.20	0.92	-	0.50	0.52	-	0.28
Non-agricultural labor	1.79	0.21	1.07	8.10	0.54	4.62	3.57	0.31	2.08
Construction labor	0.78	-	0.42	1.68	-	0.91	1.03	-	0.56
Service	4.06	0.86	2.61	10.24	0.90	5.94	5.80	0.87	3.55
Business/trade	4.90	0.36	2.83	13.30	0.00	7.18	7.26	0.26	4.06
Transport	0.48	0.07	0.29	1.22	0.18	0.74	0.69	0.10	0.42
Other	0.66	0.07	0.39	1.22	0.36	0.83	0.82	0.15	0.51
Unemployed	9.03	5.72	7.52	6.57	6.63	6.60	8.34	5.98	7.26
Expatriate	36.34	0.43	19.99	0.00	0.00	0.00	26.13	0.31	14.34
Student	20.86	25.61	23.02	28.13	27.42	27.81	22.91	26.12	24.38
Housewife	0.00	54.51	24.81	0.15	52.15	24.09	0.04	53.83	24.61
Waiting for migration	0.96	0.29	0.65	1.22	0.00	0.66	1.03	0.20	0.65
Other occupation	3.83	2.72	3.32	3.06	2.51	2.81	3.61	2.66	3.18
Not eligible	7.29	9.08	8.11	7.95	8.96	8.42	7.48	9.05	8.20
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Numbers	1392	1480	2872	1212	1170	2382	2604	2650	5254

Household Size and Composition

The percent distribution of household members is presented in Table 3.5. It is found that the proportion of households of size 1 to 5 (54.91%) were relatively small in remittance recipient groups than those of non-recipient groups (71.79%) but the proportions of households having more than 5 members (45.09%) in remittance recipient groups were larger than those of non-recipient groups (28.21%). The estimated average household size of recipient family (5.65 with standard deviation 2.15) was larger than that of non-recipient family (4.94 with standard deviation 1.89) and the overall estimated average was 5.31 with a standard deviation of 2.06. The average household size is higher than the average family size for rural Bangladesh (4.7) as reported by the BDHS 2011 (NIPORT, 2013).

Table 3.5: Percent distribution of household by household size and remittance receiving status

Household size	**Recipient**	**Non-recipient**	**Total**
1	0.00	0.21	0.10
2	1.57	4.15	2.83
3	13.78	17.43	15.56
4	21.06	24.90	22.93
5	18.50	25.10	21.72
6	12.40	9.54	11.01
7	11.61	8.09	9.90
8	10.04	5.60	7.88
9	6.10	2.28	4.24
10	1.77	1.04	1.41
11	2.36	1.24	1.82
12	0.79	0.41	0.61
Total	100.00	100.00	100.00
Number	**508**	**482**	**990**
Average ± SD	5.65 ± 2.15	4.94 ± 1.89	5.31 ± 2.06

Type of family

An important factor is that the migrant went to abroad whether from nuclear or something else. Migrant from joint family is better off perceptually because the absence of migrant in the house do not get burdensome as others family member make over the absence of migrant. On the other hand, migrant from nuclear family do not make over the absence of migrant as well. In this regards, study of family type is carrying some importance as migrant may be one of the major decision makers. Table 3.6 shows the pattern of family type of the surveyed households. Of the total households there were 64.24% from nuclear family, 30.91% were from joint family and 4.85% were from extended family. The percentage of nuclear families was less (57.48%) in remitted household than that of non-remitted (71.37). In remitted household 35.83% belonged to joint family and 25.73 % from non-remitted household. Extended family were very less in recent era and only 6.69% household found in remitted group and only 2.90% household were from non-remitted group. It shows that people were more interested in living with nuclear family.

Table 3.6: Percent distribution of household by family type and remittance receiving status

Type of family	Remitted Household		Non-Remitted Household		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Nuclear	292	57.48	344	71.37	636	64.24
Joint	182	35.83	124	25.73	306	30.91
Extended	34	6.69	14	2.90	48	4.85
Total	508	100.00	482	100.00	990	100.00

Religion

Sometimes religion factors plays important role in migration behaviour. Accordingly religious status of the surveyed household was introduced in Table 3.7. Among the total household, there were 96.36% Muslim and remaining 3.64% were non- Muslim. In non-remitted household 92.95% were Muslim. On the other hand 99.61 % household were Muslim in remitted group.

Table 3.7: Percent distribution of household by religion and remittance receiving status

Religion	Remitted Household		Non-Remitted Household		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Muslim	506	99.61	448	92.95	954	96.36
Non-Muslim	2	0.39	34	7.05	36	3.64
Total	508	100.00	482	100.00	990	100.00

3.3 Profile of the Household Heads

The profile of the household heads is discussed in terms of their age, sex, education, occupation and marital status. Table 3.8 shows the profile of the household heads.

Age and Sex of Household Heads

The age distribution of the household heads indicates that 31.72% of them were of ages between 21 and 39 years, 40.20% of them were of ages 40-59 years and 21.21% were of equal or more than 60 years. Among remitted household 36.61% are between age 40-59 and it is 43.98% in non-remitted household. It is also shows that, economically in active aged household heads are higher in the remitted group as compared to non-remitted group.

Table 3.8 also described, of the all households 17.88% were female headed and remaining 82.12% were male headed. In non-remitted household 94.81% were male headed whereas 70.08 household in remitted groups were male headed. In remitted household 29.92% were female headed households whereas only 5.30% houses were female headed in non-remitted groups. The percentage of 'female headed households' was found to be higher in the study villages than the national figure, 11% in the rural communities as reported by BDHS 2011 (NIPORT, 2013). Migration and family breakdown force women to shoulder responsibilities of the family (Hossain, 2000). Such events are quite high in the study households, which are reflected in high number of female-headed households. Female headed households have always been facing problems in terms of social stigma especially in Bangladesh.

Education of household Heads

Household head's education influenced the overall behavior of the household as well as socio-economic representation in the societies. To know the educational qualification or status of the household head's education, years of schooling were considered. The household heads education are classified as no education i.e., cannot read or write any simple sentence, primary who have had up to 5 years of schooling, secondary who have had 5-10 years of schooling, higher secondary who have had 10-12 years of schooling and higher educated group. From the table 3.8itwasfound, among the surveyed household 27.68 percent have no education, 26.57 percent have primary, 36.97 percent have secondary, 5.56 percent have higher secondary and only 3.23 percent have higher education. This snap shot implies that, secondary level education is maximum (36.97 percent), followed by the no education (27.68 percent). From this table, it is also found that, almost equal scenario on educational status of both remitted and non-remitted group.

Occupation of Household Heads

In rural Bangladesh, the occupation of the household head is concerned to be the main sources of income for a household due to their major contributions to household budget. From the table 3.8 it is seen that 22.932% of the household heads were involved in farming activities (cultivate own and/or others land). Only 6.06% of the household heads were engaged in non-agricultural labor and 0.61% were engaged in agricultural labor. In comparison both non-agricultural labor and agricultural labor headed household, non-

agricultural headed households were more ahead to send expatriate in abroad. It is observed that 9.29% households were engaged in some sort of job/services and 14.34% were in trading. It is to be noted that 13.13 % household heads reported that they were unemployed and 10.00% were expatriate. About 16.16% of the household heads were housewife.

15.15% non-remitted household head and 12.80% remitted household head engage in cultivating in own land whereas 1.38% from remitted and 3.73% from non-remitted household head were involve in cultivating only other's land. 3.54% cultivate own with other's land in remitted household comparing to 9.54% from non-remitted household. 4.13% are in service in remitted household where 14.46% attached in services from non-remitted household. 21.99% from non-remitted household take business and trade as occupation whereas only 7.09% from remitted household. In non-remitted household shifting in modern profession is high but in remitted families it refers they are more comfortable with traditional agricultural activities as profession.

Marital Status of Household Heads

A majority (92.42%) of the household heads were found as currently married. A little bit portion (4.55%) of household head were found as widow/widower and 3.03% household heads were found unmarried. When comparing remittance receiving status, 90.94% household head were married in remitted household and 93.98% in non-remitted household; 3.54% were unmarried in remitted household whereas 2.49% unmarried in non-remitted household.

Table 3.8: Percent distribution of household head by different characteristics and remittance receiving status

Characteristics	Remitted Household		Non-Remitted Household		Total	
	Number	%	Numbe	%	Numbe	%
Age of the Head						
≤20 years	36	7.09	32	6.64	68	6.87
21-39 years	160	31.50	154	31.95	314	31.72
40-59 years	186	36.61	212	43.98	398	40.20
60+	126	24.80	84	17.43	210	21.21
Sex of the Head						
Male	356	70.08	457	94.81	813	82.12

Characteristics	Remitted Household		Non-Remitted Household		Total	
	Number	%	Numbe	%	Numbe	%
Female	152	29.92	25	5.19	177	17.88
Educational Status						
No education	142	27.95	132	27.39	274	27.68
Primary	140	27.56	123	25.52	263	26.57
Secondary	185	36.42	181	37.55	366	36.97
Higher Secondary	24	4.72	31	6.43	55	5.56
Higher	17	3.35	15	3.11	32	3.23
Occupation						
Cultivate only own land	65	12.80	73	15.15	138	13.94
Cultivate only other's land	7	1.38	18	3.73	25	2.53
Cultivate own with other's land	18	3.54	46	9.54	64	6.46
Livestock/Poultry	1	0.20	4	0.83	5	0.51
Fishery/Forestry	1	0.20	1	0.21	2	0.20
Agricultural labor	0	0.00	6	1.24	6	0.61
Service	21	4.13	71	14.73	92	9.29
Business/trade	36	7.09	106	21.99	142	14.34
Transport	0	0.00	9	1.87	9	0.91
Non-agricultural labor	10	1.97	50	10.37	60	6.06
Construction labor	1	0.20	13	2.70	14	1.41
Unemployed	87	17.13	43	8.92	130	13.13
Expatriate	99	19.49	0	0.00	99	10.00
Student	4	0.79	0	0.00	4	0.40
Housewife	142	27.95	18	3.73	160	16.16
Waiting for migration	3	0.59	2	0.41	5	0.51
Other occupation	13	2.56	22	4.56	35	3.54
Marital Status						
Married	462	90.94	453	93.98	915	92.42
Unmarried	18	3.54	12	2.49	30	3.03
Widow/widower	28	5.51	17	3.53	45	4.55
Total	508	100.00	482	100.00	990	100.0

3.4 Landholdings of the Households

In agriculture based country like Bangladesh land size play an important role in determining socio-economic status of a household in rural areas. In this study total land of a household is estimated by taking into account of all types of land owned including homestead. The percentage distribution of households by landholding size according to remittance receiving status is presented in Table 3.9. Of the surveyed households, 0.81% had no land i.e., absolute landless. However, about 46% household had functionally landless i.e., below 50 decimal of total household land, 17.68% household had 50-100 decimal and 36.36% household had more than 100 decimal land. Table 3.9 also shows that, 0.39% remitted and 1.24% non-remitted household were absolute landless; 42.91% remitted and 47.51% non-remitted household had 0.001- 49.9 decimal land; and 14.76% remitted household and 20.75% non-remitted household had 50-100 decimal land and 41.93% remitted and 30.50% household had more than 100 decimal land respectively. It is also found that, percentage of remitted household is higher than the non-remitted household among the landholding size having 100 and above decimal land. The average landholding size was 150.63 decimal in remitted household and 100.37 decimal in non-remitted household.

Table 3.9: Percentage distribution of households by landholding size according to remittance receiving status

Landholding size (in decimal)	Remitted Household		Non-Remitted Household		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Landless	2	0.39	6	1.24	8	0.81
0.001-49.999	218	42.91	229	47.51	447	45.15
50-99.999	75	14.76	100	20.75	175	17.68
100+ decimal	213	41.93	147	30.50	360	36.36
Total	508	100.00	482	100.00	990	100.00
Average land holding size	150.63±328.46		100.37±27.8155.33		126.16± 260.14	

3.5 Wealth of the households

Wealth is one of the most influencing issues for sending workers abroad and it is also played an important role in determining socio-economic conditions of a rural household. In this study total wealth of a household is estimated by taking into account of all types of land owned including homestead and other household assets. Household assets

included pet animals, vehicles, trade/business assets, jewelries, agricultural equipment, housing assets, forestry, durable and semi-durable goods, and financial assets. Liabilities were subtracted from total assets to estimate the net wealth. The total net assets were converted into monetary value in Bangladeshi currency (BDT).Total wealth value was compared between remitted and non-remitted household to see whether remittance could any changes or not. The percentage distribution of households by total wealth according to remittance receiving status is presented in Table 3.10. Of the total households, half of them (about 49.60%) had total wealth upto BDT 10 lac, 23.03% had BDT 10-20 lac, 11.82% had BDT 20-30 lac, 6.67% had BDT 30-40 lac, and 8.89% had BDT 40 lac and above. In comparison between remitted and non-remitted household, it was found that the proportion of household was higher in remitted household than that of non-remitted household in each wealth category from except wealth category up to BDT 10 lac.

Table 3.10: Percentage distribution of households by total wealth according to remittance receiving status

Wealth value in BDT	Remitted Household		Non-Remitted Household		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
<10 lac	211	41.54	280	58.09	491	49.60
10-20 lac	135	26.57	93	19.29	228	23.03
20-30 lac	70	13.78	47	9.75	117	11.82
30-40 lac	41	8.07	25	5.19	66	6.67
40+ lac	51	10.04	37	7.68	88	8.89
Total	508	100.00	482	100.00	990	100
Average wealth±SD	2215789.39± 5950528.21		1809648.04± 6056734.52		2018051.88± 6002870.19	

3.6 Income of the households

Income is the vital factor that characterizes the economic condition of any household. Total income of a household was estimated by taking into account the income from consumable food like rice, wheat etc., cash crop, fruit, vegetables, farm-forestry, livestock, poultry, fishing etc. In addition to this non-farm income was also taking into account in total income. The percentage distribution of households by total annual household income according to remittance receiving status is shown in Table 3.11. From the s households' income distribution it was seen that 21.11 percent had total annual income up to 1 lac, 34.85 percent had BDT 1 – 2 lac, 18.85 percent had BDT 2 -3 lac, 11.11 percent had BDT 3-4 lac and 14.14 percent household had total annual income

BDT 4 lac above. It was found that among the remitted household about 44.19 percent household's annual income between BDT 1-2 lac which was higher and nearly close about 37.17 percent household's income up to 1 lac. On the other hand 26.38, 25.98 and 24.21 percent remitted household's total annual income between 2-3 lac, 1-2lac and more than or equal to 4 lac respectively. It was also found that the proportion of remitted households were higher than that of non-remitted households whose total annual income was more than 2 lac.

Table 3.11: Percentage distribution of households by total annual income according to remittance receiving status

Income group in BDT	Remitted Household		Non-Remitted Household		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
<=1lac	30	5.91	179	37.14	209	21.11
1 lac-2 lac	132	25.98	213	44.19	345	34.85
2 lac-3 lac	134	26.38	52	10.79	186	18.79
3 lac- 4 lac	89	17.52	21	4.36	110	11.11
4+ lac	123	24.21	17	3.53	140	14.14
Total	508	100.00	482	100.00	990	100.00
Average HH income	336081.50± 303827.35		168607.63± 210908.40		254543.72± 275627.21	

3.7 Expenditure of the households

Consumption expenditure is another important aspect of economic condition of any family. It is sometimes considered as a measure of life standard of a family. Total expenditure of a household was estimated by taking into account the expenditure for consumable food and other necessities, expenditure on agricultural, clothing, education, medical, on some social service purpose etc. The percentage distribution of households by total household expenditure according to remittance receiving status is shown in Table 3.12. It was elucidated that46.36% households had annual expenditure up to BDT 1 lac, 39.49% households had BDT 1 -2 lac, 7.68% households had BDT 2-3 lac; and 6.46% households had total annual expenditure more than or equal to BDT 3 lac. The proportions of remitted households were higher than that of non-remitted households whose total annual expenditure more than one lac. Only least expenditure group of remitted households (34.84%) had lower proportion than that of the non-remitted (58.51%) households.

Table 3.12: Percentage distribution of households by total household expenditure according to remittance receiving status

Expenditure (in BDT)	Remitted Household		Non-Remitted Household		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
<=1 lac	177	34.84	282	58.51	459	46.36
1 lac-2 lac	227	44.69	164	34.02	391	39.49
2 lac-3 lac	57	11.22	19	3.94	76	7.68
3 + lac	47	9.25	17	3.53	64	6.46
Total	508	100.00	482	100.00	990	100.00
Average HH expenditure	169527.67± 212992.12		125618.52± 175879.52		148149.68± 196933.78	

3.8 Household Asset Index/ Wealth Index

The asset/wealth index is one of the background characteristic which is used in this report as an index of household economic status. The asset/wealth index was constructed from data on household assets and details construction procedures are described into "Chapter Two". A single asset index was developed for the whole sample; there were no separate indices for remitted and non-remitted sample population. Asset/wealth quintiles are used as a background variable for assessing remittance utilization and empowerment outcomes in relation to socioeconomic status.Table3.13elicits the asset/wealth quintiles by remittance receiving status of household. About 22.4 % of remitted household was in the highest asset quintile whereas 16.5% of the non-remitted households were in that quartile. On the other hand about 22% of non-remitted household was in the second asset/wealth quintile compared with about 17% of the remitted household.

Table 3.13: Percentage distribution of households by asset/wealth quartile according to remittance receiving status

Remittance receiving status	Asset quintile					Total	Number
	Lowest	Second	Middle	Fourth	Highest		
Remitted	19.88	16.54	19.49	22.05	22.05	100.0	510
Non-remitted	21.16	22.20	20.95	18.88	16.80	100.0	480
Total	20.51	19.29	20.20	20.51	19.49	100.0	990

Chapter Four: Nature and Cause of International Migration

4.1 Introduction

Impact of remittances on socio-economic improvement largely depends on nature of migration. In Bangladesh, migratory decision mainly arises from family member specially household head and sometimes from migrants themselves. Eventually, migrants themselves take initiative to migrate abroad from the stimulation of better employment opportunity. Consequently family support as well as own stimulation attract them in favor to emigration and they inspired to go to abroad. Whatever the decision of migration initiate from family member, household head or themselves; it is obvious that the migration event happen to open up a better employment opportunity in abroad than in homeland in relation to both financial and job availability. Remittance sending matter are mainly motivated by migrants though a pressure of left-behind family always force to send money from abroad. In Bangladesh traditionally household head take decision as a guardian to spend or to invest remittance but sometimes migrants demonstrate the family from abroad by this way. So the persuasion of spending or investment of remittances is critically important for the household head as well as for the migrants themselves. Subsequently household head afford a better management facility of remittance utilization. However, the volume of remittance and subsequent utilization of it not uniquely but partly depends upon the expatriate. Different migrant individuals may have different motives, expectations and experiences of migration which reflect the utilization of remittances. In this view information about the migrants shows an importance of exploring the socio-economic improvement through the impact of migrants' remittances.

4.2 Migrants' profile

A total of 990households were sampled from all over the rural Bangladesh in the field survey covering 30 *mouzas* in 30 Upazilas of 27 districts in 6 divisions. Of these 508 households were remittance recipient group (migrant family) and the rest 482 were remittance non-recipient households. Table 4.1 shows the migrants' profile of the surveyed areas. There were 614 migrants members in 508 migrant households and they were currently stayed in overseas. Hence the average number of migrants per remitted household was estimated as 1.21.The larger proportion (28.50%) expatriate were in the age group 25-29 years followed by the age group 30-34 years (18.89%) then by 35-39 years (15.31%). The percentage of migrants were 14.01%, 11.56%, 5.70%, 4.56%, and 1.47% in the age group 20-24 years, 40-44 years, 45-49 years, 50 and above, and below 20 years respectively. So there were an increasing trend of percentage of migrants up to 29 years of age and then a declining trend showed in the subsequent age groups. Considering sex of migrants 98.70% were male and 1.30% female. More than half (52.28%) of the migrants had education of secondary level followed by primary educated (21.82%). Of the total migrants 8.63% had higher secondary and 5.70% had tertiary level of education. After taking a lot of initiatives for country wide mass education program still there were 11.56% migrants were illiterate. The majority portion of the migrants was married (about two-third) and about one-third was unmarried.

Every migrant was waiting for migration on an average of 5.82 months and he/she spent an average of BDT 192512.21 for migratory cost. Some migrant went to abroad for doing some jobs several times and in this regard the average number of order per migrant person went to foreign country was estimated 1.74 times. The estimated time spend in abroad was 5.85 years per migrant person and they sent a mean amount of BDT 165085.13 in last year (2009). The average monthly income of each migrant before migration was estimated at BDT 3219.71.

Table 4.1: Profile of the migrants

Characteristics	**Number of Migrant**	**Percentage**
Age of the Migrant		
Below 20 years	9	1.47
20 - 24 years	86	14.01
25 - 29 years	175	28.50
30-34 years	116	18.89

Characteristics	Number of Migrant	Percentage
35-39 years	94	15.31
40-44 years	71	11.56
45-49 years	35	5.70
50 and above	28	4.56
Sex of the Migrant		
Male	606	98.70
Female	8	1.30
Educational Status		
No education	71	11.56
Primary	134	21.82
Secondary	321	52.28
Higher Secondary	53	8.63
Higher	35	5.70
Marital Status		
Married	393	64.01
Unmarried	218	35.50
Divorced	2	0.33
Widow/widower	1	0.16
Total	614	100.00
Average number of migrants per migrant household		1.21
Average time stayed in foreign country (in years)		5.85
Average time awaiting for migration (in months)		5.82
Average order of migration		1.74
Average remittances sent in last year (in BDT)		165085.13
Average cost for migration (in BDT)		192512.21
Average annual income before migration (in BDT)		38636.52

4.3 Nature of migration and intention to return home from abroad

In this section an attempt is made to explore nature of migration that confer us to understand the typology of migration in relation to time duration in abroad and proper channel (legal or illegal way)of migration which may ensure the financial benefit of the migrants as well as their family. Sometimes migrant do not intent to comeback their native land and they wish to settled down in permanent type of migration. So it is somewhat important to know about the intention of the migrant to return home and also

the intention of the family to call back their migrant member(s) as well. Hence type of migration is an important disclosure to explore the facts finding of the motive of return at home of the migrants. Accordingly an endeavor was taken into consideration about the type of migration and intention to return home at all. Table 4.2 shows the nature of migration and intention to return at home. Of the total migrants 95.11% were temporary and 4.89% were permanent type migrant. On the basis of legality 95.6% were went to foreign country through a proper way that is legally but 4.4% did not follow the proper channel of migration rule of this country. Among the total migrants 92.67% had intention to return home but 7.33% have the intention not return home.

Table 4.2: Distribution of migrants according to migration type and intention of returning

Issues	Number of migrants	Percentage
Type of migration		
Permanent	30	4.89
Temporary	584	95.11
Legal status		
Legal	587	95.60
Illegal	27	4.40
Intention to return		
Yes	569	92.67
No	45	7.33
Total	614	100.0

4.4 Occupation at destination

BMET has classified temporary migrant population into four categories: professional, skilled, semiskilled and unskilled. Doctors, engineers, teachers and nurses are considered professionals, manufacturing or garments workers, driver, computer operator and electrician are considered skilled, while tailors and masons etc. are considered semiskilled. Housemaids, cleaners and menial laborers are considered unskilled workers. Following the above classification this study categorized the migrants according to their occupation at destination. In addition to these a category namely "networking/demonstration" is also introduce who were engaged in demonstration and/or networking activities, and another category "others" who were engaged in the activities like home guard, office guard, helping hand of farming and business etc. rather than those of above. Table 4.3 shows distribution of migrants according to their occupation at destination. Of the 614 migrants 30.29% were skilled labor followed by unskilled labor

(29.48%) and 26.38% were semi-skilled workers. Professional were somewhat a bit (6.51%). The remaining 7.33% migrants were doing networking and/or demonstration activities.

Table 4.3: Distribution of migrants according to occupation at destination

Occupation at destination	Number of migrants	Percentage
Unskilled	181	29.48
Semi-skilled	162	26.38
Skilled	186	30.29
Professional and higher study	40	6.51
Networking and or demonstration	45	7.33
Total	614	100.00

4.5 Cause behind migration

Different population scientists provided different theories and models about international migration. A lot of research have been done and yet some others also going on for this topic. D. J. Bogue in his book "Principle of Demography" gave some positive and negative causes behind international migration (Bogue, 1969). He opined that migration is happened for creating the opportunity of development of migrant's own or sometimes their household's living standard. Broadly speaking migration is happened for the cause of pull factors of the place of destination and also for the push factors of the place of origin. Pull factors provide the socio-economic development of the place of destination and on the other hand, push factors provide the same for the place of origin, if the migrant send remittance from abroad. If we find out in depth cause of migration at micro level, migrants save themselves and/or their family to escape from the distorted socio-economic situations. In these perspectives, push factors play vital roles to move the migrants outside the home (place of origin). Everett S. Lee presented another model for the cause of migration supported D. J. Bogue. According to them pull factors of international migration are as: (i) seeking service or better service opportunity, (ii) better income opportunity, (iii) better education and training, (iv) suitable living condition and environment, (v) adoption of migrants and (vi) new labor market and better working opportunity; and the push factors are as: (i) insufficient national resources, (ii) unemployment, (iii) discriminatory behavior among the citizens, (iv) estrangement, (v) stress types of withdrawal of ethnic group, (vi) movement for inclement climate and perilous situation in the state, (vii) marriage and (viii) seeking service. These pull and push factors broadly characterized into four categories viz. (a) demographic, (b) social,

(c) individual and (d) familial. Summarizing the aforementioned causes of migration, an attempt has taken into account to explore the causes of migration in the surveyed population and which is presented in table 4.4.

From the results of the surveyed population it is observed that a majority of migrants (49.35%) moved abroad for the cause of wage differentials between native country and abroad. Of the migrants' household head 14.82% said that their expatriate moved to abroad for the cause of the expectation of better living condition followed by 13.84% for the cause of unemployment. A noticeable proportion (9.12%) stated that their migrant member went to abroad for the income certainty, 7.17% said for the cause of demonstration or networking effect to other migrants and 3.42% for the cause of that they already engaged in establishing network-facilities. There were some migrants but not so significant proportion that went to foreign country for the causes of higher study, socio-economic insecurity, and the cause of ease as getting less migration cost.

Table 4.4: Distribution of migrants according to their cause for migration

Cause for migration	Number of migrants	Percentage
Unemployment	85	13.84
Wage differentials	303	49.35
Higher Study	02	0.33
Demonstration/Networking effect	44	7.17
Feeling socioeconomic insecurity	08	1.30
Confidence in certainty of income	56	9.12
Expectations for better living condition	91	14.82
Already Established Network-facilities	21	3.42
Less Migration Cost	04	0.65
Total	614	100

4.6 Cause for choice of current destination of the migrants

Likewise the cause for migration it has also similar importance to know the cause for choice of destination of the migrants. It was asked to the household heads that why their expatriate member(s) choose the corresponding overseas country. They replied different types of causes why their expatriate members choose that country in which the migrants get better placement rather than another. In this circumstance an attempt has taken into account to see the cause for choice of destination of the migrants and is presented in

Table 4.5. In the surveyed population 22.64% migrants choose their corresponding place of destination due to better wage than that of different one, 10.59% due to relatively better demonstration/networking effect facilities, 21.01% get income certainty, 15.96% for better living condition, 21.17% already established network-facilities and 7% for less migration cost.

Table 4.5: Distribution of migrants according to the choice of current destination

Cause for choice of destination	Number of migrants	Percentage
Wage differentials	139	22.64
Higher Study	01	0.16
Demonstration/Networking effect	65	10.59
Feeling socioeconomic insecurity	08	1.30
Confidence in certainty of income	129	21.01
Expectations for better living condition	98	15.96
Already Established Network-facilities	130	21.17
Less Migration Cost	43	7.00
Special liking for the country	01	0.16
Total	614	100

4.7 Current destination of the migrants

A lot of people migrated from Bangladesh to all over the world whether they temporarily or permanently. Migrant populations are professional, skilled, semi-skilled and unskilled. Bangladesh exports contract labor mostly to Middle Eastern and Southeast Asian Countries. Saudi Arabia, UAE, Kuwait, Oman, Malaysia and Singapore are some of the major countries of destination. Saudi Arabia is the largest employer of Bangladesh migrant workers. Bahrain, Qatar, Jordan, South Korea, Brunei, Mauritius, Italy, UK, USA, Spain, Japan, France, Australia, Canada are also preferred countries for migration. In this survey the aforementioned countries are summarized into seven broaden head and is presented in Table 4.6 as it shows the distribution of migrants by country of employment that is current destination of the migrants. There were 73.62% migrants in Middle Eastern countries, 11.40% were in Malaysia followed by Japan, Singapore, Korea and Taiwan (4.56%).

Table 4.6: Distribution of migrants according to current destination

Current destination	Number of migrants	Percentage
The UK	15	2.44
The USA/Canada	14	2.28
European Countries except UK	12	1.95
Middle Eastern Countries	452	73.62
Malaysia	70	11.40
Japan/Singapore/Korea/Taiwan	28	4.56
Austrailia, Hongkong, Itally, Egypt, Brunei, Germany, Morisus	23	3.75
Total	614	100.00

4.8 Occupation before migration

It is very important to know the occupation of the migrants before migration. Since the migrant's sending remittances by selling their labor and labor value is mostly depends upon the kind of work experiences. Thus occupation before migration is needed to explore the nature of migration in terms of occupation. Table 4.7 shows the occupational status of the migrants before migration. Among the surveyed migrants 25.24% were engaged in cultivating their own land, 3.26% cultivated own with other's land, 17.10% were unemployed, 11.24% were students, 11.07% were doing service, 12.38% were doing business/trade, 5.54% were agricultural labor, 5.37% were non-agricultural labor and 2.12% were construction labor. It is an important factor that about half (51.14%) of the surveyed migrants were engaged in such type of working that cannot help them in destination as work experience.

Table 4.7: Distribution of migrants according to occupation before migration

Occupation before migration	**Number of migrants**	**Percentage**
Cultivation of only own land	155	25.24
Cultivation of own with other's land	20	3.26
Unemployed	105	17.10
Student	69	11.24
Fishery/Forestry	10	1.63
Agricultural labor	34	5.54
Service	68	11.07
Business/trade	76	12.38

Occupation before migration	**Number of migrants**	**Percentage**
Transport	8	1.30
Non-agricultural labor	33	5.37
Construction labor	13	2.12
Other	23	3.75
Total	614	100.0

4.9 Source of finance for migration

Another important dimension of migration is that how migration cost is managed. That is in what types of sources do finance their cost of migration. Table 4.8 shows the pattern of sources of finance of the migrants. Of the surveyed migrants 29.97% financed the migration cost by their own savings, 28.01% did loan from their relative and/or friends, 20.52% sold/mortgaged land, 1.68% financed by doing loan from money lenders, 3.26% sold other assets and only 0.98% got loan from bank and last but not least 3.26% financed by taking gift from in-laws.

Table 4.8: Distribution of migrants according to the source of finance for migration

Source of finance for migration	Number of migrants	Percentage
Own Savings	184	29.97
Loan from NGOs	02	0.33
Loan from Banks	06	0.98
Loan from money lenders	84	13.68
Loan from friends and/or relatives	172	28.01
Sales/mortgages of land	126	20.52
Sales of other assets	20	3.26
Other (financial gift from in-laws)	20	3.26
Total	614	100.0

4.10 Use of Remittances and Investment Behavior

The prevailing outlook in the literature on remittances utilization is generally viewed that the share of remittances channeled towards consumption is very high. This has been consented a number of researchers to view remittances transferred to Asian countries entirely as consumption expenditure (Eelens & Schampers, 1992). (Taylor & Mora, 2006) stated that the propensity to invest appears to be considerably larger for

households with migrants in Mexico. Some others have found that there were no difference in the propensity to consume between comparable levels of income from remittances and those from other sources (Athukorala, 1990; Glytsos, 1993).

The decision on remittance utilization largely depends upon many factors leading to investment and consumption. First, the economic and social conditions of the household before migration are the main determining factors. Remitters from better-off households were likely to have access to some assets and resources, and these resources could form a base for further improvements and investments. Whereas, workers from comparatively less affluent households were likely to have consume for the maintenance daily basic needs.

Second, in Bangladesh, high costs are involved in sending abroad and those who succeed in getting employment abroad finance their overseas earning to regain their loosing assets and/or the debts incurred due to the migration. Accordingly the salary earned during the migration is generally disappeared.

Third, the life cycle stages of migrants regarding age and marital status may affect the patterns of remittance use. Most of the Bangladeshi workers go abroad during the early stage of life when they unmarried or recently married. Consequently the consumption demands of their left behind families are likely to increase during the period of migration.

Fourth, the duration of the stay abroad can be one of the most important factors in determining the use of remittances by migrant families; a longer stay can provide families with planned resources for investments.

Finally, it is the income that comes to relative success in handling remittances, consequently whether the non-remittance income is the basic and stable income or not, particularly during the migration phase. (Brochmann, 1992) examined that remittance is important both as a supplementary source of income and as a disciplining factor regulating the economic behavior of the family. As a result the absence of any stable income the earnings from remittances are likely to be used for the maintenance of the household and little is left for savings and investments. Thus we have to pay some attention to the pattern of remittances utilization among the migrant households of Bangladesh.

4.10.1 Use of Remittances

Table 4.9 represents the remittance utilization behavior of the surveyed population in the year 2009. In this study annual remittances utilization were categorized into six broad head such as consumption purpose, purchase of durable goods, human resource investment, direct investment, portfolio investment and social investment. Remittances utilization in consumption purpose included rice and non-rice food, clothing, transportation, fuel, telephone, house rent, religious festival, salary of servants, family programs, depreciation cost on durable goods, loan repayment for consumption, relevant taxes and visit for foreign country. Purchase of durable goods from remittances included the items of household tools, fridge, TV, mobile, computer, DVD, furniture, utensils, vehicles and other durable goods. The cost of human resource investment were included the cost of education, receiving medical facilities, taking training and other skill development activities, and buying of reading materials and enjoying recreation. The investment on land, housing, agriculture, non-agriculture equipment, business, plantations, liquid assets (livestock, fisheries etc.), migration (new migration, migrant's loan repayment), loan repayment for investment and others like those as above were considered as direct investment. Portfolio investment were cash in hand, stock, bonds, mutual funds, insurance premium, savings schemes and others like those. Social investment included social infrastructure, zakat, fitra, philanthropy, gift, social security contribution etc.

From the results (Table 4.9) it is elucidated that the remittances use averagely in last year for overall purposes was BDT 199532.03 and the amount of utilization was somewhat larger who received in an irregular basis than that of those who received in a regularly. The highest proportion (28.41%) of remittances usages were in consumption purpose where average remittances utilized in consumption purpose for all remitted households was BDT 56694.53 followed by direct investment (28.35%) with an average of BDT 56570.28 and then by portfolio investment (22.43%) with an average of BDT 44758.66. There was about 14.62%, an attractive proportion (12.44% in human resource and 2.18% in social investment) of remittances were invested in human resource or social development.

Table 4.9: Average remittance utilization (BDT) according to different purpose by remittance receiving status of migrant household in last year

Remittance utilization purpose	Remittances receiving status			Percentage of utilization
	Regularly	Irregularly	All remitted	
Consumption	53998.73	64533.08	56694.53	28.41
Durable goods	12464.68	11930.00	12327.85	6.18
Direct investment	55011.11	61103.85	56570.28	28.35
Portfolio investment	43794.71	47561.54	44758.66	22.43
Social investment	3984.66	5440.00	4357.09	2.18
HR investment	19419.05	40538.46	24823.62	12.44
Overall investment	188672.94	231106.92	199532.03	100.00
Number of household	378	130	508	

It is also trying to explore the nature of remittances utilization according to the cost of migration when the migrant went abroad. Table 4.10 represents the average remittances utilization according to different purpose by cost of migration. Obviously, the results were revealed that the overall investment was increased as the cost of migration was increased. This type of pattern was also shown in direct investment purpose. Table 4.11 represents the average remittances utilization according to different purpose by the number of expatriate in the abroad in household. It was elucidated that as number of expatriate increase the amount of remittances utilization was also increase for almost all purposes.

Table 4.10: Average remittance utilization (BDT) according to different purpose by cost due to migration of migrant household

Remittance utilization purpose	Cost due to current migration (BDT)							% of utilization
	<= 1lac	1-2 lac	2-3 lac	3-4 lac	4-5 lac	Above 5 lac	All remitted	
Consumption	65912.95	58019.39	42103.69	55570.73	84148.57	61333.33	56694.53	28.41
Durable goods	13338.85	11797.96	10444.94	11451.22	16085.71	17222.22	12327.85	6.18
Direct investment	40087.77	52755.10	46352.38	60885.37	80942.86	180703.70	56570.28	12.44
Portfolio investment	42048.20	48314.29	35648.81	31743.90	76068.57	81666.67	44758.66	28.35
Social investment	3417.99	3309.18	2722.62	4219.51	5960.00	21296.30	4357.09	22.43
HR investment	27233.09	23487.76	17285.71	39500.00	24691.43	42055.56	24823.62	2.18
Overall investment	192038.85	197683.67	154558.15	203370.73	287897.14	404277.78	199532.03	100.00
Number of household	139	98	168	41	35	27	508	

Table 4.11: Average remittance utilization (BDT) according to different purpose by number of expatriate in the household

Remittance utilization purpose	Number of expatriate					% of utilization
	1	2	3	4	All remitted	
Consumption	50740.38	80505.48	105780.00	77000.00	56694.53	28.41
Durable goods	10668.38	19760.27	20333.33	45000.00	12327.85	6.18
Direct investment	46832.94	95036.99	135133.33	150000.00	56570.28	28.35
Portfolio investment	36586.63	76487.67	115600.00	90000.00	44758.66	22.43
Social investment	2563.96	12164.38	16740.00	0.00	4357.09	2.18
HR investment	20791.41	41319.18	51700.00	107000.00	24823.62	12.44
Overall investment	168183.70	325273.97	445286.67	469000.00	199532.03	100.00
Number of household	419	73	15	1	508	

4.10.2 Determinants of Remittance Utilization

In multivariate analyses for the utilization of remittances (in 2009), three multiple regression models are developed for three investment purposes: social investment, direct investment, and consumption. Here consumption for daily needs and purchases of durable goods are considered as consumption because these two purposes cannot reproduce further returns values. Direct investment and portfolio investment are considered as direct investments that can be reproduced further return values. And finally human resources investment and social investment is considered as social investment. The results of multiple regression analyses are presented in Table 4.12.

Education of household head (B=626.611; p-value=0.061), Household size (B=1585.685; p-value=0.025 and total remittances received in 2009 (B=0.164; p-value=0.000) were the positive significant determinants of social investment. Regional differences had significant impact on social investment. Dhaka (B= -17783.976; p-value=0.001), Rajshahi (B= -15568.987; p-value=0.002), Khulna (B= -22221.313; p-value=0.000) and Barishal (B= -29912.784; p-value=0.000) division had negative impact than that of Sylhet (reference group) division. Age of household head (B= -147.330; p-value=0.074) had tended to negative significant impact on social investment.

Considering the determinants of direct investment, household size (B= -3776.733; p-value=0.010) had negative significant, household income (B=0.055; p-value=0.001), and total remittances received in 2009 (B=0.610; p-value=0.000) had the positive significant effect on direct investment. In relation to regional differences, Chittagong (B= 27223.188; p-value=0.005), Dhaka (B=44172.815; p-value=0.000), Rajshahi (B= 31560.582; p-value=0.002), and Khulna (B= 34987.953; p-value=0.004) division had positive significant impact on direct investment than that of Sylhet (reference group) division.

Finally, it was elucidated that household size (B= 2191.049; p-value=0.041) and total remittances received in 2009 (B=0.227; p-value=0.000) had the positive significant effect on consumption. Considering regional differences, Chittagong (B= -22528.646; p-value=0.002), Dhaka (B= -26388.839; p-value=0.001) and Rajshahi (B= -15991.595; p-value=0.034)division had negative significant impact on consumption than that of Sylhet (reference group) division.

Table 4.12: Determinants of the social investment, direct investment and consumption of remittances for the year 2009 (results from multiple regression analyses)

Variable	**Social investment**			**Direct investment**			**Consumption**		
	B	S.E.	Sig.	B	S.E.	Sig.	B	S.E.	Sig.
Constant	4536.577	6559.028	0.489	-52495.468	13515.819	0.000	47958.890	9954.916	0.000
Age of household head	-147.330	82.290	0.074	260.507	169.570	0.125	-113.177	124.895	0.365
Education of household head	626.611	333.814	0.061	-941.641	687.872	0.172	315.030	506.644	0.534
Household size	1585.685	706.035	0.025	-3776.733	1454.888	0.010	2191.049	1071.580	0.041
Household income without remittance	0.003	0.010	0.698	0.055	0.016	0.001	0.052	0.412	0.743
Total remittance received in 2009	0.164	0.011	0.000	0.610	0.022	0.000	0.227	0.016	0.000
Region									
Sylhet	-	-	-	-	-	-	-	-	-
Chittagong	-4694.543	4729.583	0.321	27223.188	9745.986	0.005	-22528.646	7178.291	0.002
Dhaka	-17783.976	5276.418	0.001	44172.815	10872.818	0.000	-26388.839	8008.245	0.001
Rajshahi	-15568.987	4949.123	0.002	31560.582	10198.379	0.002	-15991.595	7511.495	0.034
Khulna	-22221.313	5906.613	0.000	34987.953	12171.425	0.004	-12766.640	8964.718	0.155
Barishal	-29912.784	6567.043	0.000	14618.462	13532.336	0.281	15294.322	9967.082	0.126

Chapter Five: Pattern of Women Empowerment

5.1 Introduction

Empowerment may be defined as the process of removing the factors which cause the powerlessness. (Kabeer, 2001) defines empowerment as "the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them". Empowerment has been used to represent a wide range of concepts and to describe a proliferation of outcomes. The term has been used more often to advocate for certain types of policies and intervention strategies than to analyze them. (Mason & Smith, 2003) in a working paper studied the multiple measures of married women's empowerment in the domestic sphere in five Asian countries (India, Pakistan, Malaysia, Philippines, and Thailand). They suggested that gender relations are heavily influenced by community norms and values, is a far stronger predictor of women's empowerment than individual traits and recommended the primary policy implication of changing community norms and values about gender relations for empowering women. They showed that empowerment is inherently a multi-dimensional phenomenon, with women relatively empowered in some spheres but not in others. They also suggest that raise of age at marriage, enhancing education and greater employment opportunities help to empower women, at least in some respect.

(Hashemi & Schuler, 1993) defined the empowerment of women through the use of six spheres: 1) sense of self and a vision of the future, including resisting negative behaviors of the husband; 2) mobility and visibility, including how women are treated when they are traveling; 3) economic security, including cash income, new skills and knowledge; 4) status and decision-making power within the household, including making purchases on their own; 5) ability to interact effectively in the public sphere, such as joining credit programs, and 6) participation in non-family groups, such as credit programs and solidarity movements.

5.2 Socio-economic and demographic characteristics of women respondents

It is important to know the background characteristics of the study population. Because the situation of some of the socio-economic and demographic variables that are relevant in determining the relationship (if any) among women empowerment and the said variables could be portrayed by descriptive statistics and thereby looking for the cues of any cause-effect relationship among the study variables. This is also essential because these characteristics are supposed to influence the norms, values and beliefs expectations and aspirations of the people and consequently their family building. Moreover this assessment helps in comparing the findings with similar characteristics of other independent survey findings.

In this section an attempt has been made to examine some of the issues related to the women respondent related to empowerment. The variables which reflecting the picture of social and economic status of a community is termed as socio-economic variables. A brief description of the background characteristics of the women are presented in order that the findings contained in subsequent chapter can be placed in their proper perspective.

5.2.1 Current age of the women respondents

The age pattern of the respondent is critical to a better understanding the demographic and socio-economic behavior of any research work. The respondent were classified into four groups by their age i.e., age as <20 years, 20-34 years, 35-49 years, 25-29 years and 50 and above years of old. These age groups represent the current age of the respondent during the time of survey when they playing the active role of household decision on behalf of women representative within the household.

From the table 5.1, it was found, among the surveyed women respondent 1.72% were below 20 years of age, 41.72% were 20-34 years, 41.01% were 35-49 years and 15.56% were of 50 years or above. The average age women respondent was estimated 36.61 years with a standard deviation of 11.12 years for total respondent. However, average age of remitted and non-remitted household members was estimated 35.88 years and 37.37 years with standard deviation 11.70 years and 10.42 years respectively. It was also found that, women respondent were younger in the remitted group than that of non-remitted group. On the other hand respondent in the age group 20-34 years was higher in remitted household as compared to non-remitted household and the completely opposite scenario found in the age group 35-49 year age group .

Table 5.1: Percentage distribution of the women respondents by survey time age groups, according to remittance receiving status of Household

Age group of respondent	Remittance receiving status				Total	
	Recipient		Non-recipient			
	Number	Percentage	Number	Percentage	Number	Percentage
<20	12	2.36	5	1.04	17	1.72
20-34	239	47.05	174	36.10	413	41.72
35-49	177	34.84	229	47.51	406	41.01
50+	80	15.75	74	15.35	154	15.56
Total	508	100.00	482	100.00	990	100.00
Average ±SD	35.88 ± 11.70		37.37 ± 10.42		36.61 ± 11.12	

5.2.2 Educational Qualification of Women Respondent

Education is the key determinant of the life style and status of individual enjoys in a society. It affects almost all aspects of human life, including demographic, socio-economic and health behavior. Year of schooling were considered as the educational qualification or status of education of the women respondents.. The surveyed women were classified as illiterate who wave had no education i.e., cannot read or write any simple sentence, primary who have had up to 5 years of schooling, secondary who have had 5-10 years of schooling, higher secondary who have had 10-12 years of schooling and higher educated group i.e. tertiary educational group. From the table 5.2 it is found that among the surveyed women respondent 25.56 percent had no education, 27.98 percent had primary, 42.42 percent had secondary, 2.83 percent had higher secondary and only 1.21 percent had higher education. This implies, women of secondary level of education were maximum, followed by the primary and illiterate respectively. From this table, it was also found that, percentage of respondent increase with the increase of educational level up to secondary education among both the study group. On the other hand, percentage of respondent of non-recipient study group is higher up to primary level education but the opposite scenario in recipients' groups above primary level education.

Table 5.2: Percentage distribution of the women respondents by educational qualification according to remittance receiving status of Household

Educational level	Remittance receiving status				Total	
	Recipient		Non-recipient			
	Number	Percentage	Number	Percentage	Number	Percentage
No education	118	23.23	135	28.01	253	25.56
Primary	132	25.98	145	30.08	277	27.98
Secondary	230	45.28	190	39.42	420	42.42
Higher secondary	20	3.94	8	1.66	28	2.83
Tertiary	8	1.57	4	0.83	12	1.21
Total	508	100.00	482	100.00	990	100.00

5.2.3 Marital Status of Women Respondent

Marital status is a demographic characteristic involving biological, social, economic, legal and in many cases, religious aspects. Specially it plays a significant role in the late adolescent age and prolonged among adult women of post adolescence age in women. Classifications of marital status vary from country to country in accordance with prevailing marriage laws and customs. The United Nations includes the following categories in its minimum list: (a) single (never married), (b) married and not legally separated, (c) widowed and not remarried, (d) divorced and not remarried, and (e) married but legally separated. In this study three types of women in relation to marital status namely married, unmarried and widowed were found. Table 5.3 shows the percentage distribution of the women respondents by marital status according to remittance receiving status of household. It was elucidated that 94.24 percent surveyed women were currently married (married and not legally separated), 4.14percentwerewidowed and remaining 1.62 percent were unmarried (single). Percentage of married women respondent was higher among the remittance recipient group than that of non-recipient group. However, unmarried and widowed percentage was higher among non-recipient study group.

Table 5.3: Percentage distribution of the women respondents by marital status according to remittance receiving status of household

Marital status	Remittance receiving status				Total	
	Recipient		Non-recipient			
	Number	Percentage	Number	Percentage	Number	Percentage
Married	484	95.28	449	93.15	933	94.24
Unmarried	4	0.79	12	2.49	16	1.62
Widowed	20	3.94	21	4.36	41	4.14
Total	508	100.00	482	100.00	990	100.00

5.2.4 Occupational status of women respondent

The working status of any women has a great reflection on her position in the family as well as on their social status in the community. In this study, respondent's occupations were classified as employed, unemployed, housewife and student. Although during the last few year progress in female education has remarkably high but still women lag behind men in relation to empowerment. Working status of respondents posed as an influential factor in terms of having knowledge of family planning and also in decision making power in the developing countries. Many of research findings showed, occupational status had strong association with women empowerment. Percentage distribution of the women respondents by occupational status according to remittance receiving status of household is shown in Table 5.4.The results revealed that among the surveyed women, 92.12 percent were housewife, only 2.63 percent were employed, 3.33 percent were unemployed and the remaining 1.92 percent were student. It was also found that, the percentage of employed and student was relatively higher and the percentage of house wife was relatively lower percentage among the remittance non-recipient group as compared to remittance recipient group respectively.

Table 5.4: Percentage distribution of the women respondents by occupational status according to remittance receiving status of household

Occupational status	Remittance receiving status				Total	
	Recipient		Non-recipient			
	Number	Percentage	Number	Percentage	Number	Percentage
Employed	9	1.77	17	3.53	26	2.63
Unemployed	17	3.35	16	3.32	33	3.33
Student	7	1.38	12	2.49	19	1.92
Housewife	475	93.50	437	90.66	912	92.12
Total	508	100.00	482	100.00	990	100.00

5.2.5 Relationship status of women respondent with household head

In patriarchal society, household decision making power depends on the relationship with household head. Generally in our traditional society household head could take quick decision within the household affairs. Table 5.5 shows percentage distribution of women respondents by the relationship status with household head according to the remittance receiving status of household. It was showed that, majority of women respondent (about 66 percent) were wife of household head and 15.15 percent of the women respondents were household head themselves, 10.91 percent were daughter in

law of household head and 4.24 percent were mother of household. It was also found that, the percentage of women respondents who were household head themselves was higher among remittance recipient group than that of non-recipient group. Similar results were found in the relationship status such as daughter, daughter in law, and mother. However, about 86 percent of women respondent of non-recipient household were wife of household head whereas it was only 46.47 percent among the recipients group.

Table 5.5: Percentage distribution of the women respondents by the relationship with household head according to remittance receiving status of Household

Relation status with HH	Remittance receiving status				Total	
	Recipient		Non-recipient			
	Number	Percentage	Number	Percentage	Number	Percentage
Household Head	128	25.10	22	4.58	150	15.15
Wife	237	46.47	412	85.83	649	65.56
Daughter	5	0.98	4	0.83	9	0.91
Daughter in law	96	18.82	12	2.50	108	10.91
Mother	24	4.71	18	3.75	42	4.24
Sister	-	-	8	1.67	8	0.81
Other	20	3.92	4	0.83	24	2.42
Total	508	100.00	482	100.00	990	100.00

5.3 Construction of dimensional Index

Women empowerment is a multidimensional process and it is very difficult to measure in a quantitative scale. It comprises the entire complex of interactions, roles, rights and statuses that surround being male versus being female in a given society or culture (Mason, 1997). However, in this study an attempt has been made to measure women's empowerment in the domestic sphere through a measurement scale by constructing women empowerment index as a quantitative manner using different dimensions in accordance with (Mason & Smith, 2003). The different indicators of women empowerment are summarized in three major dimensions of women empowerment and are given as follows: a) Women's economic decision making power (Economic empowerment), b) their household decision-making power (household empowerment) and c) their freedom of physical movement (social empowerment).

The detailed description of these three dimensions with their relevant indicators is given in Table- 5.6. It was ascertained through combination of a six-point scale having 8

statements and a four-point scale having 3 statements which were positively stated. For the first 8 statements, the women's responses were expressed by 'respondent alone', 'respondent and spouse together', 'respondent and other person', 'Spouse alone', 'Someone else' and 'decision not made by herself'. A score of 6, 5, 4, 3, 2 and 1 was assigned respectively to each positive statement. Furthermore, for the last 3 statement, the responses were expressed by 'respondent alone', 'respondent with children', 'respondent with other person' and 'decision not taken' and a score of 4, 3, 2 and 1 was assigned respectively to each statement. The first dimension comprises three indicators and so the minimum score this dimension is 3 and the maximum scores of this dimension is 18. The second dimension comprises four indicators and so the minimum score this dimension is 4 and the maximum scores of this dimension is 24. The last dimension comprises four indicators combining one indicator of six responses and the remaining indicators of four responses. So the minimum score this dimension is 4 and the maximum scores of this dimension is 18. Then an index of each dimension is constructed following Human Development Index (HDI) made by United Nations Development Program (UNDP, 2010) using the formula below:

$$DimensionIndex = \frac{Actualvalue - Minimumvalue}{Maximumvalue - Minimumvalue}$$

The actual score of each dimension is calculated by summing the positive responses of the respondents in favor of their empowerment. Maximum score of each dimension is calculated by summing the highest score of responses of each of indicators belonging to that dimension and the minimum score by reverse way.

So the value of those indices lies between 0 and 1 and one minus the indices value measures the gap of empowerment. Each index was classified into three levels based on the UNDP criteria of human development level. As per the United Nations Development programme (UNDP, 2010) of framing Human development indices, the value of index 0 is deprived of development and value 1 is showing the full development, value between 0 to 0.5 having minimum level of development, 0.6 to 0.7 is medium level of development &0.8 and more have high development. The study has taken the same method of differentiating the human trait "empowerment" in an index form. The study has framed the Household Empowerment, Social Empowerment and Economic Empowerment index.

Table 5.6: Description of the indicators of three dimensions for constructing women empowerment indices

Slno	Dimension	Description of indicator	Response & Coding	Frequency (%)
1.	Economic decision making	Who decides how to spend money	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	23.87 41.73 17.47 10.13 3.73 3.07
		Decision of purchasing large household goods	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	12.53 49.73 21.73 10.80 3.47 1.73
		Decision about household purchases for daily needs	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	45.60 26.00 15.33 9.87 2.67 0.53
2.	Household decision making	Decision on own health care	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	47.87 32.93 11.07 6.80 0.53 0.80
		Decision on child health care	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	34.53 40.27 14.93 7.20 0.80 2.27

Slno	Dimension	Description of indicator	Response & Coding	Frequency (%)
		Final say on food to be cooked every day	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	54.93 16.00 13.87 12.93 1.73 0.53
		Decision on family planning	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	10.00 67.73 4.80 14.13 0.13 3.20
3.	Freedom of physical movement	Final say on visits to family or relatives	6 =Respondent alone 5 =Respondent and spouse 4 =Respondent and other person 3 =Spouse alone 2=Someone else 1=Decision not made/not applicable	20.00 38.27 33.60 5.47 0.67 2.00
		Goes outside the village/town/city alone	4=Respondent alone 3=Respondent with children 2= Respondent with other person/relative 1= No	12.93 41.87 42.27 2.93
		Goes to health Centre /hospital	4=Respondent alone 3=Respondent with children 2= Respondent with other person/relative 1= No	12.27 40.53 45.47 1.73
		Goes to shopping or exercising voting right	4=Respondent alone 3=Respondent with children 2= Respondent with other person/relative 1= No	23.60 25.07 48.53 2.80

5.4 Pattern of Women Empowerment in remitted and non-remitted Household

Although women empowerment is multidimensional, however, considering the social structure and the reality the study considered three most important dimensions of women empowerment to measure the empowerment of women. The dimensions we consider are economic decision making, household decision making and freedom of physical movement. Women empowerment is usually described as a process and multifaceted concept, collecting knowledge from different studies and considering the reality, in this section an attempt has been made to see the pattern of women's empowerment in remitted and non-remitted household by some socio-economic and demographic settings with the help of the mean value of the indices of three specific dimensions. In this regard it would be observed that how women are empowered in different dimensions of decision making for the characteristics such as geographical location, respondent's age, educational level, marital status, age at marriage, occupation, religious category, children ever born, number of living children, exposure to media, access to and control over assets, household size and educational status of household head.

5.4.1: Economic Decision making pattern

Table 5.7represents the pattern of women empowerment for economic decision making in terms of the mean values of Economic Decision Making Index (EDMI) for some selected socio-economic and demographic settings of remitted and non-remitted household. The results of this table revealed that, the mean value of women EDMI was highest in Khulna division (0.8281) among other divisions of Bangladesh for non-remitted household, on the other hand it was highest in Rajshahi division (0.8041) for remitted household. Taking into account the total household Khulna division had highest mean value.

It was observed that the mean values of EDMI were increased with the increasing of age up to 49 years of the women except the age group 50+ years. It was also revealed that the same pattern was shown in the characteristics of length of marriage of women. It was elucidated that as educational level of the women increased the mean value of EDMI was also increased for remitted, non-remitted, and total household. Furthermore it was also noticeable that from primary level to tertiary level women of remitted households were more economic decision making power than that of their counterpart non-remitted household. But illiterate women of non-remitted household were economically more empowered than that of remitted women.

Education level of household head plays a significant role in women economic decision making. The study findings elucidated that mean value of EDHI increase with the increase of educational level of household head. The mean values of women's EDMI were higher in remitted household whose head's education was primary, secondary and higher level than that of the non-remitted household.

Irrespective of occupational status, women from remitted household were more empowered in economic decision making than that of their counterpart non-remitted household. In both remitted and non-remitted household employed women were most empowered in economic decision making than other occupation then followed by housewife.

The study also found that, increasing trend of mean value of EDMI with respect to the number of living children. When household size was lower the mean values of women's EDMI were higher in both remitted and non-remitted households.

Women who had access to media and control over assets were more empowered in economic decision making than those who had not. It was found that the mean value of EDMI of Muslim women was higher in non-remitted household than that of remitted household whereas the opposite result was shown in non-Muslim women. It was also found that wealth quantile was increased the mean values of women's EDMI also increased in both remitted and non-remitted household. But in remitted household the degree of increment was higher. So, on the above discussion, it was seen that women of remitted household had more economic decision power in comparisons to the non-remitted household.

Table 5.7: Mean values of economic decision making index (EDMI) by some demographic and socio-economic variables

Variables	Mean Value of EDMI		
	Recipient	Non-recipient	Total
Division			
Sylhet	0.7071	0.7301	0.7190
Chittagong	0.7933	0.7620	0.7774
Dhaka	0.7451	0.7463	0.7457
Rajshahi	0.8041	0.7958	0.7998
Khulna	0.7892	0.8281	0.8093
Barishal	0.7831	0.7976	0.7906
Total	0.7765	0.7726	0.7745

Variables	Mean Value of EDMI		
	Recipient	Non-recipient	Total
Age of women respondent			
<20	0.7059	0.7059	0.7059
20-34	0.7863	0.7571	0.7694
35-49	0.7855	0.7963	0.7902
50+	0.7305	0.7765	0.7544
Total	0.7765	0.7726	0.7745
Educational level of women respondent			
No education	0.7329	0.7353	0.7341
Primary	0.7780	0.7529	0.7655
Secondary	0.8081	0.7594	0.7837
Higher secondary	0.8529	0.7691	0.8110
Higher	0.8824	0.8001	0.8412
Total	0.7765	0.7726	0.7746
Occupational status of Respondent			
Employed	0.8304	0.7789	0.8047
Unemployed	0.7610	0.7301	0.7456
Student	0.7748	0.4790	0.6269
Housewife	0.7843	0.7451	0.7647
Total	0.7765	0.7726	0.7746
Length of marriage			
≤10 years	0.7662	0.7357	0.7509
10-20 years	0.7767	0.7801	0.7784
20-30 Years	0.8178	0.8047	0.8112
>30 years	0.7428	0.7739	0.7584
Total	0.7801	0.7731	0.7766
Access to and control over assets			
Yes	0.7975	0.7843	0.7907
No	0.7462	0.7552	0.7508
Total	0.7765	0.7726	0.7745
Entitlement and exposure to media			
Yes	0.7998	0.7811	0.7904
No	0.7528	0.7181	0.7354
Total	0.7765	0.7726	0.7746
Educational level of HH Head			
No Education	0.7545	0.7597	0.7571
Primary	0.7787	0.7676	0.7731
Secondary	0.7810	0.7781	0.7795
Higher Secondary	0.8046	0.8382	0.8214
Higher	0.8510	0.7682	0.8096

Variables	Mean Value of EDMI		
	Recipient	Non-recipient	Total
Total	0.7765	0.7726	0.7746
Religion			
Muslim	0.7837	0.7720	0.7775
Non-Muslim	0.8118	0.7182	0.6944
Total	0.7765	0.7726	0.7745
Household Size			
1-3	0.8582	0.8074	0.8328
4-5	0.8007	0.7653	0.7830
6 and above	0.7305	0.7187	0.7246
Total	0.7765	0.7726	0.7746
Number of living children			
0	0.7250	0.7459	0.7525
1	0.7259	0.7508	0.7410
2	0.7761	0.7720	0.7613
3	0.7788	0.7752	0.7752
≥4	0.8108	0.8002	0.8057
Total	0.7801	0.7731	0.7765
Wealth Index			
Lowest	0.7222	0.7105	0.7164
Second	0.7676	0.7654	0.7665
Middle	0.7839	0.7819	0.7829
Fourth	0.7873	0.7925	0.7899
Highest	0.8201	0.8057	0.8129
Total	0.7765	0.7726	0.7746

5.4.2 Factors Affecting on Economic Decision Making Power

Multiple linear regression analyses were used to see the cause and effect relationship of several variables on the empowerment of economic decision making dimensional index. Here, the dependent variable was the value of economic decision making index of the corresponding dimension. The quantitative independent variables used in this section were respondent's age, respondent's education (year of schooling), respondent's length of marriage, number of living children of the respondent, education of household head (year of schooling), number of earning members, household size and wealth/assets index and the qualitative independent variables were respondent's occupation, exposure to media, control over own assets, sex of household head and religious status of the respondent. Regression results summarize in Table 5.8. There were three separate

multiple linear regression models estimated such as for (i) remitted household, (ii) non-remitted household, and (iii) total household.

In remitted household model respondent's education, number of living children of respondents, age and education of household head, household size, wealth index, religion, exposure to media, control over own asset, sex of household head showed significant impact on EDMI values.

Respondent's education, number of living children of the respondents, education of household head, number of earning member in the household, wealth index had positive significant effect on women empowerment of economic decision making and the regression coefficients of these variables were 0.006 (Sig.=0.021), 0.010 (Sig.=0.042), 0.005 (Sig.=0.017), 0.017 (Sig.=0.079), and 0.016 (Sig.=0.035) respectively. Household size (coeff.= -0.023; Sig.=0.000) and age of household head (coeff.= -0.001; Sig.=0.006) had negative significant effect on EDMI values. Unemployed women were 0.115 (Sig.=0.012) unit less empowered than that of employed women. Women exposed with media and had control over own asset were 0.045 (Sig.=0.002) and 0.033 (Sig.=0.051) unit respectively more empowered than that of women who did not have such facilities. Women from female headed household had 0.067 (Sig.=0.038) unit more empowered in economic decision making than that of male headed household. Hindu women had 0.089 (Sig.=0.002) unit more empowered in economic decision making than that of Muslim women.

In response to non-remitted household model respondent's education, wealth index, and control over own asset showed significant impact on EDMI values. Number of living children of the respondent and sex of household head were tending to significant impact on EDMI values.

In non-remitted household model respondent's education, number of living children of the respondents, wealth index had positive significant effect on women empowerment of economic decision making and the regression coefficients of these variables were 0.004 (Sig.=0.052), 0.013 (Sig.=0.081), and 0.026 (Sig.=0.002) respectively. Students were 0.225 (Sig.=0.007) unit less empowered than that of employed women. Women had control over own asset were 0.046 (Sig.=0.006) unit more empowered than that of women who did not have. Women from female headed household had 0.032 (Sig.=0.090) unit more empowered in economic decision making than that of male headed household.

In accordance to take into account all households, that is, total household model respondent's education, number of living children of the respondents, household size, age and education of household head, sex of household head, expose to media and control over own asset showed significant impact on EDMI values. Length of marriage, religion and wealth index were tending to significant impact on EDMI values.

The results from total household model showed that respondent's education, marriage length, number of living children of the respondents, education of household head, wealth index had positive significant effect on women empowerment of economic decision making and the regression coefficients of these variables were 0.003 (Sig.=0.036), 0.004 (Sig.=0.078),0.014 (Sig.=0.009), 0.004 (Sig.=0.014),and 0.009 (Sig.=0.097) respectively. Age of household head and household size had negative significant effect on women empowerment of economic decision making and the regression coefficients of these variables were -0.001 (Sig.=0.001) and -0.015 (Sig.=0.097) respectively. Women had media expose and control over own asset were 0.034 (Sig.=0.002) and 0.028 (Sig.=0.011) unit respectively more empowered than that of women who did not have these facilities. Women from female headed household had 0.036 (Sig.=0.014) unit more empowered in economic decision making than that of male headed household. Non-Muslim Women had 0.053 (Sig.=0.061) unit less empowered in economic decision making than that of Muslim women.

Table 5.8: Multiple linear regression of economic decision making index by some selected variables

Variables	Remitted			Non-remitted			Total		
	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.
(Constant)	0.949	11.462	0.000	0.967	10.929	0.000	0.958	15.618	0.000
Respondent's age	0.005	1.490	0.137	0.003	1.053	0.293	0.003	1.560	0.119
Respondent's Education (Year of schooling)	0.006	2.231	0.021	0.004	1.989	0.052	0.005	2.002	0.036
Respondent's Occupation									
Employed®									
Unemployed	-0.115	-2.534	0.012	-0.006	-0.088	0.930	-0.059	-1.277	0.202
Student	-0.087	-1.463	0.144	-0.228	-2.697	0.007	-0.073	-1.313	0.189
Housewife	-0.032	-0.463	0.643	-0.004	-0.093	0.918	-0.043	-1.483	0.139
Length of marriage	0.005	1.630	0.104	0.003	1.100	0.272	0.004	1.766	0.078
Number of living children	0.010	2.005	0.042	0.013	1.750	0.081	0.014	2.607	0.009
Exposure to media									
No®									
Yes	0.045	3.137	0.002	0.021	1.393	0.164	0.034	3.091	0.002
Control over own assets									
No®									
Yes	0.033	1.191	0.051	0.046	2.757	0.006	0.028	2.535	0.011
Age of Household head	-0.001	-2.788	0.006	-0.001	-1.147	0.252	-0.001	-3.301	0.001
Sex of Household head									
Male ®									
Female	0.067	2.076	0.038	0.032	1.699	0.090	0.036	2.459	0.014
Education of household head (Year of Schooling)	0.005	2.387	0.017	0.001	0.687	0.492	0.004	2.464	0.014
Religion Status of respondent									
Muslim®									
Non-Muslim	0.089	3.185	0.002	-0.174	-1.530	0.127	-0.053	-1.874	0.061
Number of earning members	0.017	1.758	0.079	0.007	0.824	0.410	0.006	0.972	0.331
Household size	-0.023	-4.399	0.000	-0.004	-0.877	0.381	-0.015	-4.196	0.000
Wealth Index	0.016	2.112	0.035	0.026	3.190	0.002	0.009	1.662	0.097

Note: R= Reference Category

5.4.3: Household decision making pattern

Empowerment of women regarding household decision-making refers to the extent of women's ability to participate in formulating and executing decisions on domestic affairs such as child-welfare, own and family health care in coordination with other family members. The increased role in household decision-making would enable women to improve their self-determination, control over resources, self-esteem, autonomy and status and power relations within households. That means the increased role of women in household decision-making will lead to their well-being. Measurement of empowerment of women in household decision making is calculated on the basis of four indicators such as women's control over decision on their own health care, child health care, family planning and food to be cooked every day. The detail description of the construction process of this index is given earlier in the present chapter.

Table 5.9 represents the pattern of household decision making power in terms of mean values of Household Decision Making Index (HDMI) for some selected socio-economic and demographic settings of remitted and non-remitted household. It was observed that the mean value of HDMI was highest in Khulna division (0.8619) followed by Rajshahi division (0.8484) among other divisions of Bangladesh for remitted household. On the other hand, it was highest in Rajshahi division (0.8552) followed by Chittagong (0.8523) for non-remitted household. Considering total household, it was found that the mean value of HDMI was highest in Rajshahi division (0.8517) and subsequently Chittagong division (0.8444).

There was an increasing trend of women empowerment in terms of HDMI mean values up to 49 years of age of the respondents in remitted household, though a declining value was shown in the age group 50+ years. But for the non-remitted household there was increasing trend in HDMI mean values up to 34 years of age and then a decreasing trend was shown from the age 35 years and above age group. The results regarding this phenomenon for total household was same as that for remitted household. In almost all age group women from remitted household were had higher mean values of HDMI than that of their counterpart non-remitted household. It was also found that the mean value of HDMI was highest in the marriage length10-20 years group of women for all remitted, non-remitted and total household. There was increasing and then decreasing trend shown in all types of remitted, non-remitted and total household.

Table 5.9: Mean values of household decision making index (HDMI) by some demographic and socio-economic variables

Variables	Mean Value of HHDMI		
	Recipient	Non-recipient	Total
Division			
Sylhet	0.7877	0.7437	0.7664
Chittagong	0.8367	0.8523	0.8444
Dhaka	0.7664	0.7283	0.7479
Rajshahi	0.8484	0.8552	0.8517
Khulna	0.8619	0.8098	0.8366
Barishal	0.8453	0.8125	0.8294
Total	0.8235	0.8106	0.8172
Age of women respondent			
<20	0.7899	0.7304	0.7724
20-34	0.8203	0.8211	0.8206
35-49	0.8379	0.8103	0.8223
50+	0.8065	0.7920	0.7995
Total	0.8235	0.8106	0.8172
Educational level of women respondent			
No education	0.8067	0.7652	0.7859
Primary	0.8261	0.7939	0.8100
Secondary	0.8263	0.8159	0.8211
Higher secondary	0.8456	0.8160	0.8308
Higher	0.8913	0.8424	0.8668
Total	0.8235	0.8106	0.8172
Occupational status of Respondent			
Employed	0.8750	0.8363	0.8557
Unemployed	0.8164	0.8005	0.8085
Student	0.7205	0.7899	0.7552
Housewife	0.8260	0.8078	0.8169
Total	0.8235	0.8106	0.8172
Length of marriage			
≤10 years	0.8012	0.8181	0.8076
10-20 years	0.8618	0.8164	0.8400
20-30 Years	0.8186	0.8130	0.8153
>30 years	0.8025	0.7982	0.8004
Total	0.8240	0.8126	0.8185
Access to and control over assets			
Yes	0.8251	0.8206	0.8229
No	0.8212	0.7961	0.8089
Total	0.8235	0.8106	0.8172

Variables	Mean Value of HHDMI		
	Recipient	Non-recipient	Total
Entitlement and exposure to media			
Yes	0.8538	0.8201	0.8393
No	0.7628	0.7998	0.7840
Total	0.8235	0.8106	0.8172
Educational level of household Head			
No Education	0.7852	0.7684	0.7768
Primary	0.7967	0.8177	0.8072
Secondary	0.8311	0.8203	0.8257
Higher Secondary	0.8336	0.8213	0.8274
Higher	0.8877	0.8370	0.8624
Total	0.8235	0.8106	0.8172
Religion status of respondent			
Muslim	0.8238	0.8129	0.8187
Non-Muslim	0.7609	0.7801	0.7790
Total	0.8235	0.8106	0.8172
Household Size			
1-3	0.8907	0.8157	0.8477
4-5	0.8284	0.8246	0.8267
6 and above	0.7997	0.7749	0.7905
Total	0.8235	0.8106	0.8172
Number of living children			
0	0.8193	0.7744	0.7990
1	0.8478	0.8315	0.8359
2	0.8353	0.8248	0.8335
3	0.7969	0.7950	0.7960
≥4	0.7893	0.7872	0.7885
Total	0.8240	0.8126	0.8185
Wealth Index			
Lowest	0.7650	0.8167	0.7910
Second	0.8219	0.8216	0.8218
Middle	0.8311	0.8304	0.8308
Fourth	0.8436	0.8111	0.8299
Highest	0.8533	0.7744	0.8135
Total	0.8235	0.8106	0.8172

It was revealed that mean value of HDMI was increased with the increasing level of educational level of women for each types of household that is remitted, non-remitted and total household. It was also showed that women of remitted household had relatively higher mean value as compared to non-remitted household in all level of education. The

same pattern of results also showed for the characteristic of the educational level of household head.

In terms of occupational status of the respondent, study findings was demonstrated that employed women had highest household decision making power then other occupational status for remitted, non-remitted and total households and afterward housewife. The study also found, mean value of HDMI decreased with the increased number of living children except women did not had any live children for remitted, non-remitted and total households.

It was also found that small household size had bigger mean value of HDMI for remitted and non-remitted households. Muslim women have greater mean value of HDMI than that of their counterpart non- Muslims.

Women who had access to media and control over assets had more household decision making power then those who had not. The results also illustrated that, mean value of HDMI increased with the increased of wealth quantile for remitted, non-remitted and total household except the quantile fourth and highest for non-remitted household.

5.4.4 Factors Affecting on Household decision Making Power

Multiple linear regression analysis was used to see the cause and effect relationship between the index value of household decision making, dependent variable and some others socio-economic and demographic independent variables such as age, education, occupation, marriage length, number of living children, exposure to media, control over asset, religion of the respondents; and age, education and sex of household head; and also household size, number of earning member in the household and wealth index. Regression results is summarized in Table 5.10 for two segments of study population also for the total of those two segments (i) remitted household, (ii) non-remitted household, and (iii) total household.

In remitted household model age, education, length of marriage, exposure to media, and control over own asset of the respondents, age, education and sex of household head, household size showed significant impact on HDMI values.

Age, education, length number of the respondents, age and education of household head had positive significant effect on women empowerment for household decision making and the regression coefficients of these variables were 0.011 (Sig.=0.000), 0.009

(Sig.=0.000), 0.008 (Sig.=0.002), 0.002 (Sig.=0.000), and 0.006 (Sig.=0.001) respectively. Household size had negative significant effect on HDMI with regression coefficient -0.015 (Sig.=0.001). Women exposed with media and had control over own asset were 0.067 (Sig.=0.000) and 0.071 (Sig.=0.00) unit respectively more empowered than that of women who did not have such facilities. Women from female headed household had 0.042 (Sig.=0.010) unit more empowered in household decision making than that of male headed household.

In non-remitted household model age, education of the respondents, age and education of household head had positive significant effect on women empowerment for household decision making and the regression coefficients of these variables were 0.010 (Sig.=0.000), 0.004 (Sig.=0.075), 0.003 (Sig.=0.000), and 0.006 (Sig.=0.001) respectively. Length of marriage of the respondent and household size had negative significant effect on household decision making with regression -0.007 (Sig.=0.006) and -0.007 (Sig.=0.081) respectively. Women had exposed to media were 0.043 (Sig.=0.000) unit more empowered than that of women who did not have. Women from Hindu household had 0.042 (Sig.=0.061) unit less empowered in household decision making than that of Muslim household.

In accordance to take into account all households, that is, total household model, age, education, marriage length of the respondents, age and education of household head had positive significant effect on women empowerment for household decision making and the regression coefficients of these variables were 0.011 (Sig.=0.000), 0.007 (Sig.=0.000),0.007 (Sig.=0.000), 0.041 (Sig.=0.000),and 0.007 (Sig.=0.000) respectively. Household size had negative significant effect on women empowerment for household decision making and the regression coefficient of this variable was -0.012 (Sig.=0.000). Women had media expose and control over own asset were 0.031 (Sig.=0.001) and 0.041 (Sig.=0.000) unit respectively more empowered than that of women who did not have these facilities. Women from female headed household had 0.050 (Sig.=0.000) unit more empowered in household decision making than that of male headed household.

Table 5.10: Multiple linear regression of household decision making index by some selected variables

Variables	Remitted			Non-remitted			Total		
	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.
Constant	1.103	14.340	0.000	0.994	14.932	0.000	1.036	20.446	0.000
Respondent's age	0.011	4.413	0.000	0.010	3.878	0.000	0.011	4.228	0.000
Respondent's Education -Year of schooling	0.009	3.944	0.000	0.004	1.785	0.075	0.007	4.579	0.000
Respondent's Occupation									
Employed®									
Unemployed	-0.042	-0.700	0.485	-0.020	-0.425	0.671	-0.030	-0.802	0.423
Student	-0.008	-0.107	0.915	-0.029	-0.523	0.601	-0.031	-0.681	0.496
Housewife	-0.011	-0.235	0.815	-0.019	-0.355	0.599	-0.014	-0.470	0.639
Length of marriage	0.008	3.040	0.002	-0.007	-2.784	0.006	0.007	4.009	0.000
Number of living children	-0.002	-0.359	0.720	-0.010	-1.567	0.118	-0.006	-1.343	0.179
Exposure to media									
No®									
Yes	0.067	4.306	0.000	0.043	3.701	0.000	0.031	3.432	0.001
Control over own assets									
No®									
Yes	0.071	4.892	0.000	0.015	1.350	0.178	0.041	4.584	0.000
Age of Household head	0.002	3.559	0.000	0.003	6.401	0.000	0.002	6.204	0.000
Sex of Household head									
Male ®									
Female	0.042	2.575	0.010	0.035	1.363	0.174	0.050	4.165	0.000
Education of household head -Year of Schooling	0.006	3.205	0.001	0.006	3.495	0.001	0.007	5.535	0.000
Religion Status of respondent									
Muslim®									
Hindu	0.025	0.255	0.799	-0.042	-1.877	0.061	-0.027	-1.177	0.239
Number of earning members	0.009	1.192	0.234	0.004	0.503	0.615	0.001	0.151	0.880
Household size	-0.015	-3.251	0.001	-0.007	-1.751	0.081	-0.012	-4.251	0.000
Wealth Index	0.005	0.663	0.508	-0.016	-0.625	0.509	0.001	0.288	0.774

Note: R= Reference Category

5.4.5: Freedom of physical movement pattern:

Freedom of physical movement of women refers to the freedom of women to move wherever they like without being go along with for their own needs and respectable livelihood. Physical freedom of movement is another important factor in women's socio-political and economic empowerment. Several studies have revealed that promotion of women's freedom of physical movement is necessary to make them capable of making their own choices, to change their attitudes, to improve their social networks and to reduce their level of poverty.

In this study women's physical freedom of movement measured by making an index on the basis of questions about whether they can go outside the village/town/city or hospital alone, whether they can visit health centre alone or someone else, whether they can go for shopping or have participate voting exercise and whether they can visit their relative's house alone or with someone else. The detail of the construction process of the index is given in earlier section of this chapter.

Table 5.11 presents the pattern of empowerment for freedom of physical movement in terms of mean values of Freedom of Physical Movement Index (FPMI) for some selected socio-economic and demographic settings of remitted and non-remitted households.

The results of this table illustrated that, the mean values of FPMI of geographical division of Bangladesh showed moderate level of empowerment for remitted, non-remitted and all households. Among the divisional differentiation, mean value of FPMI was higher for all division then that of remitted household. The mean value of FPMI was highest0.7475 and 0.7324 in Khulna division and lowest 0.5931 and 0.5767 in Sylhet division among other division of Bangladesh for non-remitted and remitted household respectively. It might the cause cultural and or religious obstacle on that division.

It was observed that, the mean values of FPMI were increased with the increase of age up to 49 years of the women except the age group 50+ years. The highest mean value of FPMI was 0.7025 and 0.6859 in the age group 35-49 years and the lowest 0.5529 and 0.6569 in age <20 years for non-remitted and remitted household respectively. It was also revealed that mean value of FPMI increased with the increase of marriage length except the marriage length 30+ years for remitted, non-remitted and all household.

The mean value of FPMI was also increased with the increase of educational level of women for all remitted, non-remitted and all household. It was also noticeable that, illiterate to higher secondary level women of non-remitted household had more freedom for taking decision on physical movement than that of remitted household. But higher educated women of remitted household had more freedom than that non-remitted household. It was also found that educational level of household head showed *Zik Zak* trend of empowerment for remitted and non-remitted household. The mean value of FPMI increased with the increase of educational level of household head except secondary level education for both remitted and non-re remitted households.

Considering the occupational status, women of non-remitted household had more freedom than that of their counterpart remitted household. In both household, employed women are more freedom than other occupational status and followed by housewife. But exception was found in non-remitted household. The mean value of FPMI for the student of non-remitted household was higher (0.7255) than housewife (0.6863).

The study also illustrated that, increasing trend of mean value of FPMI with respect to the number of living children. Household size increases with increasing mean value of FPMI for remitted, non-remitted and all household. Furthermore it was undetectable that women with highest household size had higher mean in remitted household than that of non-remitted household. It was revealed that, Muslim women had greater mean value of FPMI than that of their respective counterparts. It was also found that mean value of FPMI of Muslim women was higher in non-remitted household than that of remitted household. It was also found that wealth quantile was increased, the mean value of women's FPMI decreased in both remitted and non-remitted household. On the above discussion, it was found that, women of non-remitted household had more freedom for taking decision on physical movement that that of remitted household.

Table 5.11: Mean values of freedom of physical movement index (FPMI) by some demographic and socio-economic variables

Variables	**Mean Value of FPMI**		
	Recipient	**Non-recipient**	**Total**
Division			
Sylhet	0.5767	0.5931	0.5847
Chittagong	0.6502	0.6624	0.6562
Dhaka	0.6869	0.7169	0.7014

Variables	Mean Value of FPMI		
	Recipient	**Non-recipient**	**Total**
Rajshahi	0.7153	0.7327	0.7237
Khulna	0.7324	0.7475	0.7398
Barishal	0.7249	0.7371	0.7308
Total	0.6787	0.6961	0.6872
Age of women respondent			
<20	0.6569	0.5529	0.6263
20-34	0.6793	0.6998	0.6879
35-49	0.6859	0.7025	0.6953
50+	0.6640	0.6773	0.6704
Total	0.6787	0.6961	0.6872
Educational level of women respondent			
No education	0.6569	0.6741	0.6655
Primary	0.6705	0.6953	0.6829
Secondary	0.6912	0.7111	0.7012
Higher secondary	0.6923	0.7353	0.7138
Higher	0.7353	0.6765	0.7059
Total	0.6787	0.6961	0.6872
Occupational status of respondent			
Employed	0.6993	0.7439	0.7285
Unemployed	0.6125	0.6176	0.6150
Student	0.6723	0.7255	0.7059
Housewife	0.6807	0.6963	0.6882
Total	0.6787	0.6961	0.6872
Length of marriage			
≤10 years	0.6788	0.6736	0.6768
10-20 years	0.6814	0.7236	0.7016
20-30 Years	0.6873	0.6983	0.6938
>30 years	0.6641	0.6817	0.6726
Total	0.6790	0.6984	0.6884
Access to and control over assets			
Yes	0.6907	0.7110	0.7006
No	0.6608	0.6745	0.6675
Total	0.6787	0.6961	0.6872
Entitlement and exposure to media			
Yes	0.6838	0.7093	0.6948
No	0.6683	0.6813	0.6757
Total	0.6787	0.6961	0.6872
Educational level of household head			
No Education	0.6810	0.6660	0.6735

Variables	Mean Value of FPMI		
	Recipient	**Non-recipient**	**Total**
Primary	0.6817	0.6671	0.6744
Secondary	0.6592	0.7039	0.6816
Higher Secondary	0.6833	0.7143	0.6988
Higher	0.7402	0.7412	0.7407
Total	0.6787	0.6961	0.6872
Religion status of respondent			
Muslim	0.6787	0.7012	0.6892
Hindu	0.6765	0.6298	0.6324
Total	0.6787	0.6961	0.6872
Household Size			
1-3	0.6532	0.6852	0.6692
4-5	0.6915	0.6966	0.6941
6 and above	0.7202	0.7037	0.7120
Total	0.6787	0.6961	0.6872
Number of living children			
0	0.6572	0.6868	0.6720
1	0.6765	0.6897	0.6831
2	0.6857	0.6946	0.6902
3	0.6927	0.7049	0.6988
≥4	0.7098	0.7222	0.7160
Total	0.6790	0.6984	0.6884
Wealth Index			
Lowest	0.6373	0.6733	0.6553
Second	0.6680	0.6736	0.6708
Middle	0.6712	0.7031	0.6872
Fourth	0.7001	0.7037	0.7019
Highest	0.7089	0.7317	0.7203
Total	0.6787	0.6961	0.6872

5.4.6 Factors Affecting on Physical Movement

Multiple linear regression analyses were used to see the cause and effect relationship between several phenomena related to women empowerment of freedom of physical movement and the index value of this dimension of women empowerment. Here, the dependent variable is the indexed value of freedom of physical movement of the women. The quantitative independent variables used in this section age, education (year of schooling), length of marriage and number of living children of the respondent, age and education of household head (year of schooling), number of earning members, household

size and wealth/assets index and the qualitative independent variables are occupational, exposure to media, control over own assets and religion of respondent and sex of household head. Regression results is summarized in Table 5.12 for two segments of study population also for the total of those two segments (i) remitted household, (ii) non-remitted household, and (iii) total household.

In remitted household model education of respondents and wealth index had positive significant effect on women empowerment for freedom of physical movement index (FPMI) and these regression coefficients of these variables were 0.007 (Sig.=0.003) and 0.022 (Sig.=0.002) respectively. Age of household head had negative significant effect on FPMI with regression coefficient -0.002 (Sig.=0.000).

In non-remitted household model age, education, length of marriage of the respondents, and wealth index had positive significant effect on women empowerment for freedom of physical movement index and the regression coefficients of these variables were 0.007 (Sig.=0.011), 0.008 Sig.=0.000), 0.009 (Sig.=0.000), and 0.026 (Sig.=0.000) respectively. Age of household head had negative significant effect on freedom of physical movement index with regression -0.003 (Sig.=0.000). Unemployed and housewife were 0.165 (Sig.=0.001) and 0.111 (Sig.=0.004) unit less empowered in relation to freedom of physical movement than that of employed women. Women had control over asset was 0.023 (Sig.=0.045) unit more empowered than that of women who did not have. Women from Hindu household had 0.064 (Sig.=0.007) unit less empowered in freedom of physical movement than that of Muslim household.

In accordance to take into account all households, that is, total household model, education, marriage length of the respondents, and wealth index had positive significant effect on women empowerment for freedom of physical movement and the regression coefficients of these variables were 0.007 (Sig.=0.000), 0.004 (Sig.=0.044), and 0.023 (Sig.=0.000) respectively. Age and education of household head had negative significant effect on women empowerment for freedom of physical movement and the regression coefficient of the two variable were -0.002 (Sig.=0.000) and 0.002 (Sig=0.069) respectively. Unemployed and housewife were 0.148 (Sig.=0.000) and 0.077 (Sig.=0.011) unit less empowered in relation to freedom of physical movement than that of employed women. Women from Hindu household had 0.049 (Sig.=0.040) unit less empowered in freedom of physical movement than that of Muslim household.

Table 5.12: Multiple linear regression of freedom of physical movement index by some selected variables

Variables	Remitted			Non-remitted			Total		
	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.
Constant	0.652	8.294	0.000	0.978	14.040	0.000	0.821	15.840	0.000
Respondent's age	0.002	0.659	0.510	0.007	2.551	0.011	0.002	0.865	0.387
Respondent's Education -Year of schooling	0.007	3.009	0.003	0.008	3.680	0.000	0.007	4.852	0.000
Respondent's Occupation									
Employed®									
Unemployed	-0.087	-1.420	0.156	-0.165	-3.321	0.001	-0.148	-3.822	0.000
Student	-0.039	-0.525	0.600	-0.044	-0.755	0.451	-0.047	-1.012	0.312
Housewife	-0.010	-0.204	0.838	-0.111	-2.914	0.004	-0.077	-2.546	0.011
Length of marriage	-0.000	-0.083	0.934	0.009	3.543	0.000	0.004	2.015	0.044
Number of living children	0.008	1.188	0.235	0.008	1.231	0.219	0.007	1.449	0.148
Exposure to media									
No®									
Yes	0.018	1.336	0.182	0.007	0.553	0.581	0.014	1.506	0.132
Control over own assets									
No®									
Yes	0.001	0.041	0.968	0.023	2.012	0.045	0.013	1.387	0.166
Age of Household head	-0.002	-3.700	0.000	-0.003	-6.523	0.000	-0.002	-7.517	0.000
Sex of Household head									
Male ®									
Female	0.006	0.359	0.720	0.024	0.889	0.375	0.008	0.690	0.491
Education of household head -Year of Schooling	-0.002	-1.039	0.300	-0.002	-1.185	0.237	-0.002	-1.822	0.069
Religion Status of respondent									
Muslim®									
Hindu	-0.038	-0.381	0.703	-0.064	-2.708	0.007	-0.049	-2.059	0.040
Number of earning members	0.011	1.439	0.151	0.001	0.135	0.893	0.004	0.793	0.428
Household size	0.007	1.545	0.123	0.001	0.346	0.730	0.003	1.034	0.301
Wealth Index	0.022	3.134	0.002	0.026	4.102	0.000	0.023	5.001	0.000

Note: R= Reference Category

Chapter Six: Socio-Economic Impact of Remittance

6.1 Social Impact

The earlier chapter focuses on the economic aspects of remittance flows. In this chapter an attempt is made to see the social impact of migration as well as foreign remittance. Remittances can change social structures and cultural practices, the concept of "social remittances"—that is, transfers of ideas and attitudes, particularly when migrants return home—is receiving increasing attention (Chimhowu, Piesse, & Pinder, 2005). This is because of emigration brings about changes in the household of origin through the active regular inflow of remittances, ideas, attitudes and global messages from the destination and specially remittances can change social structures and cultural practices. Migrants' regular coming and going activities create a dynamic social relationship with outer world as journey itself is a significant cause behind this and in the repeated interactions at destination worksites (Abril & Rogaly, 2001). (Gulati, 1993) stated that in addition to remittance sending, emigration has beneficial effect on the migrant household members as well as communities by opening up their mind and providing them a broader perspective of the outer world. But the impact of such social remittances, like the effects of financial remittances on social structures and values, is often ambiguous. Remittance income may enable girls to complete their schooling, rather than having to leave school early to work in the home or on the farm. The empowerment resulting in this type of social change can increase the aspirations of young women to continue education and training, leading to higher earnings in the future. (Afsar, 2003) in a study showed that school enrolment rates were higher among migrants' families in the rural areas of Bangladesh.

In another study on rural areas of Bangladesh (Kuhn, 2006) revealed that migration of fathers and brothers have substantial and predominately positive impacts on the pace of schooling of children, both boys and girls. Remittance income may enable girls to complete their schooling, rather than having to leave school early to work in the home or on the farm. On the other hand, a negative result can occur when migrants return with nontraditional attitudes that can cause disharmony in the family or community (Chimhowu et al., 2005). So it is well established in Bangladesh that foreign remittances enhance the children's school enrollment, especially for girls. But the social empowerment is somewhat unclear in past studies. The social empowerment could be speculated in measurable terms after a long time of migration clearly, but it would be clear understandable in their perception. Accordingly perception based social empowerment is addressed in this study and presented in table 6.1.

The perception about the change in social development is considered by some statements about the changes in the household such as the expected profitability from remittances investment, remittance investment climate is sound enough, household is aware and capable enough, remittance receiving household's socio-economic position is better than neighbor, present economic position is relatively better in comparison with past peak position, preference of present consumption to future consumption, and expectation about change in income in near future. About 70% of the remitted and 71% of the non-remitted household head expected that foreign remittances are profitable. Sometimes the question arises about the investment climate of foreign remittances, but the present study revealed that irrespective of recipient status more than seven out of ten household heads perceived about the presence of positive climate in remittances investment. To assess the dependence on foreign remittance household head were asked are they aware and capable enough to lead life in absence of remittance when the expatriate come back to home? About 56% of the household heads were aware and capable enough about further life leading in absence of any remittance. The perception of social impact of remittance is assessed by addressing about socio-economic position in comparison with their neighbor. Here is an important finding that 73.23% remitted household head perceived that for remittances played role in favor of a better off position than their equivalent neighbor, whereas about only 50% of non-remitted household head perceived that they are now in a better off position. Regarding the relative position of the household in comparison with past peak position remittance recipient household heads perceived

about 82% were better off and non-remitted household heads were about 68%. That is, remittance recipient household were far better off than that of remittance non-recipient household. About two-third remittance recipient household were preferred present consumption to future consumption and almost same result was seen for remittance non-recipient households. Remittance recipient household heads (89.96%) were somewhat more optimistic than remittance non-recipient household heads (85.06%) in their expectation about positive change in near future.

Table 6.1: The perception about the change in social development

Phenomena		Recipient		Non-recipient		Total	
		#	%	#	%	#	%
Expected profitability from remittance investment	Loss	151	29.72	139	28.84	290	29.29
	Profitable	357	70.28	343	71.16	700	70.71
Investment climate is sound enough or not for remittance	No	150	29.53	134	27.80	284	28.69
	Yes	358	70.47	348	72.20	706	71.31
Household is aware and capable enough or not	No	225	44.29	207	42.95	432	43.64
	Yes	283	55.71	275	57.05	558	56.36
Remittance receiving household's socio-economic position is better than neighbor	Poor	136	26.77	241	50.00	377	38.08
	Better	372	73.23	241	50.00	613	61.92
Relative economic position in comparison with past peak position	Poor	92	18.11	151	31.33	243	24.55
	Better	416	81.89	331	68.67	747	75.45
Preference of present consumption to future consumption	Yes	324	63.78	296	61.41	620	62.63
	No	184	36.22	186	38.59	370	37.37
Expectation about change in income in near future	Optimistic	457	89.96	410	85.06	867	87.58
	Pessimistic	51	10.04	72	14.94	123	12.42
Total		508	100.00	482	100.00	990	100.00

6.2 Women Empowerment

Women empowerment is one of the essential preconditions for elimination of world poverty and upholding of human rights (DFID, 2000), in particular at the individual level, it helps building a base for social change. In Bangladesh, women constitute about half of the total population of which 80 percent live in rural areas (BBS, 2001). But their status has been ranked the lowest in the world on the basis of twenty indicators related to

health, marriage, children, education, employment and social equality (NCBP, 2000). Women empowerment is one of the central issues in the process of development of all developing countries in the world (Hoque & Itohara, 2009). Women empowerment in relation to international migration may be the further issue in the way to development.

Very often, adult men are absent from the families due to overseas migration and consequently the left-behind women have to change their role and status for the adjustment to such a circumstance. The adjustment process depends upon several factors, such as their relationship with the migrants, the length of stay of the migrants abroad, and the socio- cultural context in which they live. The left-behind family members adjust not only to the absence of family members, but also to the influences of remittances, household goods, attitudes and behaviors transmitted by the migrants (Hugo, 1997). One direct result of male migration is the change in the headship of nuclear families (Islam, 1987). Relatively large numbers of remittance- receiving households become female headed (Hadi, 1999; Kothari, 2002). Accordingly decisions making ability of women, including the allocation of financial resources, expenditure patterns can differ from those in male-headed households (Simister & Piesse, 2003). (Hadi, 2001) stated that overseas migration of adult males positively influence the women decision making capacity and enhance girl's education in the migrants families. He also concluded that overseas migration of adult males can create a context for change of the women's position in traditional communities. Women are generally capable of adapting to the new situation and managing the household chores in their husband's absence (C. Colfer, 1985). The flow of remittances is expected to enhance the standard of living of the left-behind women, and provide greater access to resources that subsequently enable them to change their position. The change of women's position may result in greater mobility, reduced dependence on traditional patrons, and increased self-confidence (Hugo, 1997). Even female migrant are less likely to decide to return home than men in the society that curtail women's empowerment or even than women from more equitable societies (Ballard, 2001; DeSipio, 2000; Hadi, 1999). Study in Mexico has found that migration may simultaneously mitigate and reinforce gender inequities (Parrado, Flippen, & McQuiston, 2005).

Empowerment may be defined as the process of removing the factors which cause the powerlessness. Women empowerment is a multidimensional process and it has to be

scaled in a single quantitative measurement. In the previous chapter, the study described details on the construction procedure of dimension indices of women empowerment. In this chapter study has attempt to compute aggregated Women Empowerment Index (WEI) through the geometric mean of the three dimension indices and computed using the formula below:

$$WEI = (I_{HDMI} \cdot I_{EDMI} \cdot I_{FPMI})^{1/3}$$

The performance of the index varies continuously from 0 to 1 and one minus the indices value measures the gap of aggregated empowerment. The index was classified into three levels based on the UNDP criteria of human development level. As per the United Nations Development programme (UNDP, 2010) of framing Human development indices, the value of index 0 is deprived of development and value 1 is showing the full development, value between 0 to .5 having minimum level of development, .6 to .7 is medium level of development & .8 and more have high development. The study has taken the same method of differentiating the human trait "empowerment" in an index form.

6.2.1 Situation of Aggregated Women Empowerment

Women empowerment is usually described as a continuous process and multifaceted concept, collecting knowledge from different studies and considering the reality. In this section an attempt has been made to see the circumstances of women's empowerment in remitted and non-remitted household by some socio-economic and demographic settings with the help of the mean value of aggregated women empowerment index. In this regard it would be observed that how women are empowered by the help of different characteristics such as geographical location, age, education, marriage length, religion status, number of living children of respondent, age and sex of household head, exposure to media and control over assets, household size and wealth index. The Table 6.2represents the women empowerment circumstance in terms of mean value of aggregated Women Empowerment Index (WEI) of remitted and non-remitted household.

Table 6.2: Mean values of Women Empowerment Index (WEI) by some demographic and socio-economic variables

Variables	**Mean Value of WEI**		
	Recipient	**Non-recipient**	**Total**
Division			
Sylhet	0.6856	0.6730	0.6795
Chittagong	0.7586	0.7363	0.7473
Dhaka	0.7218	0.7198	0.7208
Rajshahi	0.7917	0.7794	0.7854
Khulna	0.7983	0.7788	0.7888
Barishal	0.7838	0.7741	0.7791
Total	0.7531	0.7478	0.7504
Age of women respondent			
<20	0.7064	0.6543	0.6911
20-34	0.7615	0.7418	0.7501
35-49	0.7630	0.7577	0.7600
50+	0.7383	0.7257	0.7322
Total	0.7531	0.7478	0.7504
Educational level of women respondent			
No education	0.7237	0.7278	0.7258
Primary	0.7616	0.7301	0.7459
Secondary	0.7650	0.7526	0.7588
Higher secondary	0.8023	0.7607	0.7815
Higher	0.8083	0.7624	0.7853
Total	0.7531	0.7478	0.7504
Occupational status of respondent			
Employed	0.7989	0.7516	0.7753
Unemployed	0.7378	0.5987	0.6682
Student	0.7616	0.7041	0.7016
Housewife	0.7516	0.7457	0.7516
Total	0.7531	0.7478	0.7504
Length of marriage			
≤10 years	0.7473	0.7280	0.7352
10-20 years	0.7790	0.7724	0.7755
20-30 Years	0.7504	0.7518	0.7510
>30 years	0.7336	0.7365	0.7351
Total	0.7557	0.7484	0.7519
Access to and control over assets			
Yes	0.7693	0.7627	0.7664
No	0.7423	0.7048	0.7263
Total	0.7531	0.7478	0.7504

Variables	Mean Value of WEI		
	Recipient	Non-recipient	Total
Exposure to media			
Yes	0.7698	0.7580	0.7637
No	0.7288	0.7328	0.7309
Total	0.7531	0.7478	0.7504
Educational level of household head			
No Education	0.7384	0.7376	0.7380
Primary	0.7517	0.7388	0.7453
Secondary	0.7563	0.7389	0.7476
Higher Secondary	0.7604	0.7546	0.7575
Higher	0.7983	0.8147	0.8065
Total	0.7531	0.7478	0.7504
Religion status of respondent			
Muslim	0.7579	0.7478	0.7525
Non-Muslim	0.7622	0.6890	0.6931
Total	0.7531	0.7478	0.7504
Household Size			
1-3	0.7790	0.7636	0.7755
4-5	0.7573	0.7419	0.7458
6 and above	0.7294	0.7131	0.7191
Total	0.7531	0.7478	0.7504
Number of living children			
0	0.7210	0.7583	0.7415
1	0.7392	0.7291	0.7331
2	0.7441	0.7348	0.7395
3	0.7644	0.7546	0.7592
≥4	0.7686	0.7571	0.7630
Total	0.7557	0.7484	0.7519
Wealth Index			
Lowest	0.7593	0.7014	0.7305
Second	0.7608	0.7150	0.7464
Middle	0.7717	0.7282	0.7430
Fourth	0.7768	0.7709	0.7735
Highest	0.7559	0.7602	0.7584
Total	0.7531	0.7478	0.7504

The results from Table 6.2 depicted that women of remitted household were more empowered than that of non-remitted household for all the six divisions. According to inter-divisional comparison, women of remitted households from Khulna were most empowered then followed by Rajshahi. Whereas in non-remitted household women of

Rajshahi division were most empowered then followed Khulna. Regarding age of respondents, women of remitted household were better off than that of non-remitted household and there were seen an upward trend of empowerment up to the age of 49 years for all remitted, non-remitted and total household. In 50 years and above women were somewhat less empowered than that of their immediate age. According to educational characteristics of the respondents and household head, as level of education increased women empowerment was also increased and women of remitted household were more empowered than that of non-remitted household except the household head of higher education. The higher marriage length of the respondents the better the women empowerment level for both the remitted and non-remitted household up to the marriage length 20 years and after 20 years the results showed a declining trend. Employed women were more empowered than that of the other occupation. Women have had media exposure and control over own asset were relatively far better than that of not having these. The lower the household size the better the women empowerment for all remitted, non-remitted and total household. Women having more living children got more empowered for all remitted, non-remitted and total except having no living child. Regarding wealth index women of remitted household were more empowered than that of the non-remitted household and an upward trend showed up to fourth quantile of wealth index but somewhat different result sowed in the highest quantile. Women in the highest quantile of wealth had less empowered than that of immediate group and in this quantile women of non-remitted household were more empowered than that of the remitted.

6.2.2 Determinant of Aggregated Women Empowerment

To study the factors influencing women empowerment multiple linear regression analysis was used. In addition to this, an attempt also made to see whether there were any structural changes in women empowerment between remitted and non-remitted household.

In this regard, the dependent variable was considered as the indexed value of women empowerment. The independent variables used in this section age of respondent and household head, education (year of schooling) of respondent and household head, length of marriage of respondents, number of living children of respondents, number of earning members in the household, household size, and wealth index as quantitative variable and

the qualitative independent variables were exposure to media and access to control over own assets, and occupation of the respondents, religion and sex of household head. Regression results are summarized in Table 6.3 for three separate models viz. (i) remitted household, (ii) non-remitted household, and (iii) total household.

In remitted household model age, education, length of marriage, and number of living children of respondents had positive significant effect on women empowerment index (WEI) and the regression coefficients of these variables were 0.004 (Sig.=0.091), 0.009 (Sig.=0.008), 0.007 (Sig.=0.001), and 0.010 (Sig.=0.071) respectively. Age of household head had negative significant effect on WEI with regression coefficient -0.009 (Sig.=0.002).

Table 6.3: Multiple linear regression results of women empowerment index (WEI) by some selected variables

Variables	Remitted			Non-remitted			Total		
	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.	Coefficients	t-value	Sig.
Constant	0.968	17.403	0.000	0.890	14.100	0.000	0.927	21.992	0.000
Respondent's age	0.004	1.691	0.091	0.008	3.590	0.000	0.005	3.258	0.001
Respondent's Education -Year of schooling	0.009	2.591	0.008	0.007	1.797	0.090	0.008	2.324	0.004
Respondent's Occupation									
Employed®									
Unemployed	-0.022	-0.440	0.660	-0.101	-3.317	0.001	-0.066	-2.105	0.036
Student	-0.104	-1.730	0.084	-0.003	-0.069	0.945	-0.039	-1.021	0.308
Housewife	-0.002	-0.004	0.996	-0.087	-2.187	0.029	-0.052	-2.122	0.034
Length of marriage	0.007	3.468	0.001	0.003	1.644	0.101	0.005	3.286	0.001
Number of living children	0.010	1.809	0.071	0.006	1.198	0.231	0.009	2.418	0.016
Exposure to media									
No®									
Yes	0.035	3.561	0.000	0.023	2.081	0.038	0.029	3.924	0.000
Control over own assets									
No®									
Yes	0.041	3.405	0.001	0.015	1.650	0.100	0.029	3.804	0.000
Age of Household head	-0.009	-2.794	0.002	-0.001	-1.623	0.093	-0.004	-2.423	0.016
Sex of Household head									
Male ®									
Female	0.038	1.765	0.078	0.026	1.952	0.052	0.023	2.349	0.019
Education of household head -Year of Schooling	0.003	1.865	0.063	0.002	1.153	0.250	0.003	2.516	0.012
Religion Status of respondent									
Muslim®									
Hindu	0.064	3.415	0.001	-0.044	-1.722	0.091	-0.041	-2.112	0.035
Number of earning members	0.008	1.192	0.234	0.009	1.442	0.150	0.001	0.247	0.805
Household size	-0.010	-2.899	0.002	-0.015	-3.933	0.000	-0.010	-4.090	0.000
Wealth Index	0.019	3.411	0.001	0.005	3.286	0.001	0.012	3.251	0.001

Note: R= Reference Category

Education of household head had positive significant effect on WEI with regression coefficient 0.003 (Sig.=0.063). Household size and wealth index had respectively negative and positive effect on WEI with regression coefficients -0.010 (Sig.=0.002) and 0.019 (Sig.=0.001) respectively. Women had expose to media and control over asset were 0.035 (Sig.=0.000) and 0.041 (Sig.=0.001) unit respectively more empowered than that of women who did not have. Student was 0.104 (Sig.=0.084) unit less empowered than that of employed women. Women of female headed household was 0.038 (Sig.=0.078) unit more empowered than that of the women of male headed household. Non-Muslim women was 0.064 (Sig.=0.001) unit more empowered than that of the Muslim women.

In non-remitted household model age and education of the respondents had positive significant effect on women empowerment and the regression coefficients of these variables were 0.008 (Sig.=0.000) and0.007(Sig.=0.090) respectively. Age of household head had negative significant effect on women empowerment with regression -0.001 (Sig.=0.093). Household size and wealth index had respectively negative and positive significant effect on women empowerment and the regression coefficients of these variables were -0.015 (Sig.=0.000) and0.005(Sig.=0.001) respectively. Unemployed and housewife were 0.101 (Sig.=0.001) and 0.087 (Sig.=0.029) unit less empowered than that of employed women. Women had exposed to media was 0.023 (Sig.=0.038) unit more empowered than that of women who did not have. Women of female headed household was 0.026 (Sig.=0.052) unit more empowered than that of the women of male headed household. Hindu women had 0.044 (Sig.=0.091) unit less empowered than that of Muslim women.

In accordance to take into account all households, that is, total household model, age, education, marriage length, and number of living children of the respondents had positive significant effect on women empowerment and the regression coefficients of these variables were 0.005 (Sig.=0.001), 0.008 (Sig.=0.004), 0.005 (Sig.=0.001), and 0.009 (Sig.=0.016) respectively. Age and education of household head respectively had negative and positive significant effect on women empowerment and the regression coefficient of the two variables were -0.004 (Sig.=0.016) and 0.003 (Sig=0.012) respectively. Household size and wealth index had respectively negative and positive significant effect on women empowerment and the regression coefficients of these

variables were -0.010 (Sig.=0.000) and0.012 (Sig.=0.001) respectively. Unemployed and housewife were 0.066 (Sig.=0.036) and 0.052 (Sig.=0.034) unit less empowered than that of employed women. Women had expose to media and control over asset were 0.029 (Sig.=0.000) and 0.029 (Sig.=0.000) unit respectively more empowered than that of women who did not have. Hindu women had 0.041 (Sig.=0.035) unit less empowered than that of Muslim household. Women of female headed household was 0.023 (Sig.=0.019) unit more empowered than that of the women of male headed household.

6.2.3 Structural Change of Women Empowerment

In this section an attempt has been made to see whether there was any structural change of women empowerment between remitted and non-remitted household. The well-known Chow test was performed in this regard. The null hypothesis is: there is no structural change in women empowerment between remitted and non-remitted household and the test statistic is as following:

$$F_{Chow} = \frac{\{S_3 - (S_1 + S_2)\}/k}{(S_1 + S_2)/(n_1 + n_2 - 2k)} \sim F_{k,(n_1+n_2-2k)}$$

Where
S_1 = sum of square error of model-1 (for remitted household)
S_2= sum of square error of model-2 (for non-remitted household)
S_3= sum of square error of model-3 (all household)
n_1 = number of households in model-1
n_2 = number of households in model-2
K= number of parameters in the model

Table 6.4: ANOVA table from linear regression analysis for three different models

Model		Sum of Squares	Degrees of freedom	Mean Square	F	Sig.
Combined model-3	Regression	1.720	16	0.107	9.398	0.000
	Residual	10.946	957	0.011		
	Total	12.666	973			
Remitted model-1	Regression	1.384	16	0.087	6.813	0.000
	Residual	6.184	487	0.013		
	Total	7.569	503			
Non-Remitted model-2	Regression	0.946	16	0.059	6.474	0.000
	Residual	4.138	453	0.009		
	Total	5.084	469			

$F_{Chow\ (16,942)}$ p<0.01

$$F_{Chow} = \frac{\{S_3 - (S_1 + S_2)\}/k}{(S_1 + S_2)/(n_1 + n_2 - 2k)} = \frac{\{10.946 - (6.184 + 4.138)\}/16}{(6.184 + 4.138)/\{504 + 470 - (2 \times 16)\}} = 3.559$$

From the above table the calculated value of F_{Chow} is 3.559 and the critical value of F is 2.04 at 1% significant level with (16,942) degree of freedom. So there was a structural change in women empowerment between remitted and non-remitted households. Since, women of remitted household were more empowered than that of their counterpart non-remitted household in almost all predictors which was reflected in the previous Table 6.3. So the result of structural change was supported by this inference and it is established that the women of remitted household were more empowered than that of non-remitted household.

6.3 Household Income

Bangladesh is an agro-based country and its domestic economy is agriculture dominated. Albeit this, mass people has a perception that household income from farming cannot independently maintain the family unless they have a bit of non-farm income. Industrialization is still far from imagination even small industry too in rural Bangladesh. Therefore, non-farm income is mainly from non-agricultural laboring, small business, and service a little bit. From this scenario we have discerned the foreign remittances carry out a blessing comfort in maintaining the daily needs of a family in Bangladesh. Foreign remittances not only benefitted the migrant family but also create a competitive nature in income generating activities in kinds to other neighboring family. The importance of remittance on the household income as well as in the economy of Bangladesh is widely recognized by several scholars. Like the readymade garment sector, remittances have been identified another key factor that have predominant role in reducing the overall incidence of poverty in Bangladesh (Osmani, 2005). Without implying causality (Azad, 2005) and (Siddiqui & Abrar, 2001) qualitatively explored that remittance has potential role of poverty alleviation through micro-finance within the purview of pro-poor initiatives. (De Bruyn & Kuddus, 2005) examined the dynamics of remittance utilization without drawing firm conclusions on its effectiveness as a poverty alleviating tool. According to Montes, (1987), at micro-level remittances often furnish poor families who would otherwise live in precarious situations with necessary income to cover their living standard (Montes), which may reduce gap between higher-income and lower-income groups (Oberai & Singh, 1980). Some scholars depicted that remittances could contribute to community level economic improvements in sending it to families, and increased economic opportunities for further migration themselves (S. R.

Cohen, 2000; Massey, Arango, Hugo, Kouaouci, & Pellegrino, 1999; Trager, 2005). Many migrant-sending communities' evidence showed that remittances not only enabling the construction of migrants' modern house, but also grew purchase capability of agricultural land and modern agricultural equipment, the introduction of state-of-the-art stock-raising, or the establishment of non-agricultural enterprises, small and medium-size industries in food processing and the supply of building materials (Bencherifa, 1991; Bencherifa & Popp, 2000; Nyberg-Sorensen, 2004).

It is not so easy to articulate the actual magnitude of contribution of remittances in domestic economy in rural Bangladesh. Rural people consume remittances and others income together to maintain their daily life and they do not keep record the breakdown of impact of different income separately. Even very hardly people recall their memory in the improvement of economic condition between pre and post migration or even in currently migration by gaining from remittance and/or other sectors separately as well. Accordingly economic impact of remittance is identified between remittances receiving and non-receiving households by comparing the different sources of income. Average annual household income from different sources and source wise percentage of total income is shown Table 6.5. The overall average annual income of surveyed household was BDT 336081.50and BDT 168607.63for remittance recipient and non-recipient household respectively. Here a noticeable difference exists between recipient and non-recipient households. About 28 percent of total average annual income was from non-farm sources for remitted household but 66.44 percent for non-remittance recipient households. In the remitted household about 60 percent of total income came from remittance.

Table 6.5: Annual average household income (in BDT) from different sources

Sources of Income	Remittance receiving status			
	Recipient		Non-recipient	
	Avg. HH income	Percentage	Avg. HH income	Percentage
Cash crop	2987.34	0.89	3722.24	2.21
Rice	34748.54	10.34	38753.22	22.98
Forestry	1416.93	0.42	580.29	0.34
Poultry	1357.17	0.40	2774.36	1.65
Fishing	1262.99	0.38	10756.06	6.38
Non-farm	94776.49	28.20	112021.47	66.44
Remittance	199532.03	59.37	-	-
Overall	336081.50	100.00	168607.63	100.00
Number of Household	508		482	

6.3.1 Income and Social Characteristics

Income differentials also vary for some basic socio-economic phenomena of household and its head as sole decision maker of household. The average annual income is shown in Table 6.6 according to some socio-economic variables. As shown in below mentioned Table 6.6 it elucidated that there was a positive trend of income as educational level of household head increased average annual income is also increased for remitted recipient household but exception are found for non-recipient household for higher secondary and higher educational level. The average annual income for these two groups of household is lower compared to secondary education level of household head. This may be due to the higher burden of household size in those household of head of higher educational level than others (Table 6.7). Average year of schooling reflect the overall household education and the results provided that as average year of schooling increased the average annual income increased. The similar scenario found for household size. Size increased, average annual income increased. Further it was seen that the larger household size and lower dependency leaded higher the average annual income. Comparatively having better wealth can enhance income level and the argument was consistent with this study.

Table 6.6: Average annual household income by socio-economic and demographic variables

Variables	**Remittance recipient status**		
	Recipient	**Non-recipient**	**All household**
Education of household head			
No education	282776.23	154408.11	220934.65
Primary	327289.64	135873.09	237767.83
Secondary	363507.38	198082.60	281698.95
Higher secondary	395556.67	176105.48	271866.00
Higher	471317.65	190826.67	339837.50
Household size			
1-3	232632.12	112833.52	163895.22
4-5	280049.08	153878.26	211254.58
6 and above	420498.82	237769.85	352413.51
Dependency ratio			
≤1	440615.87	153113.89	277878.90

Variables	**Remittance recipient status**		
	Recipient	**Non-recipient**	**All household**
1<DR≤3	331278.01	175581.23	261120.02
>3	289440.78	165435.68	224997.19
Household average year of schooling			
No education	178433.33	68981.82	107611.76
Up to 5 years	263583.96	149023.11	204437.26
5-10 years	361138.38	184443.18	277844.19
Greater than 10 years	536634.39	220361.54	413901.64
Total wealth value in BDT			
<10 lac	235210.47	116108.29	167290.69
10-20 lac	324686.19	151480.65	254036.56
20-30 lac	366547.71	224155.32	309347.35
30-40 lac	462129.51	268350.40	388728.33
40+ lac	640425.59	470994.59	569187.56
Total	336081.50	168607.63	254543.72

Table 6.7: Mean household size according to educational level of household head

Educational level of household head	Household size	
	Mean	N
No education	5.18	274
Primary	5.71	263
Secondary	5.17	366
Higher secondary	4.69	55
Higher	5.75	32
Overall	5.31	990

6.3.2 Factors Affecting Household Income

The impact of remittances as well as of some socio-economic variables on household's annual income is shown in Table 6.8 by using a multiple regression analysis. Here all the variables included in this analysis showed significant impact on household's income. Remittance receiving status is a dummy variable and had positive effect on household income. Holding all other factors constant, the level of annual household income was expected to be higher by BDT 120835.813for the remittances recipient household than those of remittances non-recipient household. Education of household head, household size and average year of schooling of the household members had positive impact on household income. Dependency ratio had negative impact on household income.

Regional (Division) variation had not so significant impact on income except Khulna and Dhaka. Study finding showed that, women empowerment (regression coefficient 72105.553) had significant (p-value 0.020) positive impact on household total income.

Table 6.8: Regression results of household's total income on some socio-economic variables

Variables	B	Std. Error	Sig.
(Constant)	-18727.012	61136.767	0.759
Education of household head	5220.611	2206.805	0.018
Household size	47532.038	4100.279	0.000
Economically dependency ratio	-34025.761	5271.008	0.000
Average year of schooling	7844.088	3532.496	0.027
Total wealth value in BDT	0.009	0.001	0.000
Remittance receiving status	122527.435	14920.456	0.000
Women empowerment index	72105.553	6228.500	0.020
Division			
Sylhet	-	-	-
Chittagong	-31234.607	27305.862	0.253
Dhaka	59095.247	29002.961	0.042
Rajshahi	-13066.565	29177.867	0.654
Khulna	120439.735	34406.422	0.000
Barishal	21126.237	37854.438	0.577

6.4 Household Expenditure

Migratory movement has great economic impact on the migrant household in the micro level of an increasing number of labor-sending countries around the world. In this section economic impact of migration is considered in relation to expenditure on different household purposes and remittances utilization in terms of consumption, direct and social investment for the left behind family at origin.

Table 6.9 shows annual household expenditure for different purpose of remittance recipient household, non-recipient household and all households irrespective of remittance reception. There was noticeable difference exist in overall household expenditure between remittance recipient and non-recipient household as BDT 169527.68 and BDT 125618.52 respectively. Although, there were somewhat difference exist in all the purposes, annual household expenditure in social cost and investment value was remarkably more for remittance recipient household (BDT 79695.16) than that of non-recipient household (BDT 54877.83). According to the regularity of remittance

receiving status, households of irregular recipient expended larger amount in clothing, social cost and investment, and overall purpose than that of regular recipient household but the expenditure on agriculture and food were vice-versa (Table 6.9).

Annual average expenditure on different purpose by the number of expatriate in the household is given in Table 6.10. There were maximum 4 members of the household who were stay expatriate in this study. It is observed that annual average expenditure was increased in almost all purpose of the households who have two expatriate in the abroad than that of the households who have one member in the abroad. But expenditure was decreased in that order of those households who have three and four members in the abroad respectively.

The greater order of migration of an expatriate can play better social impact on family as well as community and accordingly the average annual expenditure is shown in Table 6.11 for different purpose. It is observed that expenditure was increased up to third order of migration for the purpose of clothing and social cost and investment.

Table 6.9: Annual average expenditure (in BDT) according to regularity of receiving remittances by different purpose

Expenditure purpose	Remittance recipient status			Non-recipient household	All household
	Regular	Irregular	Overall recipient		
Agriculture	4549.57	3751.54	4345.35	2843.15	3613.98
Clothing	9993.07	14080.00	11038.94	7722.82	9424.42
Social cost and investment	64355.13	124299.23	79695.16	54877.83	67612.37
Food	75176.70	72330.09	74448.24	60174.72	67498.91
Overall expenditure	154074.46	214460.86	169527.68	125618.52	148149.68
Number of household	378	130	508	482	990

Table 6.10: Annual average expenditure (in BDT) on different purpose by the number of expatriate in the household

Expenditure purpose	Number of expatriate in household					Non-recipient household	All household
	1	2	3	4	Overall recipient		
Agriculture	2594.12	8047.95	35533.33	0.00	4345.35	2843.15	3613.98
Clothing	10060.33	15228.77	18053.33	10000.00	11038.94	7722.82	9424.42
Social cost and investment	63935.06	145524.66	196603.33	124000.00	79695.16	54877.83	67612.37
Food	68121.37	103213.64	108950.40	108000.00	74448.24	60174.72	67498.91
Overall expenditure	144710.88	272015.01	359140.40	242000.00	169527.68	125618.52	148149.68
Number of household	419	73	15	1	508	482	990

Table 6.11: Annual average expenditure (in BDT) on different purpose by the maximum order of migration of household member

Expenditure purpose	Order of expatriate in household						Non-recipient household	All household
	1st	2nd	3rd	4th	5th and above	Overall recipient		
Agriculture	3317.04	3417.53	15426.42	4781.25	1120.00	4345.35	2843.15	3613.98
Clothing	9852.99	11354.64	14269.77	13140.63	16320.00	11038.94	7722.82	9424.42
Social cost and investment	68575.87	100929.90	118771.26	57608.72	96688.00	79695.16	54877.83	67612.37
Food	73065.88	70811.88	90667.81	81666.75	68616.48	74448.24	60174.72	67498.91
Overall expenditure	154811.78	186513.94	239135.26	157197.34	182744.48	169527.68	125618.52	148149.68
Number of household	311	97	43	32	25	508	482	990

6.5 Impact of Migration on Socio-Economic Development

To identify the perception based impact of migration on socio-economic development, head of the households were asked about the improvement of their socio-economic position in comparison to their neighboring household. The response was categorized 1 (one) if they answered about the positive change in socio-economic position in comparison to their neighboring household and 0 (zero) otherwise. The response was influenced by some covariates like age, education and sex of household head, household size, household annual income, wealth of household and remittance recipient status of the household are considered. Since the dependent variable is of binary type logistic regression is applied to identify the impact of the covariates. It is elucidated that there were significant association between self-esteem improvement and almost all covariates (Table 6.12). The estimated odds of improvement of socio-economic position increase for remittance recipient household 1.842 times than that of remittance non-recipient household. Household of younger aged were more likely to improve their socio-economic position than their counter part of relatively old aged head. It was found that household head of 20 – 39 years had 0.208 times, 40 – 59 years had 0.216 times and 60+ years had 0.303 times significantly lower odds of improving socio-economic position from migration than a household head of below 20 years aged. Education of household head is another important factor for the improvement of household's socio-economic position. The more the educational level of household head there were more likelihood of being improved their socio-economic position. Household head of primary, secondary, higher secondary and higher educational level had 1.029, 1.637, 2.762 and 4.916 times respectively higher odds of improving socio-economic position than an illiterate household head. It was revealed that household size 4 – 5 had 1.460 times and of size 6+ had 3.629 times higher odds of increasing socio-economic position than the reference category 1 – 3 household size. Household income obviously is one of the dominant factors that develop the socio-economic position of any household. The result found that household of annual income BDT 1-2 lac had 2.576 times, BDT 2-3 lac had 3.940 times, BDT 3-4 lac had 11.321 times and annual income BDT 4and above lac had 6.189 times more odds of likelihood to enhance the socio-economic position of the household than the reference household of annual income BDT less than or equal to 1 lac.

Table 6.12: Logistic regression results of self-esteem improvement of socio-economic position for migration on some covariates

Variable	Coefficient	Sig.	Odds ratio
Intercept	1.239	0.004	3.452
Remittance recipient status			
Non-recipient household®	-	-	-
Recipient household	0.611	0.002	1.842
Age of household head (years)			
<20®	-	-	-
20 – 39	-1.569	0.000	0.208
40 – 59	-1.535	0.000	0.216
60 and above	-1.195	0.007	0.303
Sex of household head			
Female ®	-	-	-
Male	-0.266	0.233	0.766
Education of household head			
No education ®	-	-	-
Primary	0.028	.897	1.029
Secondary	0.493	.018	1.637
Higher secondary	1.016	.006	2.762
Higher	1.592	.006	4.916
Household size			
1 – 3®	-	-	-
4 – 5	-0.378	0.114	1.460
6+	-1.289	0.000	3.629
Total household income in BDT			
<=1lac®	-	-	-
1 lac-2 lac	0.946	.000	2.576
2 lac-3 lac	1.371	.000	3.940
3 lac- 4 lac	2.427	.000	11.321
4+ lac	1.823	.000	6.189
Wealth Index			
Lowest®	-	-	-
Second	-0.953	0.000	0.386
Middle	-1.043	0.000	0.352
Fourth	-0.585	0.022	0.557
Highest	-0.306	0.251	0.736

Note: R= refers to reference group

6.6 Household Savings

For a long term economic growth of household, a major force is household savings. It is the main source of funds to finance for capital investment. A savings behavior of household plays a vital role in economic growth and development of that household in

micro level and country as a whole in macro level. In the country like Bangladesh, people are normally save money to meet-up unforeseen shocks.

Saving is the difference between income and consumption. It is the rescheduling of current consumption for future consumption instead of or it is the substitution of current consumption for having more bundles of goods in future. Saving and consumption are the two sides of the same coin. The decision to save and consume are inter-related, and there are a number of factors which may influence individual's preference for saving and spending. In this study, savings is considered aggregated amount of annual income which is not spent by all members of household. In this section, the study has discussed savings behaviors and factors that have been most influential to development of household savings.

Table 6.13 provides information on distribution of household by annual amount of savings according to remittance receiving status. It is found that about 99.6% surveyed households have savings where 100% of remitted household do savings. About half of the surveyed households (46.1%) had savings below or equal to BDT 50 thousand, 17.5% had BDT 50-100 thousand, 10.5% had BDT 100-150 thousand, 9.2% had BDT 150-200 thousand, 16.4% households had savings above 2 lac and only 0.4 had no savings. Here, a clear difference exists between recipient and non-recipient household in terms of annual savings attitudes. Annual savings amount increases number of non-remitted household decrease. It is also found that, percentage of non-remitted household had lower savings amounts than remitted households, About 21.5 % recipient households having below or equal to BDT 50 thousand savings whereas 72% for non-remitted household.

Table 6.13: Distribution of household by annual amount of savings according to remittance receiving status

Amount of savings in BDT	Remittance receiving status				Overall	
	Recipient		Non-recipient			
	Number	%	Number	%	Number	%
No savings	-	0.0	4	0.8	4	0.4
≤50000	109	21.5	347	72.0	456	46.1
50000-100000	104	20.5	69	14.3	173	17.5
100000-150000	75	14.8	29	6.0	104	10.5
150000-200000	74	14.6	17	3.5	91	9.2
>200000	146	28.7	16	3.3	162	16.4
Total	508	100.0	482	100.0	990	100.0

To see the circumstances of savings behaviors in remitted and non-remitted household by some socio-economic and demographic settings, the study has depicted the mean value of aggregated annual savings amount in BDT according to some socio-economic variables in Table 6.14.

Table 6.14 elucidated that there was a positive trend of savings as educational level of household head, increased average annual savings is also increased education level for remitted recipient household but exception are found for non-recipient household for higher secondary and higher educational level. The average annual savings for these two groups of household is lower compared to secondary education level of household head. The comparable representation is also found for age of household head. Exception is found for non-remitted household for below 20 years age group, otherwise increasing trend of savings with the increase of age. The finding shows that, aged people are more conscious about household savings.

Average year of schooling reflect the overall household education and the results illustrated as average year of schooling increased the average annual savings increased. The similar scenario found for household size. Size increased, average annual savings increased. Further it was seen that the larger household size and lower dependency leaded higher the average annual savings. General assumption that, larger household size has more household expenditure and fewer saving as compared smaller size. But scenario is opposite. It could be higher number of earning member having higher size of household (table 6.15). Comparatively having higher income level and better wealth can enhance savings amount and the argument was steady with this study. Moreover, table 6.13 also exposed that, all of the cases remitted household having higher the mean savings than non-remitted household.

Table 6.14: Average household savings by some socio-economic variables

Variables	Remittance recipient status					
	Recipient		Non-recipient		All household	
	Avg. savings value	Number	Avg. savings value	Number	Avg. savings value	Number
Education of household head						
No education	154912.21	142	41788.0	132	100414.39	274
Primary	157134.98	140	49543.5	123	106816.55	263
Secondary	176837.58	185	53894.5	181	116037.84	366
Higher secondary	181446.67	24	50591.0	31	107691.67	55
Higher	222128.35	17	38306.7	15	135961.94	32
Age of Household head						
Below 20 years	135447.22	36	60716.25	32	100279.71	68
20 - 39 years	127568.70	160	38172.27	154	83724.59	314
40 - 59 years	175637.25	186	51289.17	212	109401.59	398
60 and above	213421.52	126	58127.74	84	151304.00	210
Household size						
1-3	148340.91	78	40804.76	105	86639.84	183
4-5	149173.73	201	50910.02	241	95595.56	442
6 and above	189049.00	229	51644.62	136	137851.75	365
Dependency ratio						
≤1	237517.00	69	52816.60	90	132969.60	159
1<DR≤3	168058.71	317	49944.05	260	113528.57	577
>3	124454.48	122	47043.75	132	85732.52	254
Household average year of schooling						
No education	112633.33	6	21592.73	11	53724.71	17
Up to 5 years	133143.87	193	39897.92	206	85001.85	399
5-10 years	176638.28	268	56816.28	239	120154.14	507
Greater than 10 years	271587.95	41	59303.85	26	189209.04	67
Total wealth value in BDT						

Variables	Remittance recipient status					
	Recipient		Non-recipient		All household	
	Avg. savings value	Number	Avg. savings value	Number	Avg. savings value	Number
<10 lac	118503.98	211	32738.93	280	69595.19	491
10-20 lac	168487.19	135	48130.37	93	119394.28	228
20-30 lac	196542.23	70	68745.45	47	145205.06	117
30-40 lac	230596.59	41	106966.08	25	183766.85	66
40+ lac	272239.29	51	108899.24	37	203562.23	88
Household income in BDT						
<=1lac	25500.67	30	18637.51	179	19622.65	209
1 lac-2 lac	63352.64	132	34205.98	213	45357.74	345
2 lac-3 lac	118775.08	134	115340.23	52	117814.80	186
3 lac- 4 lac	161728.93	89	137164.76	21	157039.41	110
4+ lac	369182.33	123	239843.76	17	353476.94	140
Total	167021.12	508	48915.94	482	109519.41	990

Table 6.15: Mean earning member according to household size

Household size	Remittance receiving status		overall
	Recipient	Non-recipient	
1-3	1.14	1.19	1.17
4-5	1.34	1.41	1.38
6 and above	2.30	1.83	2.12
Total	1.74	1.48	1.61

Chapter Seven: Summary, Conclusions and Recommendations

7.1 Summary of Findings

This final chapter draws conclusions about the rationale of the study, objectives to meet, summary of findings of the results and recommends policy interventions focusing on the impact of remittances on some socio-economic settings which may contribute in developing the micro economic condition of the household.

Workers' remittances are unarguably a vital source of finance for many individuals and families in developing countries. Remittances recipients in comparison with their peers, who do not receive such flows, have a higher living standard. It is a common belief that workers' remittances contribute to the reduction of poverty, either when the poor receive remittances directly or through multiplier effects which create additional demand, employment and income. Particularly it is examined that workers' remittance has additional relative importance as a source of external financing for developing countries. The importance of remittance has already gotten recognition as a stimulus of economic development for least or even developing countries. Remittance inflows enhance the foreign exchange, foreign reserve leading economic development of developing countries where employment opportunity is limited.

Remittance has great potential to socio-economic development of left-behind families and communities. It eases the pressure of employment, helps to import necessary resources and enhance the reservation of the foreign currency. This is an endeavor of unveiling the prospects of remittances in the improvement of socio-economic conditions of rural Bangladesh.

Remittances influence the women's power sharing and decisions making ability through the allocation of financial resources and enhance girl's education in the migrants' families. One direct result of male migration is the change in the headship of nuclear families. Women are generally capable of adapting to the new situation and managing the household chores in their husband's absence. The left-behind women of the migrant family adjust not only to the absence of migrants, but also to the influences of remittances, household goods, knowledge, attitudes and behaviors transmitted by the migrants.

This study explore a new light on these issues by examining the nature and causes of migration, uses of remittance, differentials of women empowerment between remitted and non-remitted household and the effect of women empowerment on income, structural change of women empowerment between remitted and non-remitted household, effect of remittance on income as well as on expenditure, and perceptual change about socio-economic position for remittances.

The thesis is a cross-sectional study comprising a sample of 990 households (508 remitted and 482 non-remitted) through personal interviewing of a structured questionnaire to the household heads and a women who play the prime role for decision making in the household in rural Bangladesh.

According to the background profile of the households, the sex ratio is 98.3 male per 100 female. This is somewhat higher than the ratio of 92.4 males per 100 females (in rural) obtained in the 2011 BDHS (National Institute of Population Research and Training (NIPORT); Mitra and Associates; and ICF International, 2013), but somewhat lower than the ratio of 100.3 males per 100 females obtained in the 2011 Census (BBS, 2011a). Household size was 5.31 which is somewhat higher than that of the BDHS's report-2011 (4.7). The remitted household size (5.65) was higher than that of the non-remitted (4.94) household. Among the study population 36.28% were below 15 years and 6.08% were 65 years or above,average age of household member was 27.67 years with a standard deviation of 17.99 squared years, in which the average age of the members of remitted household (27.95 years) was higher than that of non-remitted household (26.99 years). The demographic (age) dependency ratio of the study population was estimated as 45.10. It was also found that the dependency ratio for non-remitted household was higher than that of the remitted household.Though we are in the way to meet the millennium

development goals in relation to education but in this study population yet a noticeable proportion (13.64%) of the population remained illiterate who already passed their normal age of school attainment.

This study population comprised of 64.24% nuclear, 30.91% joint, and remaining was extended family. The proportion of nuclear family was less but joint family was higher in remitted household than that of non-remitted. Extended family were very less in recent era, 6.69% household in remitted group and 2.90% household were from non-remitted group. Now a day people were interested in living with nuclear family however the study findings showed that the proportion of joint and extended family was relatively high in remitted household.In this study it was found that proportionately Muslim were higher than that of non-Muslim to migrate in overseas.

It was found that 0.81% household was absolute landless, about 46% were functionally landless. In remitted household proportion of absolute and functionally landless was relatively lower than that of non-remitted household. The average landholding size was higher in remitted household than that of non-remitted household. It was also found that average wealth was more in remitted household than non-remitted household. It was noticeable that average annual income of remitted household was about double compared with non-remitted household.

About two-fifth of the total household head were in the age group 40-59 years and the percentage of this segment was less (36.61%)in remitted than in non-remitted (43.98%) household. Among the aged (60+ years) household head the proportion was higher in remitted (24.80%) household than that of in non-remitted (17.43%) household. The result found that the proportion of female headed household was larger in remitted (29.92%) household than that of in non-remitted (5.19%) household. In response to household head's education there was no remarkable differentiation between remitted and non-remitted household.

Considering the age of the migrants 42.51% were in the age group 20-29 years and 45.76% were in age group 30- 44 years. Most of the migrants were male, more than one-third unmarried and 64.01% were married. About three-fourth of the migrants were up to secondary level of education. It was noticeable that about 12% were illiterate and they may get into troublesome to communicate others and question may also arise how they

adjust the new life in abroad. Before migration a migrant's estimated annual average earning was BDT 38636.52 in the home country. On the average a migrant waited 5.82 months for each migration and he spent an estimated average of BDT 192512.21 for migration and though a certain proportion (29.97%) of migrants finance their migration cost from own saving but the majority of them took loan or sale/mortgage permanent asset. After migration an expatriate sent on the average of BDT 165085.13 to the left-behind family in the year 2009. Each migrant stayed in the abroad of estimated average time duration of 5.85 years. There were on the average 1.21 persons at each remitted household stayed in foreign country and each migrant on the average 1.74 times went to the abroad for remittance earning.

Almost all migrants were temporary; they went to abroad through proper channel and have intention to return home. About 67% of the migrants were skilled and semiskilled and about 30% were unskilled. Three-fourth of the migrants went to Middle East countries because most of them for the cause of pull factors of wage differentials, easy networking or already established networking. About 50% of the total migrants have had their migration due to the fact of the wage differentials between place of origin (home country) and place of destination (foreign); about 14% were unemployed in the place of origin and 15% for better living condition.

On studying remittance utilization it was elucidated that consumption (28.41%), direct investment (28.35%) and portfolio investment (22.43%) had get almost equal importance. A remarkable result was found that a negligible amount of investment was placed on social activities (2.18%). Even a very little importance was given on human resource investment (12.44%).

Multivariate analyses for getting the determinants of social investment, direct investment, and consumption was performed. According to the analysis of social investment regression model, household size and total remittances received in previous year of the survey had positive significant effect on of social investment. Education of household head had positive and age of household head had negatively tended to significant effect on social investment. Considering regional differences, all other divisions had lower significant impact on social investment in compared with Sylhet division.

Household size had negative; household income and total remittances received in previous year of the survey had the positive significant effect on direct investment. All other divisions had larger effect (significant) than that of Sylhet division.

Household size, and total remittances received in previous year of the survey had the positive significant effect on consumption. It is observed that except Barishal division all other divisions had lower significant impact on consumption than that of Sylhet division.

From the above discussion it may be concluded that though education of household, household size, and remittance had significant effect on consumption, direct investment and social (human resource development and charity to social infrastructure) investment but amount of impact on social investment was relatively lower than other two. This study finding gave a notice that the limitation of the tendency of investment on human resource development as well as philanthropy of the remitted household.

For the investigation of the background profile of women respondents it was found that about 82.73% of women were age between 20 to 49 years and 15.56 % were 50 and above years and the remaining 1.72% women were below 20 years of age. The average age of the total respondent (women) was 36.61 years where the average age of remitted and non-remitted respondents was estimated 35.88 years and 37.37 years respectively. Majority of the women were in secondary level, followed by the primary and illiterate respectively for both types of households. It was also found that, about 94.24 percent surveyed women were currently married (married and not legally separated), 4.14 percent were widowed and remaining 1.62 percent were unmarried (single). Percentage of married women respondent was higher among the remittance recipient than that of non-recipient. On the other hand, unmarried and widowed percentage was higher among non-recipient household. All most all the women were housewife. About 15% of the women respondents were household head themselves and this percentage was higher in remitted household.

The study found that there was a variation among different divisions and a little bit variation between remitted and non-remitted household in terms of aggregated women empowerment. Women of Khulna division were most empowered then followed by Rajshahi division in remitted and total household but in non-remitted household women of Rajshahi division were most empowered then followed Khulna. Considering

economic decision making, women of Khulna division had highest economic decision making power followed by Rajshahi in total and non-remitted household but women in remitted household of Rajshahi division were highest then followed by Khulna. Women of Rajshahi division had highest household decision making power and then followed by Chittagong division in total and non-remitted household but women of Khulna division had the higher household decision making power followed by Rajshahi division in remitted household. Women of Khulna division had highest freedom of physical movement decision making power and then followed by Barishal division in all three segments.

Economic decision making, freedom of physical movement and household decision making power were increased up to 49 years of the women and then somewhat declined in the age group 50+ years for remitted, non-remitted and all households. Freedom of physical movement and economic decision making power were increased up to marriage length 30 years but household decision making power increased up to 20 years for remitted, non-remitted and all household. Women empowerment was increased with increasing the education of themselves and their household heads.

Muslim women were more empowered in all three dimensions than the non-Muslim for total household. Again it was found that Muslim women were more empowered in economic and household decision making process but less empowered in freedom of movement for remitted household than non-remitted household. Women have had media exposure and control over own asset were relatively more empowered than that of not having these. Employed women were more empowered in all dimensions.

With increase the number of living children of women freedom of movement and economic decision making power increased but decreased household decision making power for all dimensions of empowerment. It was found that as household size increase the economic and household decision making power decreased but freedom of physical movement increased in remitted, non-remitted and all households. Women's economic and household decision making and freedom of physical movement power increased with increased of wealth for remitted, non-remitted and total household.

Comparing different dimensions, the degrees of empowerment was highest in household decision making then followed by economic decision making and empowerment in relation to freedom of movement was in last position. This study is supported by the argument of women participation is higher on economic and household decision making process but lower in the mobility (Haque, Islam, Tareque, & Mostofa, 2011). According to remittance receiving status women of remitted household were more empowered than that of non-remitted household for economic and household decision making but less empowered for freedom of movement.

The regression results of three dimensions- economic decision making, household decision making, and freedom of physical movement, and one aggregated women empowerment model for each of three household levels- remitted, non-remitted and total household; that is, results of twelve models are summarized in Table 7.1.

It was found that respondent's age had positive significant effect on household decision making and aggregated women empowerment for each household level and on freedom of physical movement for non-remitted household.

Respondent education had positive significant effect on all of the dimensions of empowerment as well as aggregated empowerment for each household level. Education of household head had positive significant effect on household decision making for each of three household levels, and also on aggregated women empowerment and economic decision making for remitted and total household level but there were a negative significant effect on freedom of physical movement for total household level.

Length of marriage had a positive significant effect on all aspects of empowerment for total household level. It had a positive significant effect on household decision making for remitted household but negative significant effect for non-remitted household level. The study also found that, it had positive significant effect on aggregated women empowerment for remitted household and on freedom of physical movement for non-remitted household level. Number of living children had positive significant effect on economic decision making for each household level and on aggregated women empowerment for remitted and total household levels.

It was found that age of household head had only positive significant effects on household decision making and negative significant effects on freedom of physical movement and aggregated women empowerment for each household level. It also had a negative significant effect on women's economic decision making power for remitted and total household levels.

Women from female headed household were more empowered in economic decision making and aggregated empowerment for each household level and household decision making for remitted and total household level than that of male headed household.

Women exposed to media and control over own asset had positive significant effect on economic and household decision making and aggregated women empowerment for remitted and total household level than that of their counterpart. Women exposed to media had positive significant effect on household decision making and aggregated women empowerment but control over own asset had positive significant effect on economic decision making and freedom of physical movement for non-remitted household level.

Unemployed women had significantly less freedom of physical movement and aggregated empowerment for non-remitted and total household level and less economic decision making power for remitted household level than that of employed women. Housewife had significantly less freedom of movement and aggregated empowerment for remitted and total household level than that of employed women.

The study found that household size had negative significant effect on household decision making and aggregated women empowerment for each household level and on economic decision making for remitted and total household level. On the other hand the household wealth plays a positive significant effect on economic decision making, freedom of physical movement and aggregated women empowerment for each household level.

Non-Muslim women were more empowered in economic decision making and aggregated women empowerment for remitted household than that of Muslim women. On the other hand non-Muslim women were significantly less empowered in household decision making, freedom of physical movement and aggregated women empowerment for non-remitted household and in economic decision making, freedom of physical movement and aggregated women empowerment for total household level than that of Muslim women.

Table 7.1: Summarized regression results for twelve models

Variables	Remitted				Non-remitted				Total			
	EDMI	HDMI	FPMI	WEI	EDMI	HDMI	FPMI	WEI	EDMI	HDMI	FPMI	WEI
Respondent's age		+		+		+	+	+		+		+
Respondent's Education	+	+	+	+	+	+	+	+	+	+	+	+
Respondent's Occupation												
Employed®												
Unemployed	-						-	-			-	-
Student				-	-							
Housewife							-	-	+		-	-
Length of marriage		+		+		-	+		+	+	+	+
Number of living children	+			+	+				+			+
Exposure to media												
No®												
Yes	+	+		+		+		+	+	+		+
Control over own assets												
No®												
Yes	+	+		+	+		+		+	+		+
Age of Household head	-	+	-	-		+	-	-	-	+	-	-
Sex of Household head												
Male ®												
Female	+	+		+	+			+	+	+		+
Education of household head	+	+		+		+			+	+	-	+
Religion Status of respondent												
Muslim®												
Non-Muslim	+			+		-	-	-	-		-	-
Number of earning members	+											
Household size	-	-		-		-		-	-	-		-
Wealth Index	+		+	+	+		+	+	+		+	+

Note: '+' indicates the positive significant effect, '-'indicates negative significant effect

From the above discussion of mean value and regression results for different dimension of women empowerment, it was depicted a significant difference of degree of women empowerment between remitted and non-remitted household. In addition to this, the result of structural stability indicated that there was structural change between remitted and non-remitted households' women empowerment. Women of remitted household were more empowered than that of their counterpart non-remitted household in almost all predictors and the result of structural change was also supported by this inference. So this study established that the women of remitted household were more empowered than that of non-remitted household.

A comparative study was performed to investigate the differentiation of income in relation to remittance receiving status. On the basis of source of income it was elucidated that the average annual income was BDT 336081.50 and BDT 168607.63for remitted and non-remitted household respectively. It is evident that about 60% of the total income came from remittance of the remitted household. About 28 of the total income came from non-farm sources for the remitted household whereas 66.44% of the total income came from non-farm activities of non-remitted household. That is, the main source of income of remitted household was remittance and of non-remitted household was from non-farm activities.

It was elucidated that education can up lift the household income. Household annual average income increased with the increase of both household head's education and average year of schooling of household member though a bit exception was shown in case of the heads of primary and higher secondary level of education for the non-recipient household and for this two level household average annual income were found lower amount than that their immediate education level. The study also found that, the annual average household income was proportionately increased according to the increasing of household size for both remitted and non-remitted household. On the other hand, household having higher dependency ratio showed lower the average annual income in remittance recipient or non recipient or both household.

The study also measured the effects of some socio-economic and demographic covariates on household income. The impact of remittances, education of the head, average year of schooling of household member, household size, wealth, and women empowerment index had positive significant effects on household income. Besides, economic

dependency ratio had negative effect on income. It was also noticeable that, expected annual average household income was BDT 122527.44 higher for the remittances recipient household than those of non-recipient household if holding all other factors is constant. There were also regional (Division) differentiation effects on household income. Dhaka and Khulna division had a positive significant effect on income than that of Sylhet division.

There were remarkable differences in expenditure between remitted and non-remitted household with respect to different major purposes like agriculture, clothing, social cost and investment, and food consumption. According to the regularity of remittance receiving status, households of irregular recipient expended larger amount in clothing, social cost and investment, and overall purpose than that of regular recipient household but the expenditure on agriculture and food were vice-versa. The greater order of migration of an expatriate can play better socio-economic impact on family as well as community and accordingly it was observed that annual average expenditure was increased up to third order of migration for the purpose of clothing and social cost and investment.

The study found that average household savings higher in remitted household than that of non-remitted household and there was also a positive trend of savings with respect to increasing of educational level of household head (except higher secondary and higher level) and average year of schooling of household members, household size and wealth. The results found that the higher income and better wealth the higher the savings.

It is elucidated that there were significant association between self-esteem improvement and almost all covariates. It was found that remitted household was likely to more self-esteem improved than that of non-remitted household. The higher the age of household head it was less likely to improve their socio-economic position than that of very younger aged head. The higher the educational level of household head there were more likelihood of being improved their socio-economic position. Higher number of household member was less likely to self-esteem improved than that of the 1-3 members in the household. The results found that the higher household income was more likely to self-esteem improvement.

The perception about social development was investigated through some development phenomena and it was found that irrespective of remittance receiving status about seventy percent of the household head perceived that foreign remittances are profitable and there was positive climate in remittances investment. About 56% of the household heads perceived that they aware and capable enough if the current remittance will absent. About three-fourth remitted household head perceived that remittances provided a better off position than their equivalent neighbor, whereas about half of the non-remitted household head perceived that they were better off than that of their neighbor that may be remitted or not. About 82% remittance recipient household heads perceived that they were better off in comparison to past peak position whereas 68% non-remitted household heads were perceived that they were better off in comparison to past peak position without any remittance. About two-third remittance recipient household were preferred present consumption to future consumption and almost same result was seen for remittance non-recipient households. Remittance recipient household heads (89.96%) were somewhat more optimistic than remittance non-recipient household heads (85.12%) in their expectation about positive change in near future.

7.2 Conclusions

This study has decorated the issue of remittance usages and its effects on women empowerment in Bangladesh. To explore the various dimensions of this statement, it has analyzed some essential facts such as perspective of remittance, socio-economic conditions of the remittance receiving families, characteristics of expatriates, remittance income in different forms, expenditure, savings & investment pattern of household income as well as remittance. The study has also elucidated the women empowerment pattern of remitted and non-remitted households on different dimensions, remittance effect on women empowerment and the effects of women empowerment on household economic development.

From this study it was evident that household size of this study was somewhat higher than that of the national figure and it was higher in remitted household than that of non-remitted household. Dependency ratio for non-remitted household was higher than that of remitted household.A noticeable proportion of the population remained illiterate who already passed their normal age of school attainment.

This study showed that relatively a less number of people migrated from absolute and functionally landless household. Average landholding size was higher in remitted household than that of non-remitted. Not only the average wealth was more but also average annual income of remitted household was about double compared with non-remitted household. The proportion of female headed household was larger in remitted household than that of non-remitted household.

More than ten percent of the expatriates were illiterate even about three-fourth of the expatriates were up to secondary level and subsequently they may get into troublesome to communicate others and question may also arise how they adjust the new life in abroad. Thirty percent of the expatriates finance migration cost from own saving but the majority of them took loan or sale/mortgage permanent asset and the average waiting time for migration was about six month. Majority of the migrants were semiskilled or unskilled and most of them went to Middle East countries because of easy networking. The cause of migration was mainly for wage differentials and unemployment.

Remittances was utilized mainly in consumption and direct or portfolio investment purpose. Indeed absence of functional education and higher burden of economically dependent household members coerce the people to do such investment. Very rare remittance utilization was in industrialization and/or human resource and social infrastructure development. Experience of household head inhibits this type of investment. It may be due to the lack of investment environment in the community.

Majority of the women who took prime decision in the household had up to secondary education; about 15% of them were household head themselves. All most all the women were housewife. Women empowerment drives to control over women's life or situation she is in. That is why it should be provided right and responsibilities to them for making self-reliant. Comparatively empowerment on household decision making was in highest position then economic decision making and freedom of physical movement was in last position. In relation to remittance receiving status women of remitted household were more empowered than that of non-remitted household for economic and household decision making but less empowered for freedom of physical movement. The result of structural stability also indicated that there was structural change between remitted and non-remitted households' women empowerment. Education, mass-media exposure, control over own asset, wealth and marriage length sometimes had positive significant effect on the other hand household size had negative significant effect on women empowerment.

Remittance contributed about sixty percent for remitted household whereas non-farm activities contributed about sixty seven percent for non-remitted household to the aggregated annual income. The average annual income of remitted household was double to non-remitted household. Education, women empowerment and wealth had positive whereas economically dependency ratio had negative significant effect on income.

The higher income and better wealth contributed to the higher household savings. Average annual savings of remitted household was higher than that of non-remitted household and it was also found that education, household size and wealth had a significant association with household savings. Besides, remittance was likely to create self-esteem about the improvement of socio-economic position in the community.

Remittance precipitates changes in household structure, the portfolio of income, women empowerment structure and the disposition of household resources. This study has proved its research questions in one hand and on the other hand it identified some areas where researchers can further works so as to determine the factors that restrict the investment opportunity of remittance and finding out the remedies and also determine the causes behind inhibit women mobility. Policy planner may consider the issues for betterment of remittance usages and enabling investment environment. It would also helpful to identify the areas where government interventions should essential.

7.3 Recommendations

The study illustrated, remittance plays a significant role in accelerating economic growth of remitted household as well as macroeconomic development. It also showed that, there were structural changes of women empowerment in remitted household as compared to remittance non-recipient household. The study findings lead to the following recommendation to be helpful for harnessing remittances for the socio-economic development.

- Household size should be limited as much as possible and government should create pertinent opportunity regarding this.
- Employment opportunity should be generated so that the active population may enhance the economy by reducing foreign dependency. Government would attempt steps concerning this and encourage private sectors for expansion of employment opportunity.

- Government has to play the pivotal role to educate people and develop skilled workers by relevant technical training, communication skill and language proficiency for potential migrants to depart into abroad in diversified field. To respond to the demand for skilled workers, earning optimized foreign remittance both at home and abroad.
- The financial cost and waiting time for migration should be reduced in a limited and optimal position. And at the same time diplomatic bargaining capacity should be enhance so that service duration may be enlightened.
- The government should encourage to the remittance recipients' household for the usefulness of productive investment through the different awareness raising program and also create enabling investment environment.
- The Government should be emphasized in women participation for productive activities. Consequently they engaged themselves on work and may approach other women into earning activities so as they empowered properly.
- Functional education concerning women empowerment should be included in formal education system from the very beginning of education.
- Mass media should be broadcasted in grass root level about the benefits of women's full participation in the national development.
- Government should be taken necessary measures for secured mobility of women.

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