NOTES & COMMENTS

MIGRATION, REMITTANCES AND ECONOMIC DEVELOPMENT: FROM HOUSEHOLD LEVEL PERSPECTIVE

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ABSTRACT

Migration has been one of the principal means for households seeking to diversify and improve their livelihood especially in developing countries. The flow of money has a significant potential to enhance the well-being of the family, stimulate growth rate at the macro level and reduce poverty with the multiplier effect of remittances sent from the host-land to the homeland. In developing country like India, remittances have enormous potential to improve the livelihood of a sizeable number of populations since the remittances directly reach the recipients. Many studies have discussed the usage and role of remittances in the development of left behind families and on society through the multiplier effect. However, almost none of these studies discussed the role of remittances in giving an alternate financial support to the left behind families and communities. While several studies have examined the impact of remittances, very few have examined the alternate impact of remittances, which include entrepreneurship. The study examines the use of remittances with the help of NSSO and RBI survey of household remittances explicitly.

Key words: Migration, Remittances, Economic Development of Households, India

1. Introduction

International migration has been instrumental in transforming and developing of world economies. The re-location of a worker to a destination with more productive return results in an increase in aggregate output and

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income of family left behind. This economic transfer by a migrant in the form of remittance reduces the level of poverty of families living in the homeland. It equally results in higher human capital accumulation, more significant health and education expenditures, better access to information and communication technologies, improved access to formal financial sector services, enhanced small business investment and entrepreneurship, better preparedness for adverse shocks such as droughts, earthquakes, cyclones, and reduced child labour (World Bank, 2014).

Migration has been one of the essential means for households seeking to diversify and improve their livelihood especially in developing countries. The flow of money has a significant potential to enhance the well-being of the family, stimulate growth rate at the macro level and reduce poverty with the multiplier effect of remittances sent from the host-land to the homeland (Klugman, 2009: 108). However, the usage of remittances at the household level has always been a matter of concern. While the direct economic impact of remittances to alleviate poverty is not much controversial, the non-pecuniary consequences of remittance, such as the impact on health, education, social participation, politics, women empowerment, and cultural and social changes in origin societies have been still under-ploughed areas. It is a known fact that the significant proportion of remittances are used for household and other expenses, which include entrepreneurship, philanthropy, infrastructure development, land purchase and others (NSSO, 2010).

Considering the increasing flow of remittances in the last two decades in India, this particular area within migration studies has received increased attention from researchers and policymakers alike. Thus, this study makes an effort to sociologically analyse international remittances in India; it approaches remittances as more than economic transactions between the migrants abroad and their families in India. Remittances, despite their amount, frequency and purpose are critical to the social and cultural wellbeing of movers (migrants) and non-movers of small rural communities and nations. Therefore, remittances need evaluation for their homeland benefits as well as their costs. Remittances are of fundamental importance to many migrant-sending households as they continue to cope with weak local economies, limited job markets, and low wages even after a member of the family has migrated abroad. Rahman (2014) considers two broader contexts that are needed for any discussion on remittance, first is the usage of remittances and second alternate impact of remittances. This study, thus, tries to explore both these dimensions of remittances. Therefore, the objectives of the study cover three concerns.

First is to understand the overall picture of migration and remittances in the Indian context. The second aim is to discuss the impact of remittances at household, community, social, and national level. Third and the most critical goal is to analyse the usage of remittances in India.

The article is organised as follows: Section 1 presents the overall picture of remittances in India. The section provides a framework for the entire article. Section 2 of the article discusses some of the important conceptual frameworks related to the study of remittances. The overall focus is to conceptualize the importance of remittances in the Indian context. In Section 3 of the article an attempt is made to examine the inter-relationship between migration, remittances and development. Section 4 of the article analyses the role of remittances at various levels which are: family, community, social and national. Section 5 focuses on analysis of usage of remittances in India. The analysis has been done using information compiled from the remittances reports of Reserve Bank of India (RBI) and National Sample Survey Organisation (NSSO). Section 6 attempts to conceptualize the role of remittances in the Indian context. Section 7 provides the conclusion of the paper.

2. Theoretical Framework

Being a new area of research, the available literature on remittances is diverse, without a central focus or a specific approach, and it offers no final analysis regarding whether remittance has a positive or a negative impact on society. Few scholars such as Merkle and Zimmermann (1992: 79) and Ghosh (2006: 23) argue that remittance cannot be relied on as an external economic source for the betterment of family, region, and state, because eventually migrant will settle at the host land and remittances transfer will decline. Jahjah et al. (2003: 22) introduced a new term "Decay Hypothesis" into this discussion and argued that increasing remittances will ultimately result in producing inactive members at homeland. Many scholars view this process of migration as reducing the incentives for land conservation in the home countries because the land conservation activities are mostly labour intensive.

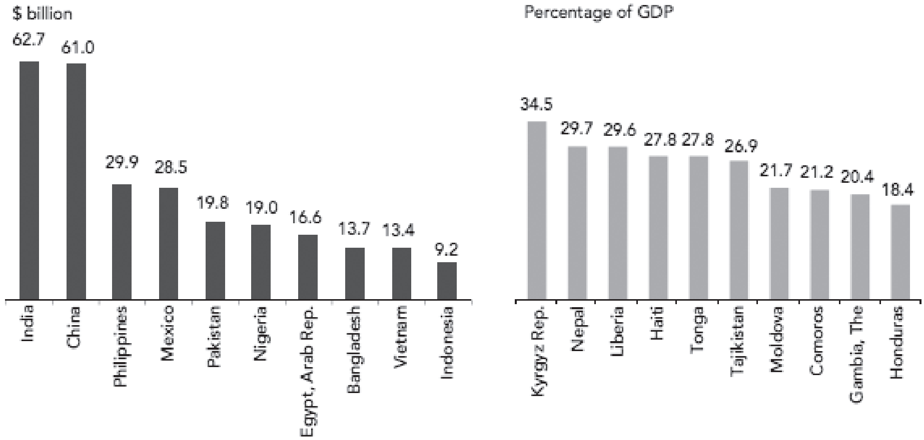
On the contrary, many other studies present a positive view towards migration. De Hass (2006: 632) in opposition to decay hypothesis argues that more extended stay at host land increases the emotional tie-up between the migrant and homeland, which ultimately results in increasing remittances. Puri and Ritzema (1999:14) analyse that multiplier effects driven by commercial usage of remittances can result in the betterment of a homeland. De Hass (2006: 34) argued that the flow of remittances help a migrant to overcome income risks in host countries. A significant number of other researchers also suggest that economic crisis at homeland tends to increase remittances transfer and supports the idea that remittances serve to spread money flow and smooth consumption. Adelman et al. (1988) used a social allocation matrix (SAM) approach for a rural village in Mexico and found that there is a significant role of remittances from both domestic and international migrants to affect economic activities in the village.

There is a pressing need to identify such issues to guide remittances research. From a micro perspective, migration is the result of individual decisions influenced by the family or household; so is the decision to send remittances, and the amount. Hence, examining remittances in aggregate, more so in macro terms, initiates an approach to understanding the complexity of the transactions, and its sociological implications for migrants, households, and communities. However, a sound understanding of the micro-level processes is essential because it captures the live experiences within the macro-level flows of remittances and the resultant development outcomes. Thus, remittance is more than a monetary transaction; it is a social transaction with far-reaching socio-economic consequences.

3. Migration and Development

Understanding the motivations for remitting is necessary for analysing the broader economic implications of remittances for at least two reasons. First, the amount that the migrant transfers to family members remaining at home land at any given time depends on, among other things, on the migrant's underlying motivations to go abroad and to remit funds in the first place. The size and timing of remittance flow, in turn, determine their effects on economic activity in the receiving country. Second, the intended purpose of remittances impacts the end uses of these funds, and the uses to which recipients put them is also an important determinant of their economic impact on the recipient economy. Remittances are most important instrument for migrant-driven development in all countries. According to the World Bank, Worldwide remittance flows including those to high-income countries reached \$582 billion in 2015 and are expected to increase to \$615 billion by 2018 (World Bank, 2017). As estimated by the World Bank (2017), international remittances transfer to developing countries has reached \$429 billion in 2016 and are expected to increase to \$459 billion in 2018 (World Bank, 2017).

Figure 1: Top ten Remittances receiving Countries in terms of Total Amount and % of GDP



Source: Migration and Development Brief, World Bank, 2017

As reflected in Figure 1, India received the highest remittances (a total $ 62.7 billion) in 2016 in the world followed by China, Philippines, Mexico, and Pakistan (World Bank Migration and Development Brief 27, 2017).

4. Remittances at Different Levels

An attempt has been made below to conceptualise the impact at distinct levels, such as family, community, society, national level.

4.1 Family Remittances

At the family level, remittance broadly works in two dimensions: first, it provides economic support to family living back home, and second, it assures security and the maintenance to the migrants, who intend to come back. As New Economics of Labour Migration (NELM) scholars argue, remittance also provides security to both the migrant as well as family in the case of external shocks. These shocks can be loss of employment in the case of the migrant or draught in the case of family living back home. Thus, remittance is a mutual benefit between the migrant and the recipient. The fact is, remittance is a constant premium that always provides a sense of security for family living back home. There are some studies that consider migrants as rational economic being who are open to any change of relationship, whereas emerging evidence suggests that family bonds of trust play an essential role in the decision to remit.

In a real sense, migration fulfils an obligation to the household based on affection and responsibility. The migrant should not be seen as an isolated part, but he is merely a part of a spatially extended household that is reducing the risk of the family (De Haas, 2010). Viewed in this way, migration is a family decision. The migrant uses established networks for both potential employment opportunities and transfer of funds and other resources. It is an interesting fact that while migrants are motivated by self-interest, their decision is usually conceived within the context of the existing kinship ties.

The entire phenomenon of migration and families' decision is entirely different for male and female. While male members of the family have the independence to go to their place of self-interest, most of the Indian families are restrictive regarding female members of the family in this regard.

Remittances that are part of productive investment tend to have an impact on long-term poverty reduction, resulting in less vulnerability at both the household and the community level. There may also be a reduction in inter-household inequality. The decision to use remittances for consumption or investment is a function of several factors. This is particularly relevant concerning the social aspects of remitting behaviour. However, it is clear that the role of the remitter in the household and whether he or she intends to return home in the future has a significant influence on the decision to consume or invest received funds. Migrants who remit funds to build a house or start a business when they return are likely to be displeased to see their earnings spent on consumer goods while they are away.

4.2 Community Remittances

The impacts of remittances on economic inequality within communities and households have been discussed in the previous section. However, because remittances can change social structures and cultural practices, the concept of "social remittances", that is, transfers of ideas and attitudes – mainly when migrants return home – is receiving increasing attention. The impact of such social remittances like the effects of financial remittances on social structures and values is often ambiguous. For example, 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. These are positive effects of remittances.

While these links provide economic support and help to maintain kinship ties for long-term or permanent migrants, they can increase inequality in the receiving community if some households are remittance recipients and others are not. As a result, previously cohesive communities sometimes are leading to conflict. Remittances are dependent on consequent vulnerability and changes in legislation or work requirements in the host countries. The impact on the migrant-sending community as a whole and household within it can vary from extreme dependence on the remittances to increased prosperity, both in absolute terms and relative to other communities in the area, primarily when the remittances are used to finance productive investment such as businesses, houses, and infrastructure.

4.3 Social Remittances

Much attention is paid to material resource transfers, but intangible flows emanating from the Indian migrants, such as transfers of knowledge, ideas, and expertise, professional and scientific collaborations, and dissemination of political or religious ideologies, arguably exert more influence on India's development trajectory. While the Government of India has been interested in tapping Non-Resident Indians (NRIs) for their social and cultural capital in addition to their economic resources, many NRIs, in turn, are deeply engaged in political advocacy and social movements in India. Religious transnationalism is an example of intangible flows; religious organisations are especially prominent destinations for NRI donations, with mixed and controversial results. NRIs' contributions to the construction of temples or to the right-wing religious/cultural organisations reportedly have been instrumental in sharpening inter-community conflicts in India. However, transnational connections forged by political or religious movements do not necessarily result in increased radicalisation, as is often assumed, but may have more complex outcomes such as a trend towards "moderation" or support for religious or social reforms.

One of the sociologically essential contributions to the field is the coining of the term 'social remittances' by Levitt (2001). Levitt proposed the term to point out the fact that, in addition to money, migrants export ideas and behaviour back to their sending communities (Rahman, 2012). She observed four types of social remittanc – norms, practices, identities, and social capital. Recently, in line with the categorisation of economic remittances into individual and collective economic remittances (Goldring, 2004: 838), Levitt and Lamba-Nieves (2011:2) have introduced individual and collective social remittances to differentiate social remittances that are exchanged and deployed by individuals from those that circulate and are harnessed in collective, Organisational settings respectively.

Levitt and Lamba-Nieves (2011: 33) also introduced two terms to illustrate the development potential of social remittances for the sending areas: scale up and scale out. These authors argue that social remittances can scale up from local-level impacts to affect regional and national change and scale out to affect other domains of practice such as religion and economics. The coining of the term 'social remittances' and subsequent extensions to individual and collective social remittances offer analytical scope for explaining the sociological aspects of remittances and their impact on societies. Apart from the notion of 'social remittance' there are also other references to non-economic remittances such as technical or technological remittances, which emphasise the importance of skills and technology brought back by returning migrants, and political remittances, which focus on political identities and ideologies, including demands and practices associated with migration. The significance of the development of typologies of remittances is that, each type of remittance has its characteristic features, and so, there is a need for particular methodological approaches in tracking them.

4.4 Remittances at National Level

Migrant remittances also precipitate contradiction at the national level, mainly when the inflow of funds grows sufficiently large to engage the attention of the national government. Given that, virtually all governments in the developing world suffer from a severe deficiency of foreign exchange, the inflow of migrant remittances (once recognised) is invariably viewed as God-sent. Not only is the inflow of foreign exchange perceived as virtually cost-free, but also it appears to arrive with no strings attached and it provides an incredible opportunity for national government. Some examples are:

- boosts National Foreign Exchange Reserves by encouraging further emigration in what is often explicitly described as programmes of labour export, and reminds emigrants that they have a patriotic duty to invest their savings back home, often in specially designed government bonds and high-yielding savings accounts.
- further enhances Government Revenue by Taxing this income stream, if not directly, at least by setting inflated rates for the issue of passports and visas, departure taxes, international telephone calls, and so on and so forth, all of which are facilities used disproportionately by migrant workers.
- Draws the Excess Funds into Deposits in the Formal Banking System, thereby hugely improving its liquidity, because the volume of funds remitted in this way is often so large that recipients cannot soak it up in direct expenditure.

5. Usage of Remittances[1]

Migration remittance is one of the most significant links between migration and development. It plays an active role in reducing poverty, decreases everyday risk from external shocks, leads to betterment of life prospects and many such other positive aspects, which provide a convenient angle for approaching the complex migration agenda. In a sense, remittances are a personal flow of money from migrants to friends and families, which need to be better utilised for the multiplier effect. The Human Development Report 2009, "Overcoming Barriers: Human Mobility and Development" has noted that "financial remittances are vital in improving the livelihoods of millions of people in developing countries (UNDP, 2009: 71). Many empirical studies (Ratha, 2004; Rahman et al., 2014, Rahman and Fee, 2012; Ranjan; 2015) have confirmed the positive contribution of international remittances to household welfare, nutrition, food, health, and living conditions in places of origin. In the 64th round survey on Employment & Unemployment and Migration Particulars, from each of the remittances recipient household, information on the purposes for which such remittances were used was collected by NSS (NSSO, 2010: 115).

NSSO survey on employment and unemployment discusses 12 purposes for which a household uses the remittance. Household expenditure was found to be primary usage of remittance in both rural and urban areas. Among the remittances receiving households, nearly 95 per cent of the households in the rural areas and 93 per cent of the households in the urban areas reported using remittance for household consumer expenditure. A study by the Reserve Bank of India (RBI) informs that most of these remittances were spent on household consumption, as reflected in Table 1. While the information is relatively older, it definitely provides some useful insights.

However, as shown in Table 1, the share of household consumption of the total spending marginally declined from 41.6 per cent in 2007-08 to 41 per cent in 2008-09. Also, people have heavily cut down their remittances spending on business-related activities, as the share has plunged by a high of 6.4 percentage points from 7.9 per cent in 2007-08 to 1.5 per cent in 2008-09. That was mainly because in cities these spending declined drastically from 15.1 per cent to 1.5 per cent during this period. Receivers' enhanced expenditures on healthcare moved up to 6.4 per cent in 2008-09 from 5.1 per cent a year before.

Table 1: Information on Use of Remittances (% share in total)

Purpose	2007-08			2008-09		
	Rural	Urban	Total	Rural	Urban	Total
Household Consumption	42.28	40.92	41.61	38.80	43.67	41.03
Education	3.83	3.47	3.65	3.71	3.36	3.55
Repay Debts	1.71	2.37	2.04	1.58	2.50	2.00
Purchase Land	0.35	0.12	0.24	0.32	0.19	0.26
Wedding	0.30	0.11	0.21	0.33	0.31	0.32
Build/Purchase/Renovate a House	2.79	1.88	2.34	2.39	1.15	1.82
Business related	0.95	15.15	7.93	0.92	2.19	1.51
For Agricultural Production/and allied activities (dairy, fishery, plantation etc.)	0.06	0.13	0.09	0.08	0.13	0.10
Deposits in Bank/Savings	5.58	11.71	8.59	5.00	14.50	9.39
Health related Expenses	4.36	5.86	5.10	4.58	8.58	6.43
Others	37.78	18.28	28.21	42.40	23.42	33.60
Grand Total	**100**	**100**	**100**	**100**	**100**	**100**

Source: RBI, Survey of Private Remittances of Indian Households with Non-Resident Accounts, 2012

As reflected in Table 2, within the household consumption expenditure, a very high proportion of the households (26 per cent in the rural areas and 24 per cent in the urban areas) have reported spending on food items. A significant proportion of households in both rural and urban areas used the remittances for healthcare (15 per cent of the rural households and 15 per cent of the urban households). One of the primary uses of remittances by the households was the education of household members. Nearly 11 per cent of the rural households and 14 per cent of the urban households reported the use of remittances for the education of household members. The next principal purpose which remittances serves in rural households is the repayment of debt (3 per cent), while for the urban households it is 2 per cent. Weddings account for a less than 2 per cent of the total, 1.77 per cent in the rural sector and 1.45 per cent in the urban sector.

More than half of the remittances received by Indian households are used for family maintenance, that is, to meet the requirements of migrants' families regarding food, education, health, and so on (61 per cent), according to an RBI survey (RBI, 2010). On an average, about 9 per cent

Table 2: Distribution of Households according to the Use of Remittances received during 2007-08

Use of Remittances	Sectors		
	Rural	Urban	Total
Food	26.16	24.71	25.69
Education of Household Members	11.80	14.34	12.62
Household Durables	9.57	9.46	9.53
Marriage and other Ceremonies	1.77	1.45	1.67
Healthcare	15.86	15.45	15.73
Other Items of Household Consumer Expenditure	21.66	21.73	21.69
For Improving Housing Conditions	3.57	2.57	3.25
Debt Repayment	3.38	2.30	3.03
Financial Working Capital	0.51	0.30	0.44
Initiating New Entrepreneur activity	0.10	0.11	0.11
Saving/Investment	3.01	5.04	3.68
Others	2.59	2.52	2.57
Total	100.00	100.00	100.00

Source: National Sample Survey Organisation, 2010

of the funds received were deposited in bank accounts and about 2 per cent of the funds received were invested in land, property, or securities. Although a small share of remittances is used for investment, there is a definite second-round effect on investment as the rising consumption of remittance-receiving households is likely to boost other productive sectors (Afram, 2012).

The impact of these remittances at the household and national levels have been shown to increase child education (Edwards et al., 2003) and expenditures on healthcare (Ponce et al., 2011). As the world's top remittance receiving country with a share of 11.5 per cent of global remittances, India has over the time developed a significant dependability over household level transfers (World Bank, 2017).

It is also interesting to find the trend towards usage of remittance for entrepreneurial activities. An almost negligible portion of remittance is used for the entrepreneurial purpose and these data are not different from that of RBI. RBI data show an interesting trend of usage of remittance in the urban sector, whereas it decreases from 15.15 in 2007-08 to 2.19 in 2008-09. This change occurred from 18.28 per cent in 2007-08 to

42.40 per cent in 2008-09 due to an increase in other activities. Overall, there is an eligible use of remittance towards entrepreneurship shown in both the surveys of RBI and NSS, as reflected in tables 1 and 2.

6. Findings and Analysis

Migration policies are one of the burning issues of the present era. It is essential for the countries, home as well as host, to assure decent work for all labourers, either regional or foreigner. Analysis of secondary data obtained from RBI Reports at the national level indicated that remittances or 'private transfers' had been most stable as compared to other components in the current account. The performance of private transfers in the present decade was even better as compared to the previous decade (1990-91) where they appeared to be most stable (49.4%), but only after merchandise exports (27.7%). Two components of 'private transfers' to India, namely remittances for family maintenance and local withdrawals from NRI deposits, form a significant percentage share of private transfers which demonstrate high volatility over the years and switching pattern between themselves, when plotted. This was presumed to be attributable to the dependence of local withdrawals component on interest rate changes.

The 64th round survey of National Sample Survey Organisation (NSSO) estimates that average rural household consumption expenditure was nearly INR 38,000 as compared to nearly INR 41,000 for rural households receiving remittances. Following the same trend, average annual household consumption expenditure was nearly INR 65,000 for all urban households as compared to nearly INR 80,000 for the urban households receiving remittances (NSSO, Employment-Unemployment Survey, 2007-08 Highlights). It should be emphasised that NSSO has not differentiated between internal migration and international migration but it gives enough space to consider remittance as an essential factor for the betterment of life.

NSSO survey on employment and unemployment discusses 12 purposes for which a household uses the remittance, as reflected in Table 2. Household expenditure is a prime use of remittance in both rural and urban areas. Nearly 95 per cent of the households in rural areas and 93 per cent of the households in urban areas reported using the remittance for household consumption expenditure. A study by the Reserve Bank of India (RBI) informs that most of these remittances were used for household consumption. Although a bit outdated, the data for the period 2007-08 and 2008-09 provide useful information. In 2007, India received \$37.2 billion; in 2008, \$49.9 billion; and in 2009, \$49.2 billion as remittances.

The discussion on remittances suggests that in India broadly five sources are available to calculate private transfers to India. These are remittances sent by Indian workers living abroad for family maintenance, local withdrawals from Non-Resident Indian deposits, and personal gift donations to religious/charitable organisations in India, gold or silver brought through passenger baggage and, compensation to employees.

7. Conclusion

A number of conclusions are possible about the usage of remittances at the household level. First, remittances now form an essential part of households' livelihood strategies. Remittances contribute directly to raising household incomes while broadening the opportunities to increase incomes. Remittances also allow households to increase their consumption of local goods and services. However, some scholars suggest caution in drawing further conclusions on the extent to which remittances can be a broad strategy for poverty reduction. Remittances can be unreliable and hence can make specific contributions only at a particular moment in time. In the long term, the migrants can return to the home country or integrate themselves into the host community.

Second, at the community level, remittances generate multiplier effects in the local economy, creating jobs and spurring new economic and social infrastructure and services, mainly where efficient infrastructures and institutions are established to pool and direct remittances. Where these have been set up and encouraged, and where the state is supportive, remittances can make a difference, particularly in remote rural locations where state resources were not adequate. Third, at the national level, remittances provide foreign currency and contribute significantly to GDP. Fourth, remittances can redistribute resources from rich to developing countries. The increase in remittances, which now surpass official aid transfers to developing countries, reduces international inequality and promotes poverty reduction.

In line with the propositions of the new economics of labour migration and livelihood approaches, the existing literature suggests that, in most cases, migration is typically not a desperate escape from extreme conditions of poverty and unemployment. Most evidence supports the view that migration instead is a deliberate attempt by social groups to spread income risks, to improve their social and economic status and, hence, to overcome local development constraints.

International remittances help to diversify and raise household income substantially. They have a crucial insurance function in protecting people from destabilising the effects of absent or ill-functioning markets, failing state policies and a lack of state-provided social security. Also on the national level, there is substantial evidence that remittances have proved to be an increasingly important, less volatile, less pro-cyclical, and therefore a more reliable source of foreign currency than other capital flows to developing countries. However, the observation that remittances significantly contribute to income stability and welfare in developing country does not necessarily imply that they contribute to poverty alleviation. As migration is a selective process, most international remittances do not tend to flow to the weakest members of communities nor the poorest countries. However, needy non-migrant families have often been affected indirectly through the economy-wide effects of remittance expenditure on wages, prices, and employment in migrant-sending communities.

Note

1. This paper has analysed the usage of remittances with the help of Reserve Bank of India, Survey of Private Remittances of Indian Households with Non-Resident Accounts, 2012 and NSSO Report, Migration in India, published in 2010. These are the most recent official data reflecting the overall Indian perspective.

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