

Remittance Matters: International Migration and Left-Behind Family in Bihar

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Abstract:

With an estimated \$83.1 billion remittances received by India in 2019, it has gradually been viewed as critical support for the socio-economic wellbeing of left behind migrant families. Many studies have looked into the impact of remittances at the household level, but the issues related to women have been mainly ignored. In this context, the study tries to understand the role of women in usage and control of remittances, with empirical analysis of their role in selected expenditure segments such as household expenditure, health, education, land purchase, bank savings, entrepreneurial activities, ownership of resources, and philanthropy. The respondents have been selected from the Madhubani and Darbhanga districts of Bihar.

In India, Bihar figures the fifth position in foreign remittances transfers through the formal channel (App. \$4 Billion). Informal transfer such as Hawala or 'in cash/kind' has been invisible and supposed to be more than formal transfers. These two selected districts have high ECR emigration to Gulf, South Asia and South-East Asian countries, mostly facilitated through family chains. Analysis of this study was conducted based on interviews with 120 migrant families. In most cases, the study finds that remittances are sent to the wife of the migrant, but the decision towards usage of money depends on elderly male members of the family. Ironically, elderly males of the family also decide the expenditure on reproductive health. Contrary to the analysis drawn by existing literature, this study did not find the role of women in most of the financial activities, including land purchase or philanthropy.

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Introduction

Migration in search of employment is an essential aspect of human mobility. The global labour market drives migration and reshapes its patterns, directions, and forms. Migration is a significant factor in bringing about fundamental social transformations of both sending and receiving countries. Thus, migration is an integral part of globalization and social transformation processes and itself a major force in/of reshaping communities and societies. The development effect of migration and remittances needs not to confine to the individual level, as it equally affects the community, culture, and country (Rahman and Fee, 2012: 690).

The labour constitutes a spatially shifted extended family member for the socio-economic development of the left-behind family in particular and the local community at the macro level. Here, socio-economic development refers to the family's social empowerment in terms of less economic risk, better access to resources, and increased choice and capability. Inconsistent migration in search of employment has inherent characteristics dominated by psychological expectations of better socio-economic status. The basic idea is that people enhance their economic quality, minimize the risk factors, and enhance social values. Migration in any way, either internal or external, is seen as an option for financial risk minimization strategy and providing a secure life for the families left behind (Stark, 1991: 19).

Remittances have gradually become a crucial factor of migrant's families. At the same time, remittances on the receiving household lead to multiple effects on non-migrant households (Newland 2007). These impacts are in the form of employment generation and sustaining entrepreneurial ventures. There has been a significant increase in the employment generation in studied villages in the Madhubani and Darbhanga districts of Bihar, especially in the construction sector. Some of the prominent reasons are; increased demand for housing, increased trade of durable and other goods, increased consumption of migrant households, and new business activities.

The migration of India's workers to Emigration Check Required (ECR)

countries is primarily male-centric, and very few females are involved, mainly from the Southern States like Andhra Pradesh and Kerala (eMigrate, n.d.). As per the data published by the Ministry of External Affairs, in 2014, 13,115 females migrated to ECR countries compared to 791763 males. As reflected, female migration is merely 1.62 per cent of total migration to ECR. The number will change if non-ECR countries will be included; however, since the study primarily focuses on families of ECR migrants, the data cannot be expanded further. Considering this, the analysis assumes that since very few females migrate to ECR countries, their role has been largely confined as remittances recipients.

According to Rahman et al. (2014) and Rajan (2013,2016), migration of male members put wives and other family members to bear social responsibilities or act as an actor to fulfil the vacuum. The inclusion of wives into daily family-related activities tends to empower and help them gain better social status (Luna and Rahman, 2018). Further, it has been assumed that the ownership of remittances makes receiving family members, including women, substantially empowered. While the process of empowerment has to be examined with empirical analysis, the roles of remittances have primarily been proved as effective and beneficial (Rahman and Fee, 2012).

Remittances sent by workers as money or in-kind to their families usually prove as vital support. The impacts of remittances are direct and help needy families of the society. According to the World Bank, worldwide remittances transfer reached \$573 billion in 2016, increasing up to \$667 billion in 2019. East Asia and the Pacific are the highest remittances receiving regions globally, followed by South Asia. In 2016, South Asia received \$110 billion. The amount expected to increase to \$123 billion in 2019 (World Bank, 2018).

India has been among the highest remittance-receiving countries in the world. In 2017, India received \$69 billion in remittances, followed by China with \$64 billion. India has been the country with the highest remittances receiving country within South Asia, followed by Pakistan (\$20 billion) and Bangladesh (\$13 billion). In terms of GDP, remittances received by India

are almost 2.8 per cent of the total GDP (World Bank, 2018). Remittances transfers to India prove as an essential advantage considering the country's significant socio-economic diversity. The remittances directly go to migrant families and enhance their life (Luna and Rahman, 2018).

Further, remittances with their multiplier effect prove as crucial support for the rural labour market. It has been argued that the migrants' social relations to the family and community cause them to remit, and by bringing in migrants' agency, they overcome the financial constraints in regular expenditure such as education, business, family consumption, saving, land-purchasing, housing, and other factors (Rahman and Fee, 2012).

According to New Economics of Labour Migration (NELM), dislocating working family members away prove as a source of economic security and support. The hypothesis posed by NELM on several occasions proved as accurate and helpful; however, the question related to the socio-cultural implication has primarily been untouched and need to examine specifically. According to Rahman and Fee (2012) and Rajan (2013), migrant remittances have considerable impacts on migrant families and their communities of origin. Remittances are not only economic support to the family; instead, it has a social impact (Levit, 1998). The remittance in any form plays an indispensable role in the homeland's ideas, norms, values and skills to families back home (Levitt, 1998). The transfers of monetary and social remittances further directly impact the women left behind (Luna and Rahman, 2018).

The studies related to the impacts of migration of family have been widely reported. Several studies have looked into the issues about left-behind families, left-behind wives, elderly care, the economic impact of remittances and others (Asis, 2003; Rahman, Tan, & Ullah, 2014; Yeoh, Peggy & Huang, 2002; Zlotnik, 1995). Many studies have already examined the impact and effectiveness of remittances on left-behind wives in the homeland. These studies broadly study family as a unit and understand the influence at the household level. Women are studied as a beneficiary of remittances, and the issue of empowerment is largely understudied.

Indian society has been patriarchal, with a higher status of males in household decision-making matters. The role of females has been limited and primarily act as subordinate of male members of the family. It has been assumed that upon emigration of male members, responsibilities such as household expenditure decisions, education, healthcare and others supposed to come to wives, along with other duties that require interaction outside the family. Further, participation in decision-making activities can lead to the empowerment of migrants' wives. In this context, this study attempts to explore the possibility of women empowerment with the help of remittances.

The paper has been divided into five sections. The following section discusses the research methods and data sources. After this, the article offers theoretical discussion related to migration, women and empowerment, focusing on emigrant families. The following section underlines the profile of respondents selected for this study. The fifth section put forth the analysis based on the outcomes of the empirical data. The paper concludes with a discussion of the significance of the findings, emphasizing future research directions.

Methodology

The respondents of this study have been selected from the Mithilanchal region, Madhubani and Darbhanga district of Bihar. According to data related to emigration clearance published by e-Migrate of the Ministry of External Affairs, Bihar is the second-highest migrant-sending state in India after Uttar Pradesh. Within Bihar, as per e-Migrate, Madhubani and Darbhanga are among the 50 highest migrant sending districts in India. These districts are dominant sender along with the Siwan, Kishangarh and Patna districts of Bihar. Further, Mithilanchal has been considered as a significant migrant-sending region for Nepal also.

One hundred twenty respondents have been selected from 10 villages of both Madhubani and Darbhanga districts of Bihar. Each respondent consists of one migrant household. The preliminary idea was to collect information from villages located in different parts of these two districts so that

geographical coverage can also be achieved. The households were selected using the purposive sampling method, which is non-probability and provides independence to the researcher in choosing accurate respondents. The interviews of this study have been conducted using a semi-structured questionnaire. The questionnaire has been used as a significant source of information along with inputs received from key informants. The research emphasizes the interviews with emigrant wives, which provided insight into the migration and empowerment process complexities.

Table 1: Profile of Respondents

Demographic Variables		Frequency	Percentages
Marital Status of Mi-grants	Married	94	78.3
	Unmarried	26	21.7
Religion	Hindu	102	85.0
	Muslim	18	15.0
Age of Migrant	Below 30 Years	49	40.8
	31-40 Years	41	34.2
	41-50 Years	24	20.0
	51-60 Years	6	5.0
	Above 60 Years	0	0.0
Gender of Migrants	Male	120	100.0
	Female	0	0.0
Gender of Respon-dents	Male	37	30.8
	Female	83	69.2
Household Size	2-5 Members	18	15.0
	6-10 Members	74	61.7
	More than 10 Members	28	23.3

Major Source of Family Income	Remittances	105	87.5
	Others	15	12.5
Source for Migration Cost	Family Savings	17	14.2
	Asset Sell	27	22.5
	Informal Debt	48	40.0
	Formal Debt	28	23.3
	Recruitment Agents/Foreign Employer	0	0.0

* Total Respondents: 120

Out-migration and Remittances in Bihar

It is evident that remittances have played an essential part in the Indian economy, but the issue is how such flows utilized in the livelihood of remittance-recipient households. The 64th round survey of the National Sample Survey Organization (NSSO) estimates that the average rural household consumer expenditure was nearly INR 38,000 compared to almost INR41,000 for rural households receiving remittances. Following the same trend, the average annual household consumer expenditure was nearly INR65,000 for all urban families compared to almost INR80,000 for the urban households receiving remittances (NSSO, 2010). NSSO has not specifically differentiated between internal migration and international migration in the highlight, but it gives enough space to consider remittance as an essential factor in the betterment of life.

The impact of remittances is more pronounced in parts of the country that have experienced higher volumes of emigration. For example, in the southern state of Kerala, remittances constitute 31.2 per cent of the state domestic product (Abdulla, 2014). Along with Kerala, Tamil Nadu and Punjab are the states receiving a more significant proportion of migrant remittanc-

es. Recently, states like UP and Bihar have also shown their presence with increasing international remittances. Bihar figures at fifth position in the country received foreign remittances, with over Rs 200 crore sent through post offices in 2012. This amount counts explicitly, transfer through the formal channels such as the Western Union or Money Gram. Informal transfer as Hawala or cash has been invisible and supposed to be more than standard money transfers. Within Bihar, a significant share of remittances was sent to post offices of Siwan, Bhojpur, Muzzafarpur, Darbhanga, Madhubani, Gopalganj and Patna (Bihar Postal Department: 2013).

The process of out-migration from Bihar has always been high. The phenomenon of human migration from Bihar to different parts of the world recorded from 1834 when a large number of labourers migrated from the Bhojpur region to various plantation countries under indenture contracts. Migration to West Asian countries from Bihar is a relatively new phenomenon. Multiple social and economic problems have forced families to decrease the risk factor by sending their family member/s to another country or place (Deshingkar: 2006). In 2016, 76385 people migrated from Bihar to other parts (emigrate, n.d.). Currently, Bihar is second among all states in the context of annual emigration. Most international migration from Bihar is focused on West Asia. Gulf Countries and Malaysia are the most favoured destination for the migration of low skilled and semi-skilled workers from India, especially following the oil boom in the Gulf countries. These migrants were mainly from Kerala and other south Indian states. Of late, however, northern states in India like Uttar Pradesh and Bihar have also emerged as leading states of origin for such migration.

Socioeconomic Profile of Migrant Households

The interviews were conducted in the selected ten villages of Darbhanga and Madhubani districts situated in the Mithilanchal region of Bihar. Five villages were included from each district. The study was conducted in two layers; the first layer is identified household, and the second layer is different villages of the area. While a survey of households helped to understand the specific incidents, informal discussion conducted with village people

helped in familiarization with a background of migration from the village and general socio-economic profile.

In the survey, most migrant households (87.5 per cent) informed that remittances are their most important source of income. Another 12.5 per cent described their traditional profession (Agriculture, Shop and Manual Work) as their primary source of revenue. Interestingly, this 12.5 per cent of respondents considered remittances as a decisive portion of their family income as they selected remittance as the second most important source of income. From the household survey of migrant households in the seven villages, it was found that 85 per cent of households surveyed are Muslim, remaining are Hindus. An average number of dependents, including aged members and children, found to be 7 to 10 in the selected families.

The size of land owned by migrant households was small (Less than one acre). Although, this trend changes significantly over time. Land purchase has been found as one of the essential usages of remittance. For all families other than one, agricultural income was stated as the most important secondary income source, followed by remittance income. All studied migrants from the villages have up to matriculation. Most of these workers are employed in low-skilled occupations such as welders, mechanics, drafting technicians, domestic workers, etc. All migrants left their wives or family behind at their places of origin. The majority of the migrants from both the villages moved due to 'better income opportunities' at the destination as stated by the respondents.

The survey found West Asian Countries most favourite destination of the migrants. The study finds that most of the migrants from the surveyed villages had been to Saudi Arabia and Dubai only, whereas some people are in Malaysia and Singapore. Although it is hard to verify the exact place of destinations, most respondents use Saudi Arabia as a symbolic name for all the West Asian destinations.

Saudi Arabia	48%
The United Arab Emirates	25%
Kuwait	15%
Malaysia	8%
Singapore	4%

The process of migration

The cost associated with the migration per household was reported to have from INR 50,000 to INR 100,000. The amount is a lump sum including all the expenditures such as visa processing fees, travel expenditure and agents' fees. Some migrant families claimed that they received financial assistance from recruitment officers but could not inform the process and information about agents. One of the most important reasons behind the lack of communication with parents is the recruitment process of migrants. Usually, the recruitment process takes place in Delhi or Mumbai, nowadays Chennai as well. Again, the study failed to track the problem faced by migrants after departure because most of the family members had significantly less or no information about the routes of migrants. The survey observed that migrants from the villages do not follow any government-established machinery for job search. Most of the migrants from the village rely on newspapers. Whenever someone planned to move to West Asia, the people usually move to Delhi or Mumbai along with other people. There, migrants either search for employment with the help of newspapers or established contacts based on earlier migration. These migrants need to wait for some duration of time to find a job. Usually, finding a job can take up to one month or more than that. For example, one person from one of the villages had to live in Delhi for three months, and in this period, he spent more than one lakh rupees. Later he found a job as a domestic worker in Kuwait. The entire process depends on agents.

As informed by migrant families, the entire process of migration to West Asia takes lots of money. Most of this money arranged from moneylend-

ers on high interest. The interest can vary from 3 per cent to 12 per cent per month. Although, in some villages, it was observed that the return migrants finance money for other migrants on 3 per cent to 5 per cent interest per month. With this method, they try to save money for their travel at a later time. Many traditional banks and financial institutions also provide a loan, but no one reported borrowing from these institutions. While getting information about the reason for the ignorance of financial institutions, most family members rejected the relevance of banks. The documentation, verification, and bureaucracy process creates an entirely negative image of the formal institution to migrants. It is relatively easier to get money from known people in the village. However, migrants need to pay a higher interest rate but can get required within an hour or whenever required.

The 64th round of the NSSO survey (2010) estimates that, on average, male out-migrants from rural areas and residing abroad remitted INR52,000 while the amount was nearly INR 13,000 for those living in India. In the survey, the remittance income per household among the 130 units stood from INR 1,00,000 to INR 4,00,000 per year. This low income is consistent with the account described by the remittance-sending families who reveal virtually no improvement in their livelihoods even after receiving remittance income. To justify this fact, most households said that they sent their family members from the country because they saw other people becoming more prosperous from the received remittance.

Usage of Remittances

The usage of remittance is one of the crucial areas of concern in India. A survey conducted by NSSO (2010) and RBI (2012) listed nearly 12 specific expenditure patterns in India, which includes expenditure towards food, health, education, entrepreneurship, land purchase, philanthropy, marriage, and others. The present study tried to understand the usage of remittances in the selected villages of the region. The information collected is discussed below:

Household Level Expenditure

The NSSO (2010) and RBI (2012) indicated that the household level expenditures are of primary use for the migrant household. The study of selected villages also supported this finding. The remittance-recipient families use their income primarily in daily household consumption. While the study could not explore the exact amount of household work expenditure, it is supposed to be almost 50 per cent of remittances. Item wise, food stood as the primary component in which a significant household budget was spent. Other household-level expenditures, such as family functions, weddings, and funeral, stood as the second important priority. Debt payment was also found as one of the essential aspects of remittance usage. Most of the families found to have continuous debt because of various reasons. The migration cost, which is supposed to be around one lakh, is also a significant reason for debt. At the same time, most of the families try to save the remittance for future use.

Health and Education

The impact of remittance earnings in creating human capital such as the investment in health and education has taken the central space in debates among academia and policymakers. Many studies have revealed that the remittance-receiving households were spending a significant proportion of their income on health and education-related expenditure. This evidence found during surveys complexes or contradicted the existing consideration. The spending on education and health was comparatively less than NSSO (12.62 per cent) or RBI (10 per cent). Most of the families spent the least amount of money on the schooling of children. The reason came out during the survey area). The government schools are free and easily accessible b). Few private schools exist in these districts, and fees of available private schools are comparatively low c). Most of the young people found to be less educated. Most people usually try to get matriculation just to get rid of emigration checks, and d). Young people from the selected villages have a minor attraction towards government employment. Those who are interested already migrate to the urban areas. These circumstances create a lack

of consciousness towards education. The survey found education-related expenditures as less priority than other expenses.

In most households in the study area, the women gave birth in the home rather than in the hospital. However, some of the evidence found where families preferred to go to private or government hospitals. Because of lack of education, the awareness about maternal health found to be non-existent. Most of the families preferred locally experienced women for the delivery of a child. The issues of awareness about maternal health can be further divided based on religion. While most Muslim families consider expenditure towards maternal health unimportant, surveyed Hindu families preferred government or private hospitals. It was reportedly heard during the inquiry that well-experienced women had long provided the services of childbirth. Contrary to this tendency, however, a significant number of households in both groups were found to be giving regular vaccination for their children. In most cases, government hospitals or homoeopathic doctors found to be more preferable, considering lesser possible expenditure. The same can be observed in the event of healthcare of old aged person.

Lifestyle and consumption

The use of media found to be higher in surveyed households. The ownership of media items such as radio, television, telephone, DVD players, and computers found very general. There are two interrelated reasons found for this high familiarity. First is the increase in import of budget Chinese electronic products, and the second is migrants experience at the host land. Migrants carry electronic products like Mobile, Cameras, TV, and DVD while coming from the host land. Mobile remained the most used means of communication in the study area, which was available to all families in the selected villages.

Remittances have been one of the critical sources of expenditure towards electronic items. 88 per cent of total surveyed households reported that they purchased electronic items, especially mobile and television, with the help of received remittances. The use of television was higher than radio, indi-

cating that the tendency of households had switched to adopt the new means of communication rather than relying on the traditional standards.

Land Purchase

The land purchase had been the most favoured means of creating wealth by remittance-recipient households. Land Purchase and House construction found as one of the most preferred usages of remittance after the household expenditure. Almost all studied families either already purchased land or planning to purchase. The purpose of land purchase by households in the study region was mainly to use it for agricultural purposes, while some reported that they purchased land for home construction. The families prefer to buy land within the village for two main reasons: a). for agriculture and b). house construction for next generation/ extended family. The home purchase and maintenance expenditure took a substantial share of total household spending in the survey region. This trend is consistent with the tendency for a significant proportion of households to purchase land to construct homes, as explained above.

Entrepreneurial Activities

Entrepreneurial activities among migrant families found to be higher. Most of the family members have some small shops either running from home or nearby markets. Interestingly, most of these entrepreneurial activities are treated as the waiting period until emigration in the course of the discussion. Almost all the shops owned by young people found to be less active or just disguised entrepreneurship. When these young shopkeepers move from the homeland, the responsibility usually comes to the elder of the family, which later results in inactivity or closure of the shops.

There are some shreds of evidence of necessity entrepreneurship found during the study, but it is insignificant mainly because of the significant reliability of remittance. In some instances, there is another aspect of entrepreneurship that came into notice. With the increasing flow of remittances and TV/Mobiles in the homeland, businesses related to Mobile and Digital

TV top-up recharge has gradually become an essential entrepreneurial activity. Most of these enterprises are run by migrant families because these enterprises require comparatively high capital investment and electronic familiarity.

Women Empowerment

A marginal increase in women's empowerment was also observed in families receiving remittances. The male immigrant himself makes most of the decisions about financial transactions. In some cases of less valuable deals, elders or immigrant spouses make decisions. In other empowerment indicators such as decision making about children's education, childbirth, women's health, family health and participation in social activities, women are recognized for making empowered decisions. The parents usually make decisions for the migrants. The role of women as guardians of family-owned resources can be found. Both men and women made decisions about financial transactions, children's education, childbirth, women's health and participation in social activities in some cases, but most men were identified.

The study looked at aspects of economic access to the left spouse. The money transfer process is directly related to the financial comfort of the family in the homeland. There are broadly two channels for transferring money from migrants to their families: the official and informal channels (Rahman and Yeo, 2008). The official channel includes banks, money exchange houses, Western Union and PollyGram, while the informal channel means sending money through certain people with or without fees (Ranjan, 2015). Receiving money through the official channel requires contact with the outside world for immigrant spouses and other female members of the family.

As observed, 92 immigrant households out of 120 had bank accounts. On the other hand, only 39 of the 120 spouses had their bank account. Having your bank account is essential for two reasons: it offers access to the outside world, it gives a solid reason to visit the outside world in an otherwise culturally conservative society, and it provides a sense of economic security (Luna and Rahman, 2018; Ranjan, 2017). Therefore, opening a bank ac-

count by migrant spouses has broader implications for their financial and physical freedom (Rahman, 2013). The recipient of the money is a meaningful sign of understanding financial management at the family level.

Whether it's recipients, collectors or managers of family economic resources, this often depends on the family structure. Many immigrants live with their wives in a joint family setting. In such a situation, married migrants are socially obliged to indulge their parents and older siblings. As the excerpts from interviews show, families don't usually expect women to handle family resources. Even if there are no men who manage household expenses, the mother usually controls remittances. There are only a few cases where women are also allowed to manage costs. However, these cases are relatively small and cannot be summarized.

Conclusions

Remittances form an essential part of household livelihood strategies. Remittances contribute directly to raising household incomes while broadening the opportunities to increase incomes. It also allows households to increase their consumption of local goods and services. At the community level, remittances generate multiplier effects in the local economy. This effect further creates jobs and spurring new economic and social infrastructure and services, particularly where effective structures and institutions established to the 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 are ineffective.

Remittances have been found to be highly crucial for many households and found to be a significant source for quality-of-life enhancement. Factors such as healthcare and education have significantly enhanced after receipt of remittances to the family. Further, the study also found that remittances enable better empowerment chances for left behind wives with considerably increased decision-making opportunities. Overall, this study concludes that remittances have played an irreplaceable role and have meticulously built

the social and economic life chances of many rural households in Bihar-

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