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SYLHET TO ABROAD: EXPLORING THE ECONOMIC IMPACT OF INTERNATIONAL MIGRATION ON HOUSEHOLDS IN SYLHET

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ABSTRACT

International migration has become an important livelihood option for a large number of households in Sylhet, Bangladesh, with considerable ramifications for household economic well-being. This study examines the economic effects of foreign migration and remittance income on household livelihood, consumption, saving, investment and economic security in Sylhet. This research uses a qualitative method and the information used is based only on secondary sources. The economic experiences of migrant households are explored in detail by reviewing relevant academic articles, books, government reports, migration related publications, institutional records and research reports. The information provided was evaluated using a thematic analysis to uncover common patterns, experiences, opportunities and difficulties in relation to international migration and remittance income.

The study considers the positive and negative economic effects of foreign migration. The results show that remittances can enhance household consumption, promote education expenditure,

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boost access to health services, improve housing conditions, promote savings and generate chances for investment in small companies and productive assets. Migration, however, can also bring economic issues, such as debt associated to migration, high costs of recruitment and travel, dependence on remittances, and uncertainty about migrants' job and income in the country of destination. The study finds that the economic impacts of international migration are varied and migration does not necessarily boost household welfare. By qualitatively reviewing current research on migrant households, this study adds to a wider understanding of how international migration alters household economic situations, livelihood strategies and long-term economic security in Sylhet.

Keywords: International Migration, Remittances, Economic Well-Being,Migrant Households, Livelihood Strategies, Household Economy, Sylhet, Bangladesh.

INTRODUCTION

International migration has become the main livelihood option for households in developing countries, particularly where domestic opportunities for employment, income and economic security are lacking. Migration to other countries is not an individual decision to work but a family strategy to increase income, decrease economic risk and create the prospect of future investment for many families. Bangladesh has a long history of labor migration abroad.Millions of Bangladeshi workers travel abroad for job opportunities, mostly in the Middle East, South East Asia and other destination countries. The economic impact of this movement is not limited to the migrants themselves but extends to the livelihoods, consumption patterns, savings, investment choices and social conditions of the families in the migrants' places of origin.

Sylhet is one of the most migration intense regions of Bangladesh and it has a very strong historical link with international migration. There has been a flow of migrants from Sylhet to other countries, influenced by transnational networks, family ties and access to jobs abroad. Remittances from migrants have become an important source of income for households, and have contributed significantly to their daily economic activities. Many households use these cash transfers to finance their consumption of food, education, health care, housing improvement, debt repayment, savings and investment in land or small businesses. Hence, international migration may improve the household economic well-being and provide the family better financial stability.

But the impact of foreign migration on the economy is not always consistent and not always

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good. Migration can involve large financial outlays prior to your departure. The costs could be recruitment fees, transport, visa fees and other migration-related obligations. The move may require families to borrow money or sell assets, creating significant financial strain and debt. Also households may become quite reliant on income from remittances and changes in employment, earnings, exchange rates or economic situations in the destination country for migrants may cause concern. The benefits of migration may also depend on the jobs of migrants, on the destination countries, on the duration of the movement, and on the ability of households to manage and invest remittance income.

Quantitative studies on the effects of remittances on household welfare in Bangladeshhave been conducted, but the full picture of the economic impacts of migration must include the lived experiences and perspectives of migrant families. Qualitative approaches can be important for gaining insight into the ways in which households frame economic change, manage remittance income, cope with the costs of migration and negotiate new forms of economic opportunity and vulnerability.

Hence, the present study titled "From Sylhet to Abroad: Exploring the Economic Impact of International Migration on Households in Sylhet" aims to explore the impact of international migration on the economic life of the migrant families. Qualitative inquiry is used to explore changes in household income, expenditure, savings, investment, debt and economic security. It aims to improve knowledge on both opportunities and challenges of international migration and to contribute to a larger discourse on migration, remittances and household economic well-being in Bangladesh.

GENERAL OBJECTIVE

To explore the economic impact of international migration on households in Sylhet, with particular attention to changes in livelihoods, income, expenditure, savings, investment, debt, and economic security.

SPECIFIC OBJECTIVES

- To study the impact of international migration on income and livelihood status of migrant households in Sylhet.
- To study the impact of international migration on household consumption, saving and investment decisions.

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- To explore the economic costs and financial constraints of international migration, especially migration-related debt and borrowing.
- To explore the impact of international migration on the economic security and well-being of migrant households in the long run.

METHODOLOGY

The present study is a qualitative investigation on the economic impacts of foreign migration on families in Sylhet. The study is based on secondary data only, collected from peer-reviewed journal papers, research reports, government publications, international organizations, migration-related databases and relevant academic literature. Sources are picked intentionally to look for items that are closely relevant to international migration, remittances, household livelihoods, economic well-being, and the Sylhet area. Thematic analysis is used for the systematic review and analysis of the gathered literatures. The main issues include household income, usage of remittances, consumption, savings, investment, migration costs, debt and economic security. The data are compared summarized to draw on repeating trends, possibilities, problems and socioeconomic repercussions of international migration.

LITERATURE REVIEW

International migration is a major livelihood strategy for households in Bangladesh, especially in Sylhet where the presence of kin overseas facilitates migration abroad. Migration affects households thru remittances that may effect income, consumption, savings, investment, education, health care, housing and poverty. Literature reveals overall positive welfare outcomes, but also migration costs, dependency on remittances, debt, and uneven impacts. The relationship between international migration and the economic well-behavior of households is extremely complex.

Raihan et al. (2009) documented the favorable effect of remittance at national level toward household spending and poverty alleviation in Bangladesh. Poor households were less likely to get remittances. The paper recognized the costs of migration and the significance of promoting the positive use of remittances. Wadood and Hossain (2017) also showed positive microeconomic consequences of remittances on household's well-being. The results demonstrate that income from migration has a positive influence on household financial capacity but the effect varies depending on the household characteristics.

Household expenditure is another important aspect of the economic impact of migration. Foreign

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remittances have a significant effect on spending on food, healthcare, housing, durable goods, and other consumption, according to Dey and Ahmed (2024). These findings indicate that remittances can help to improve the material living conditions of households and to meet their basic needs. But extra income does not always lead to productive investment, as households might prefer to consume, pay debt or provide urgent assistance.

International institutions have also acknowledged the role of remittances in alleviating poverty. Asian Development Bank Remittances have positive impacts on household welfare and poverty alleviation in Bangladesh The World Bank has recognized remittances as an important source of financing for households in developing countries. Our results indicate that migration may help to improve household resilience when domestic opportunities are limited.

Sylhet's long history of international migration and strong transnational networks make this area a particularly fertile ground for examining these linkages. In their study of foreign remittances in Sylhet, Rashid et al. (2018) found that migrant households were better off in terms of housing, sanitation, drinking water, household assets, education, healthcare and overall economic circumstances. Hence income from migration can influence not only disposable income but many aspects of household wellbeing. But the size of these benefits may vary across households by income, destination, management of work and remittances.

The International Organization for Migration (IOM) has focused on the connection between migration, family remittances and assets and skills in Bangladesh. The bank's research suggests remittances can bolster household financial resilience and fund education, health, housing and productive assets. Similarly, the International Labor Organization (ILO) recognizes remittances as a major source of livelihood, but emphasizes the importance of financial literacy, financial services and opportunities for productive investment. Hence the contribution of migration depends not only on the remittances received but also on how the household manages these remittances.

But these benefits come at a high fiscal cost of international migration. Potential migrants may need money to pay for recruitment, documentation, transportation, visa processing and other costs. An analysis by the IOM reveals asymmetries of knowledge in recruitment, differences in bargaining power, restricted access to formal funding and other structural constraints in Bangladesh's migration process. This would permit people to take out loans or sell assets to help fund a move. Such expenditure can offset net economic benefits of migration especially for families that cannot pay it back.Remittance dependence could also place migrants at risk. Regular remittances can improve living standards, but households are vulnerable to changes in

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migrants' work, wages, health, economic conditions in destination countries, exchange rates and migration rules. Migration could improve the economic situation in the short term but there are concerns within the household about long term security. Remittances can be converted into savings, education, housing, productive investment and other assets that build future economic capability, thus enhancing the potential for sustained benefits.

More recent work has looked at the effects of migration on more than income and consumption, including health care, education, housing, assets and investment. This multidimensional approach is especially pertinent because economic well-being is perceived beyond monetary income. The families can see the improvement in better housing, children schooling, health care, less financial stress, more savings and more ability to handle unexpected expenses.But, the majority of the existing studies on Bangladesh are based on household survey and econometric analysis. These methods are useful for identifying statistical associations between migration remittances and wellbeing, but less useful for understanding how families interpret, feel about and manage economic change. Moreover, despite the high intensity of migration from Sylhet, there are few studies which qualitatively synthesize these economic repercussions by using secondary data.This study therefore aims to fill this gap using qualitative analysis of secondary literature on the economic impact of international migration on the family in Sylhet. The focus is on income and livelihoods, the use of remittances, expenditure, savings, investment, debt related to migrationand economic security. Information from these regions help to shape a comprehensive understanding of potential and vulnerabilities regarding international migration. Evidence exists suggesting that migration can have a positive impact on the economic welfare of the family, though this is not always the case and benefits are not necessarily equitably. Thus, awareness of such impacts and their consequences is important in order to estimate the contribution of international migration to the continued economic welfare of Sylhet householders.

DISCUSSION

International migration and household income

The benefit of higher household income thru remittances from foreign migration is often argued. Studies conducted in Bangladesh (Raihan et al., 2009; Wadood & Hossain, 2017) show that families receiving remittances have better financial capability and wellbeing. This effect may be especially important for homes in Sylhet, given the region's migratory networks and familial ties abroad. But not all migrant families will be sure to get better income. Results vary by type of

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work, destination country, salary level, job stability, migration status and regularity of remittances transfer. Migrants who take low-paid and precarious jobs may earn little money despite the costs of moving. International migration, in general, should be considered a potential avenue for higher household income, not an automatic path to economic development, with migrants finding good jobs and households holding on to remittance income.

Remittances and household expenditure

There are several ways in which remittances affect household consumption, as the literature suggests. Dey and Ahmed (2024) found effects on food, healthcare, housing, durable goods and other consumption. Studies of Sylhet have also shown improvements in housing, sanitation, education, health care, household assets and living conditions of migrant households (Rashid et al., 2018).The findings indicate that remittances are used not only for immediate consumption but also to improve the material standards of living. But an increase in expenditure does not necessarily mean that the economic progress is constructive. Households can focus on their daily expenses, debt repayments, celebrations or other immediate needs. Thus, the economic value of remittances is not only a function of the amount of remittances but also of the priorities of the household and financial management.

Savings, Investment and Economic Mobility

International migration has the potential to have substantial influence on saving, taking place, and long-term economic mobility of a household. Often remittances are a complementary source of income for families that can be used to buy land, improve housing conditions, start small businesses, finance education and accumulate other productive or financial assets. These activities can bring about benefits in household economic security and opportunities to enhance living standards. But receiving remittances does not necessarily mean that they are used for productive investments. The utilization rate of remittance income depends on financial literacy, reliable investment prospects, risk perceptions, home demand for consumption and the frequency of remittance income. A family might be so limited on cash flow that they can't invest, but send it instead toward necessities like food, health, schooling, and other debt. So migration can be an opportunity for economic mobility and asset building – and long-term returns for remittance recipients will significantly depend on how remittances are spent and invested in sustainable and income-generating activities that can continue to benefit households in the long-term.

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Migration Costs and Household Debt

The benefits of migration have to be balanced against the costs of moving abroad. International migrants often incur high costs for recruitment, documentation, visa, transit, training and other related operations. Households with limited savings may need to borrow for these expenditures, either formally, informally or by selling assets.

This generates an important dilemma. People move to improve their well-being, but financing the move can make them more vulnerable at first. Securely employed migrants and those who regularly send remittances help families to recover the costs of migration and pay debts. Conversely, debt taken on for migration may be difficult to deal with in case of unemployment, low wages, illness, irregular work or premature repatriation. The IOM study found that Bangladeshi migrant households face significant issues of recruitment costs, information deficits, unequal bargaining power and limited formal access to finance.

Economic Security and Dependence on Remittances

Migration can help diversify household income and economic security. Households with members working abroad may be more resilient to unemployment, unforeseen costs, health bills and local financial shocks. Remittances can thus function as an informal safety net. At the same time, dependence on remittances could introduce new risks. The greater a household's dependence on one migrant, the more it is exposed to employment, health and wage shocks, and to destination-country laws and economic conditions. Remittance flows can also be affected by exchange rate changes and international crises. Migration can thus reduce some domestic hazards but can also increase exposure to foreign labor market hazards.

Household Well-Being in Sylhet

The economic impact of migration is more than simply numbers. Improvements in housing, education, health care, consumption, savings and household assets are important features of well-being. Migration can also bolster international networks that provide knowledge, social support and potential career opportunities.

But it is a question how evenly things will be spread out. "It could be that families of migrants with secure, well-paid jobs might benefit more than families of migrants with unstable or poorly compensated jobs. Households that save and invest remittances may have more long-term security than those that spend most of their income for immediate consumption, similarly. These differences indicate the need to explore household level migration outcomes in Sylhet.

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This is especially true in Sylhet where migration is based on family networks and collective expectation. Hence economic outcomes may influence not only individual households but also social mobility, investment and future migration decisions among communities.

Theoretical and Policy Implications

The results can be explained from the New Economics of Labor Migration (NELM) theory which sees migration as a household strategy to diversify income sources, to overcome market restrictions and to minimize economic risks. Families may invest substantial resources in sending relatives abroad because they expect remittances to improve their welfare. But the effectiveness of this strategy hinges on work circumstances, migration costs, remittance flows and household financial decisions.These findings also have policy implications. Reducing the costs of recruitment and migration could lead to higher net economic benefits for migrant households. Hence, policies in Sylhet should not only aim to increase migration and remittances, but also aim to increase households' ability to cope with risks and build sustainable assets.

LIMITATIONS OF THE STUDY

The study has a number of limitations. Firstly, it relies on secondary literature, and does not provide new primary evidence from migrant homes in Sylhet. Secondly, the studies evaluated vary in study methodology, samples, geographical coverage and measures of economic well-being which hampers comparison. Third, the existing literature is more focused on the remittances and welfare consequences than the costs of migration, debt, household decision making and long-term vulnerability.

Published studies may be potentially biased in that they underrepresent households experiencing failed migration, irregular employment, poor remittance flows or problems recovering migration expenditures. Thus, the findings are not necessarily representative of all migrant households in Sylhet. Migration conditions also change over time and earlier findings may not be fully representative of current labour-market conditions and recruitment tactics.

FUTURE RESEARCH

Future research should build on the present study by merging secondary evidence with primary qualitative research among urban employes in Bangladesh. Qualitative techniques such as in-depth interviews and focus group discussions may shed light on the impact of growing expenses of living on workers' income, expenditure, savings, borrowing, working hours, employment decisions and overall economic security. Another area that researchers should explore is disparities in labor supply decisions by gender, occupation, income groups and household structures, particularly addressing unpaid care obligations and financial decision-making. Further research might examine the viability of several employment, freelancing and other income streams as a viable economic safety net during protracted periods of inflation. A mixed-methods strategy using household or employe surveys with qualitative interviews could relate quantitative changes in income, expenditure, working hours and employment patterns with workers' actual experiences. In addition, longitudinal research could examine changes in labor supply decisions over time as economic conditions, salaries, prices and household obligations continue to change.

CONCLUSION

International migration has emerged as an essential livelihood option for households in Sylhet, Bangladesh, with considerable consequences for household economic well-being, livelihood security and long-term economic growth. Based on a survey of secondary literature, the findings of this qualitative study show that international migration might create significant economic prospects for migrant households thru overseas work and remittance revenue. Further, remittances give additional financial resources that can help to boost consumption, education, health care, housing, savings, investment and asset accumulation in households. In this respect, migration may be an essential factor in raising the household's financial capacity and improving living conditions, especially in places where domestic work possibilities and income-generating activities are relatively restricted.The evidence examined also shows that migration contributes economically beyond the immediate consumption of the household. Remittances can assist households overcome liquidity limitations and finance spending that would otherwise be unaffordable. In certain circumstances, remittance revenue is used by migrant households to purchase land, upgrade housing, develop small enterprises, engage in agriculture, purchase household assets and promote savings. Such activities might boost household economic resilience and provide options for livelihood diversification. Thus the economic impact of migration should not be judged just by the quantity of money transferred by migrants, but also by the methods in which remittance income contributes to the accumulation of human, physical and financial assets. But the report also points out that advantage of foreign migration are neither automatic and not shared equally across households. Migration is often associated with large upfront financial costs such as recruiting costs, travel costs, documentation charges and other migration related costs. Many households meet these expenditures by taking out loans or other informal borrowing, which can lead to large debts. Migrants may also be at risk of precarious jobs, poor pay, contractual issues, unemployment and changing working conditions in the destination nations. Irregular remittance flows can also create uncertainty for households. Thus, households who rely

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substantially on abroad income may remain exposed to economic shocks in destination countries, changes in migration regulations, exchange-rate variations, and disruptions in migrant work. Thus, the study finds that the long-term economic impact of international migration depends not only on migration but also on the household's financial management and the productive use of remittances. It is not a norm considering that remittances will result in a sustained boost in the economy. Households with higher levels of financial literacy, better savings behavior, access to formal financial institutions and chances for productive investment are more likely to be able to convert remittance income into long-term economic assets and livelihood stability.

These results suggest that governmental efforts to reduce the financial costs of migration, provide better protection for migrants, increase access to inexpensive formal financial services, and improve financial literacy for migrant households should be increased. Policies should also support constructive use of remittances for small firms, education, skills development, agriculture and other sustainable income-generating activities. Such strategies can contribute to lowering excessive dependency on remittance-fueled spending and improving the developmental impact of migration.

To summarize, international migration can serve as a powerful tool to improve the economic well-being of households in Sylhet. Migration, however, cannot be considered as the simple answer to family economic instability. Its advantages depend on the cost of migration, the conditions of work abroad, the consistency of remittances, the financial choices of the household and the availability to supportive organizations. Therefore, a coordinated strategy among migrants, households, financial institutions and policy makers is important to guarantee that the economic advantages from international migration contribute not just to short-term household welfare but also to sustainable and resilient lives in Sylhet.

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