

## SOCIO-ECONOMIC DEVELOPMENT THROUGH REMITTANCE-EARNING POPULATION: A CASE STUDY OF SYLHET REGION

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**Abstract:** The main goal of this study is to analyze how remittance affects households in the Sylhet division in terms of socioeconomic growth. It has also focused on how the use of remittances has caused significant changes in their household lifestyle. In the economies of small and developing countries, remittances play a vital role. It refers to money that is sent or exchanged by a group of individuals. Expats' contributions have a variety of effects on a region's economic growth, including lowering unemployment, alleviating poverty, and rising foreign exchange reserves. Remittance fighters of this division are good examples of community growth. A survey of 50 (fifty) households was conducted in three Upazillas in the greater Sylhet, namely Beanibazar, Golapganj, and Baralekha. Similarly, qualitative data is also gathered to investigate remittance earners' contributions and their position in improving their household's status. People from Sylhet are traveling overseas for a variety of reasons, according to the report, including improving poor economic conditions, unemployment, and migration. It is estimated that one in every thirty people in the area has worked abroad, mostly in the United Kingdom. As a consequence, remittances and the people who send them play a crucial role in the socio-economic development of the people in the study area. Migrants have sent back millions of dollars, which have been used for a variety of purposes, including housing, schooling, and health care facilities and services. The elimination of poverty has already helped those families and society. The study also reveals that receiving a huge amount of remittance from abroad has brought visible changes in the lifestyle of Sylheti people.

**Keywords:** Remittance, Households, Remittance fighter, Socio-economic Condition

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### 1. Introduction

With the blessing of globalization, the world is becoming a small village day by day. The advancement of communication has made it easier to travel around the world, and human

resources have spread to every corner of the globe. Subsequently, labor market has globally expanded, and remittances are considered an important tool for socio-economic development. It has been used in a variety of industries, including small and cottage industry, education, and health care. It helps to increase the reserve money of a country. Remittances are earned by expatriates who are working abroad. It is one of the significant sources of foreign currency, especially for Bangladesh. The two terms, "remittance" and "remittance fighter," are called both sides of the same coin. They are interrelated in practical concepts. The remittance-earning population is sending money to their families, with which they can meet their basic needs. Development refers to positive changes towards betterment. It has various dimensions. Socio-economic development is two. It refers to the social and economic conditions of a household with the contribution of remittance. Subsequently, it has a positive association with the remittance-earning population and the socio-economic development of a family as well as society. Bangladesh, among other countries, is one of the largest exporters of labor. She has many skilled and unskilled workers abroad, and they regularly send foreign currency to their country of origin. This paper has tried to explore whether the contribution of remittance fighters to the socio-economic development of their dependents, focusing on Sylhet. The study has analyzed the use of remittance and its contribution to the socio-economic development of that area. In Sylhet, the study has found a significant number of people who are working abroad, especially in the United Kingdom (UK). Besides this, many people are living in the Middle East, Europe, and Australia. Their contributions to socio-economic development have gradually been increasing over time. The expatriates are serving their family members by being educated, enhancing their social status, accessing health services and investing in business as well as the small and cottage industry sector through supporting remittances.

## **2. Background of the Research**

Bangladesh was colonized for a long time by the British East India Company and the British Crown, as described in the history of remittance and its effect on the economy and growth. During this time, several people went abroad in search of work and found a variety of jobs. During Pakistan's rule, many people immigrated to the United States to sell cheap goods, seek political asylum, and find work. Before Bangladesh's independence, Sylhet residents began traveling to London. People in this area have been involved in migrating to the United Kingdom since the turn of the twentieth century. People went to London at the time to look for work or a place to live. During the 1950s and 1960s, top British officials targeted the Sylhet area for labor. Many citizens sought political asylum in London after the country's independence in 1971. The catering industry was the first industry that the people of Sylhet in Greater London grew and flourished. Aside from that, a large number of people were involved in household and small business operations. Bangladesh Bank (BB) earned 827.25 million US dollars in 2009-2010, 88.60 million US dollars in 2010-2011,

and 987.46 million US dollars in 2011-2012 as remittances from people working in other countries ( Bangladesh Bank, 2016).

Another important thing is global connectivity, which facilitates easy and free access. The gift of globalization reduces the globe to a tiny village. Communication advancements have made it easier to travel across the world, and human capital has migrated to every corner of the globe. As a result, the labor market has expanded internationally, and remittance has become a significant tool for socioeconomic growth. Remittance has been used in a variety of industries, including small and cottage industries, education, and health care. It contributes to the country's reserve money. Expats who work in another country receive money by remittances. It is an important source of foreign currency, especially for Bangladesh. Both the terms 'remittance' and 'remittance warrior' refer to the same thing. Both are related. Remittance earners, also known as soldiers, are people who send money to their families to help them meet their basic needs. Positive changes toward betterment are referred to as growth. It has several aspects, one of which is socioeconomic growth. It refers to the improvement of a household's or communities' social and economic conditions as a result of remittance contributions. As a result, there is a positive relationship between remittance-earning populations, households and societal socioeconomic growth. Bangladesh, among other nations, is one of the largest exporters of labor. Many of her qualified and unskilled workers work in other countries and send money home on a daily basis. This paper attempted to determine whether remittance fighters play a role in the socioeconomic development of the Sylhet division. The study looks at how remittances are used and how they contribute to the socioeconomic growth of the Sylhet division. The study discovers a large number of people from study areas working abroad, especially in the United Kingdom (UK). Apart from that, many people live in the Middle East, Europe, and Australia. Their contributions to socioeconomic growth have been steadily growing over time. Expatriate workers who earn foreign currency help their families by sending remittances to help them get an education, improve their social status, get health care, and invest in small and cottage industries.

### **3. Research Goals**

The main goal of the study is to look into the influence of remittance in Sylhet division in terms of socioeconomic growth.

The specific objectives are:

- To analyze the role of remittance fighters in economic development in the studied region,
- To delineate the role of remittance fighters in social development in the area; and
- To establish a link between remittances and socioeconomic development in three Upazilas in greater Sylhet.

#### 4. Reviewing the Relevant Literature

Researchers have written a lot about the role of remittance fighters in socioeconomic growth. A study of the literature in this area has been attempted below:

Chowdhury, I. A. (2014) conducted research on the effects of remittances on Bangladesh's socioeconomic situation. Remittances, according to this article, help people generate income, provide advanced education to children, raise social status, create job opportunities for the disadvantaged, and, most importantly, empower women. The study finds that remittance has both positive and negative effects on Bangladesh's socioeconomic situation, with positive effects having a greater influence than negative effects. In a negative context, the paper claims that it contributes to social inequity and ethnic disparities.

From a socioeconomic standpoint, M. A. Ali (2014) clarified that remittances improve living conditions, social status, and help meet basic needs. This study finds that remittances have a positive impact on almost all of a country's macroeconomic indicators. Remittance is described in the paper as one of the important instruments that aids in the solution of our problem by strengthening the economy. The paper concludes with some suggestions for increased remittances and growth, including better preparation, tracking, advertisement, and international liaison.

Datta and Sarkar (2014) used time series econometric techniques to investigate the effect of remittances on economic development. This study investigates whether remittances are a statistically significant factor in deciding economic growth and whether the connection between remittances and growth is causal. The results of this study indicate that there may be a long-term relationship between remittances and GDP, but that there is no predictive causal relationship in the short or long run.

A research on remittances and economic growth in major South Asian countries was conducted by Siddique and Selvanathan in 2012. This study looked into the relationship between remittances and economic development. Remittance payments from migrant workers are rapidly becoming a significant source of export revenue, according to the report, and they are becoming an integral part of the national economy on a daily basis. The paper concludes with a number of policy implications based on the causality findings.

According to Barai (2012), remittances are increasingly valued as a means of wealth transfer based on socioeconomic factors. According to the report, remittances help recipient households strengthen social and economic indicators such as nutrition, living conditions and housing, education, health care, poverty reduction, social security, and investment activities.

Rahim and Alom (2015) investigate the real remittance income and its effect on Bangladesh's overall economy. Bangladesh's remittance income is the second highest foreign currency income, according to the report. It can have an effect on work, schooling, health, wages, and other areas of social and economic life. The paper ends with policy proposals such as expanding opportunities and services, increasing oversight, establishing various training centers, and making swift decisions. This research shows the extent and

course of migration and remittances, as well as how remittances impact societal and economic growth. The study concludes that remittances should continue to grow in importance to the country's economy and social growth.

The overall review of the literature is based on the discussion above. The term 'remittance' is clearly described, which acknowledges the understanding of it. It is also emphasized the significance of remittances in various dimensions of development in a society as well as across the country.

### **5. Importance of the Study**

According to the 2001 census, Bangladeshi immigrants made up 2.1 percent of the overall population in London, with Sylheti immigrants accounting for the vast majority of this group (Das, 2013). Because there are a huge number of Sylheti migrants working abroad, mainly in the United Kingdom, and one of their common features is sending remittances to their family members, it has been estimated that 75 percent of overall remittances in the country come from the Sylhet region (Ibid, 2013). Due to banking facilities, high bank interest, infrastructure assistance, and a lack of technology support, remittances in this area are underutilized in the productive sector (Ibid, 2013). The amount of money sent to Bangladesh appears to have climbed from 10,987.40 million dollars in 2009-2010 to 18,205.01 million dollars in fiscal year 2019-2020. (Bangladesh Bank, 2020). But, the overall education rate in the Sylhet region is 40.09 percent, with males accounting for 43.72 percent and females accounting for 36.06 percent. Rent and remittance account for 5.16 percent of revenue. 6.5 percent of the population lives in poverty, while 7.80 percent of the workforce is unemployed (Bangladedepedia, 2010). Based on these figures, it is clear that local people need to utilize remittance to improvement their socio-economic condition. In order to change their lifestyle, the community needs accurate data, careful planning, and management. According to the International Labour Organization, remittances can help reduce poverty, unemployment, and strengthen rural development (ILO,2014). Many industries have recently sprouted in the Sylhet region. Moreover, the rate of growth in education, health care, and development activities is increasing every day. The primary research can provide the true picture of home conditions and the impact of remittance on households in three Upazilas in the Sylhet region.

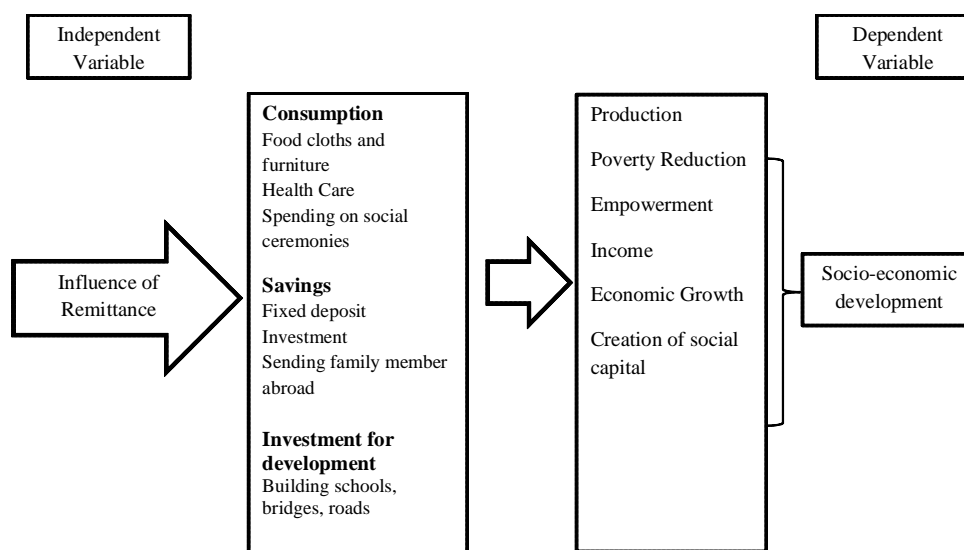
### **6. Methodology of Research**

In order to achieve the goals, this analysis used a combination of methods. Secondary data was gathered from a variety of sources, including published books, articles, blogs, print and electronic journals, and different websites. A survey and main interview tool were also used in this research. The survey covers fifty households from the three selected Upazilas from the Sylhet region. The influence of the remittance and its earning population are more likely to be measured at the household or neighborhood level. Three upazillas (Beanibazar, Golapganj, and Baralekha) were chosen by lottery to collect data from the

Sylhet division for this study (sampling without replacement). On the basis of information from the UNO office, the majority of migrant settlements in the three upazilla districts were picked. To acquire data and information from selected families in the investigated area that had one or more family members residing abroad, a Simple Random Sampling (Random number table) was used to choose houses. In-depth interviews were used to collect qualitative data for the research. The primary data was described using descriptive analysis, especially percentage analysis. The study area includes three Upazilas in the Sylhet region.

### 7. Analytical Framework

The research questions and goals have been developed and analyzed using a few common principles and terminology that have been addressed. The conceptual structure demonstrates the cause-and-effect relationship between the various concepts (independent and dependent variables) that have been investigated. This framework is focused on the study of literature.



Source: The Authors, 2021

### 8. The key terms of the Research

The study has found some key terms which are closely related to understanding main focus of the study. Below is a list of operational definitions of these terms :

- Remittance
- Remittance fighter

- Household
- Development

### **8.1. Remittance**

The term “remittance” comes from the word “remittance,” which means “to send money or funds.” Remittance, in general, refers to the movement of funds from one place to another. The term “foreign remittance” refers to money sent from one country to another. “A remittance is a money transfer from a foreign worker to a person in his or her home country that is a significant part of international capital flows, particularly in labor-exporting countries,” writes L K Vanwey (VanWey et al., 2004). The International Monetary Fund (IMF) described remittance as three different types of payment. The term ‘Remittance’ originates from the word ‘remit’, which means to transmit money or fund. In general, remittance means transfer of money from one place to another. When money is transferred from one country to another, this is called Foreign Remittance. According to L K Vanwey, “Remittance is a transfer of money by a foreign worker to an individual in his or her home country which is a significant part of international capital flows, especially with regard to labor-exporting countries” (*Ibid,2004*). The International Monetary Fund (IMF) mentioned three different forms of payment as remittance.

- Employee compensation is the total earnings of workers who have been away from their home country for less than a year, plus the amount of in-kind benefits.
- Employees who have been working in a foreign country for more than a year send money home in the form of remittances.
- Migrant transfers are the net assets of migrants who travel from one country to another in search of work.

Personal transfers, personal remittances, and total remittances are all discussed in this article. Personal transactions are any existing cash or in-kind transfers made or collected by resident households. Employee compensation net of social contribution is classified as personal remittances. Personal remittances plus social benefits equal total remittances. This study did not take into account total remittance, but it did include funds earned from expatriates in three upazilas in the Sylhet region.

### **8.2. Remittance Fighter**

In general, the term population refers to the total number of people or inhabitants in a country, as well as a group of persons, things, or items from which statistical samples are taken. In this study, the remittance earning population is described as remittance fighters, or a group of people or expatriate workers who send money to their home country or households, especially in the research area. This remittance fighter is a prerequisite for increasing the amount of remittances or the degree of contribution to national economic growth.

### **8.3. Household**

In a broad sense, the word household refers to people who live under the same roof and form a family, which is a social unit made up of people who live in the same home. A household is a set of social units residing together in the study field. In this review, it was chosen as a unit of analysis. The study addresses the households from the Beanibazar, Golapganj and Baralekha Upazilas.

### **8.4. Development**

The concept 'creation' generally refers to a progressive progression across evolutionary stages. It is a method for achieving development, improvement, positive change, or the addition of physical, economic, environmental, social, and demographic factors (Meidan, 2018). "Development is a capability approach that is described as a tool of enabling people to reach the highest level of their capacity, by granting freedom of action, freedom of economic, social, and family actions, and so on," says Nobel Laureate Dr. Amartya Sen. "Development" is described as "the act or process of growing or causing something to expand, become larger, or more advanced" (www.merria.com). It is a multifaceted concept that refers to positive changes in the social and economic growth of three upazilas under the Sylhet division, particularly Beanibazar, Golapganj and Baralekha. A developed society has a high rate of investment, a higher rate of education and its efficiency, a wider range of employment opportunities, universal health care, and a per-capita income of at least 2000 US dollars.

## **9. Results and Discussion**

A total of fifty households in the study region were surveyed. They have provided information. Migrants who work in the business sector account for 42% of the total. Day laborers and caretakers account for 10% and 4% of the workforce, respectively. The remaining 44% were active in a variety of activities (See details in table-11). Most people like business because it allows them to earn more money. Catering, tea shops, shopping malls, and other similar businesses are more interesting and familiar to them. Initially, expatriates were unable to find suitable employment, but after some hardship, they were able to find suitable employment. As a result of the political stability and social safety and protection of business, they are earning more currency. Furthermore, the study discovered that nearly all migrants are men (Table 2). They send a large amount of money to their family and friends in this area every year. Female expatriates have been found to be uninterested in working in another nation. They do, however, have some drawbacks. To begin with, Sylhet is a conservative region. The majority of people, particularly those who are not married, are not interested in sending their female family members. Married women, on the other hand, face no limits. Second, when their husband is away, women stay at home to look after their property. The majority of the families in the study area have discovered that nearly all of the remittance earners are men. A significant number of people



from this region travel abroad every year. They give a substantial sum of money. This is used in a variety of industries. One of them is the land market. Surprisingly, the land conditions of 62% of households have remained unchanged (see details in table 3). Some of the reasons for their land lordship have not changed, according to the report. To begin, when a person plans to travel abroad with the assistance of a recruitment agency or broker class, they must contact them and pay a significant fee. As a result, they are required to bear long-term liabilities for that charge. As a result, they expected his settlement to take two or three years. No one is interested in investing in the land market, such as land acquisition, unless an expatriate has achieved financial solvency. Many expatriates, on the other hand, are not interested in buying land because they already own plenty. They want to put the money they get in remittances into other businesses. Second, the migrants' poor family situation discourages them from purchasing land in order to improve their social standing. According to the survey, about 44% of households in the study area have not changed their living arrangements (See table-4). Joined families, weak economic conditions, payment commitments to the broker, and recent migrants are the key reasons for previous housing.

### **9.1. Accommodation**

The majority of the lodging in Golapganj Upazilla is substandard. Their remittances are often used for family members' education, access to health care, and payment to the broker as agreed while dedicated to him. In Borolekha Upazilla, on the other hand, most households are stuffed with clothes. This Upazilla provides lodging, new instruments for a better lifestyle, and other amenities. It's a scenario that almost any family can relate to. Similar to Borolekha Upazilla, about 95 percent of accommodation conditions in Beanibazar Upazilla are very well decorated and luxurious. Many homes are tastefully decorated, but there are few people living in them. Surprisingly, the study discovered that the caretakers live in the households while the landlords live abroad.

### **9.2. Health Status**

The state of the research field is steadily deteriorating. According to the report, about 54% of people obtain their health care from a specialist hospital (Table-5). Their sanitation system is cutting-edge. They sometimes receive health care from outside the country. The government hospital is used by around 19% of the people in the study field (Table-5). Their living quarters, as well as their sanitation system, are inadequate. The overall access to health services in Golapganj Upazilla is not normal. Many of the migrants' family members are afflicted with various illnesses such as fever, cough, allergies, colic, and so on. The sanitation system, cleanliness, and public knowledge are all lacking. However, the health services provided by the rest of Upazilla are superior to those provided by Golapganj Upazila.

### **9.3. Household Income and Expenditure**

A family's budget is usually determined by their wages. The study attempted to determine the migrant people's level of income as well as the income of their family members in the research field. The income of 44 migrants out of 50 was discovered in the report. Their earnings are steadily rising. The majority of them began their careers with a low wage, such as 20000 to 25000 BDT. However, their pay structure has evolved over time. Approximately 88 percent of the remittance-receiving population has the opportunity to raise their profits (see table-6). However, for whatever reason, 12 percent of respondents were unable to increase their remuneration. They were investigated in the report. Illiteracy, inexperience, a language barrier, and inadequate work facilities are among them. On the other hand, it is noteworthy that many members of the migrant family work in various occupations. In these situations, the remittance-earning population assists them in quickly changing their current situation. In short, the study discovered that migrant workers' earnings have been fluctuating over time. Prior to receiving remittances from expatriates, the average family's spending was extremely low. Even when receiving remittances, some families' finances are inadequate; their family budget and expenditure have been altered. The funding of the remittance earning population in the studied region affects about 98 percent of a family's expenditure (See table-6.b). Social events, family tours, wardrobe shopping, outfit items, and other areas of expenditure for those households have increasingly improved. With the help of the remittance earning population, a strong link between a family's past and current expenses has been discovered. Increased revenue, in general, contributes to increased expenditure. However, the thesis discovered a negative association between two research principles. While 98 percent of people's incomes are fluctuating, 68 percent of them are not interested in investing. Approximately 18% of people are interested in investing in the business world (Table-7). Just 2% of the population is involved in the stock market (Table-7). 4% of the population is involved in both industry and the stock market. In summary, the study discovered that investment in the research field has been discouraged due to a lack of investment security. Some of the reasons for the lack of interest in the investment have been reported by the report. These include a shortage of manpower, the absence of family members in the country, a lack of social security, and a business-friendly atmosphere. Some are completely uninteresting. With rising income, a family needs to eat or enjoy higher-quality food than in the past. This principle has proven to be valid in the field of analysis. 100% of a family's food intake has already been altered in order to increase their household income (Table-8, a). Every month, a significant sum of money is needed for food consumption. Not only is the cost of food rising, but the cost of entertainment products is rising as well. The migrant family has access to television, refrigerators, laptops, and mobile phones, among other things. In the research sector, about 78 percent of family entertainment items change on a daily basis (Table-8, c). Another 22% have remained stagnant due to a lack of interest or an unchanged rate of income. The research area's outfit is steadily evolving, similar to how entertainment

is changing. Many migrant families are keen on buying accessories such as ornaments, air conditioning (AC), sofas, dress-up, and household items. After receiving the remittance, 80 percent of families change their clothes (Table-8, d). However, some families (20%) are uninterested or unable to buy such an outfit due to financial insecurity. As a result, the level of outfit consumption is steadily changing. The specialized hospital provides health care to many of the migrants' family members. However, without the assistance of the remittance-receiving population, migrants' families will not be able to spend as much money as they do now. Over time, access to health-care facilities has increased. The health services in the study area showed a significant improvement of approximately 94% (Table-8, b). Furthermore, the migrants want to deposit their money now that their earnings have risen. For the first move, they prefer to open an account with a local bank. Surprisingly, the remittance-paying population deposits a large sum of money in the local bank. Some of them, such as Padma and Jibon Bima Corporation, have insurance. None of them can verify whether or not the migrant has a foreign account. 42% of remittance recipients want to deposit their money in a central bank, and 16% have both a local bank and an insurance account.

#### **9.4. Social Status of Households**

A person's social status is determined by his or her educational status, transportation and communication advancement, and actions, among other factors. It is widely accepted that the literacy rate in the Sylhet division is significantly lower than in other divisions in Bangladesh. In terms of analysis, the study discovered a significant shift in the educational field. The study found one or more students attending kindergarten, college, or university in almost every family. Many people believe that unless migrants send money home, they will be unable to send their children to school. The study discovered some families in Golapganj Upazilla whose sole goal is to use the remittance for educational purposes. Since then, their educational condition has improved by about 88 percent (Table-10, a). Just 12% of parents want to send their daughters or sons to the institution. The study discovered a positive shift in women's decision-making and other family engagement. Most women now have the ability to express their opinions within their families. When it comes to resolving an issue or other circumstance, their advice is frequently regarded as the most important by the family. Their engagement is productive not only within the house, but also outside the house. In the absence of the housemaster, it is often found that all decisions are made by women. Women's participation, engagement in the labor market, and decision-making are steadily changing. Economic growth and educational advancement are the two primary reasons for this. A population that receives remittances is a necessary condition for changing the status. Around 82 percent of women today have the ability to express themselves and participate in social activities (Table-10, b).

### **9.5. Identified Changes**

This is a significant shift for this group. This circumference is heavily influenced by the remittance-receiving community. The information and communication sector is evolving day by day to better serve the needs of the migrant population in this region. Approximately 98 percent of families own smartphones, laptops, and other modern technological devices (Table-10, d). Migrants will be able to contribute to family needs as their income/salary rises. With the passage of time, the Sylhet division's socio-economic situation has shifted to the outstanding contribution of the remittance-earning community. When comparing current and previous conditions, the study will notice a noticeable shift in the region's economic, social, and educational sectors. Time is also a reality, but without the participation of the remittance-earning community, it would be impossible to improve the overall situation in a short period of time. Today, the Sylhet division serves as an example to others. The remittance-receiving population deserves all of the credit. By analyzing data from the field, the study discovered some main features. The majority of remittance earners want to prioritize children's education, according to the highlighted points. Family members of remittance workers choose to go to a specialized or private hospital for medical treatment. Due to a lack of better jobs, migrants have little interest in investing. However, women's involvement in the decision-making process is gradually changing in the region. Similarly, certain households' savings rates have been increased. The chosen migrant family's social status has certainly changed. Through contributions to various social activities, the remittance-earning population has a positive effect on their own culture. On the other hand, migrant workers travel abroad to gain money from the sale of their valuable assets, such as agricultural property, often even household land, and ornaments. In fact, they have been tricked by the broker classes, who have provided migrant workers with forged visas. As a result, they must return to their home country, where they will, in most cases, be unable to recover their lost property. The remittance-earning population in the study region will have an effect on the Sylhet division's overall economic situation. If the goods are used for ostentatious consumption, there is very little contribution to economic growth, and the effect on the balance of payments may be negative due to the high impact content in this area's consumption pattern. On the other hand, if the resources are used for expenditure and necessary consumption in order to improve the society's health and efficiency, the society's growth may be accelerated. With the outstanding contribution of the remittance-earning community, this division is gradually becoming an Ideal-type division of Bangladesh.

### **10. Concluding Remarks and Further Research**

This report investigates the impact of remittance and its earning fighters who were expatriates from the three Upalizas under the Sylhet division. The study has especially focused on the socio-economic growth of households in the studied area. The value of remittances and remittance-earning population or remittance fighters for this area and

the nation has been addressed. It serves as a backdrop for the study of remittance data from the Sylhet division's three Upazillas. The data indicate that remittance and remittance fighter flows approximately equate to the majority of Upazillas' migration flows. The remittance-earning population has a substantial impact on the level of development activities in this area as well as countries with high remaining migration, such as the Middle East, France, the United Kingdom, and Italy, based on the ratio of social status, livelihood, and economic stability. Remittance fighters' reserve remittances reflect a potential pool of funds that could be used to help the Sylhet division's socioeconomic growth. Indeed, the research findings are highlighted; specifically, there are both positive and negative effects, with positive effects having a greater influence. Remittances help to improve living conditions, social standing, and meet basic needs of the households. Remittances and economic growth are causally related, and remittance fighters play an important role in the region's social and economic development.

Besides, the government must devise innovative ways to make use of the community's financial and human capital. Governments will also need to increase the volume and quality of data available in order to conduct the research that will guide policy action in this field. The findings of this study indicated a few measures to improve the migration process and working condition of expatriates. The following are some of them:

- With a clear strategy, the government can regulate the broker class.
- The government should take the requisite legal action against those who engage in disorderly behavior in the country's airports.
- To open Pubali Bank branches in the study region.
- The government should make the legal process of remittance transfer easier.

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**Annexure: List of Tables and Figures**

**Table 1: Religion**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Islam	40	80.0	80.0	80.0
	Hinduism	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

**Table 2: Gender**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Male	50	100.0	100.0	100.0

**Table 3: Land Condition**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	changed	19	38.0	38.0	38.0
	unchanged	31	62.0	62.0	100.0
	Total	50	100.0	100.0	

**Table 4: Number of House**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Modified	28	56.0	56.0	56.0
	Unchanged	22	44.0	44.0	100.0
	Total	50	100.0	100.0	

**Table 5: Health Care**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Service receive from government hospital	19	38.0	38.0	38.0
	service receive from private clinic	4	8.0	8.0	46.0
	service receive from specialized hospital	27	54.0	54.0	100.0
	Total	50	100.0	100.0	

**Table 6(a): Economic Progress Rate of Income**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Changed	44	88.0	88.0	88.0
	Unchanged	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

**Table 6(b): Economic Progress Rate of Expenditure**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Changed	49	98.0	98.0	98.0
	Unchanged	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

**Table 6(c): Economic Progress Family Budget**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Changed	49	98.0	98.0	98.0
	Unchanged	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

**Table 7: Investment**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Business	9	18.0	18.0	18.0
	Land Purchase	4	8.0	8.0	26.0
	Share Market	1	2.0	2.0	28.0
	Not interested	34	68.0	68.0	96.0
	Business and share market	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

**Table 8(a): Compares of Consumption Level food Sector**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Changed	50	100.0	100.0	100.0



**Table 8(b): Compares of Consumption Level Health Sector**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Changed	47	94.0	94.0	94.0
	Unchanged	3	6.0	6.0	100.0
	Total	50	100.0	100.0	

**Table 8(c): Compares of Consumption Level Entertainment**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Changed	39	78.0	78.0	78.0
	Unchanged	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

**Table 8(d): Compares of Consumption Level Outfit**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Changed	40	80.0	80.0	80.0
	Unchanged	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

**Table 9: Fixed Deposit**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Local Bank	42	84.0	84.0	84.0
	local bank and insurance	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

**Table 10(a): Social Status Literacy**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Positive change	44	88.0	88.0	88.0
	Negative change	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

**Table 10(b): Social Status Women Empowerment**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Positive change	41	82.0	82.0	82.0
	Negative change	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

**Table 10(c): Social Status Communication Development**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Positive change	44	88.0	88.0	88.0
	Negative change	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

**Table 10(d): Social Status Information Technology**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	positive change	49	98.0	98.0	98.0
	Negative change	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

**Table 11: Occupation**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Business	21	42.0	42.0	42.0
	Day labor	5	10.0	10.0	52.0
	caretaker	2	4.0	4.0	56.0
	others	22	44.0	44.0	100.0
	Total	50	100.0	100.0	

**Table 12: Salary**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	20000	1	2.0	2.0	2.0
	21000	1	2.0	2.0	4.0
	24000	1	2.0	2.0	6.0
	25000	1	2.0	2.0	8.0
	30000	1	2.0	2.0	10.0
	35000	3	6.0	6.0	16.0
	40000	5	10.0	10.0	26.0
	44000	1	2.0	2.0	28.0
	50000	7	14.0	14.0	42.0
	51000	1	2.0	2.0	44.0
	55000	1	2.0	2.0	46.0
	60000	2	4.0	4.0	50.0
	63000	1	2.0	2.0	52.0
	70000	1	2.0	2.0	54.0
	75000	1	2.0	2.0	56.0
	100000	3	6.0	6.0	62.0
	120000	2	4.0	4.0	66.0
	150000	1	2.0	2.0	68.0
	160000	1	2.0	2.0	70.0
	200000	4	8.0	8.0	78.0
	220000	1	2.0	2.0	80.0
	250000	1	2.0	2.0	82.0
	300000	3	6.0	6.0	88.0
	320000	1	2.0	2.0	90.0
	350000	2	4.0	4.0	94.0
	450000	1	2.0	2.0	96.0
	500000	1	2.0	2.0	98.0
	550000	1	2.0	2.0	100.0
	Total	50	100.0	100.0	