

Impact of COVID-19 Pandemic on Foreign Remittance Beneficiaries in Bangladesh

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ABSTRACT

The global economy has halted due to the coronavirus pandemic, leaving thousands of migrant Bangladeshi workers jobless and creating pressure on foreign exchange reserves. Remittance is multiple sources to influence the national economy. Additionally, remittances directly affect the lives of the migrants' families as remittances increase consumption and help investment, education, health, and other productive activities. Remittances have impacted the social status of the families of migrants by improving the lifestyle, sending children to standard educational institutions and helping them to explore new income generating activities. The main purpose of this study is to assess the impact of COVID-19 pandemic on foreign remittance beneficiaries' buying behavior and living standard in Bangladesh. This study has been used quantitative research method mainly a survey technique. Questionnaire were designed by using Likert scale for collecting data from the respondents. Total 385 sample has taken and sample size were determined by using statistical method. Descriptive statistics, McNamara chi-square test, Economic situation index (ESI), Ordinary least square (OLS) regression was used as a data analysis tools. Conclusion was drawn based on the findings of the study.

The study concludes that COVID-19 pandemic has a direct financial, social, and psychological impact on remittance beneficiaries. The result also shows that the amount of remittance inflow was severely reduced during this period of time. As a result, householder's expenditure is badly affected.

Key words: COVID-19, Foreign remittance, Households, Living standard

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1.0 Introduction

The unexpected emergence of the violent novel coronavirus will be remembered for its massive impact on the global economy as well as public health. It is expected that life will return to normal at some point, but it will not be the same as it was before. The global economy has faced worst-case scenarios in a variety of areas, causing the financial markets to collapse. The global financial market has suffered significant damage as a result of the coronavirus pandemic. Due to the economic reversal, a large number of Bangladeshi migrants lost their jobs in Saudi Arabia, the United Arab Emirates, Kuwait, Oman, Bahrain, and the Maldives. Furthermore, as a result of the corona outbreak, many Bangladeshi migrants in European countries have lost their jobs. Bangladesh is one of the world's top ten remittance recipient countries (Hatemi-j and Uddin, 2014). According to the World Bank report, remittances to Bangladesh could fall to \$1,400 crore in 2020, down from \$1,830 crore in 2019.

Furthermore, many Bangladeshi workers who returned home on leave or who were waiting to fly after receiving work visas were unable to work abroad. This is due to the destination countries imposing a shutdown or travel ban. The immediate impact of this pandemic is a decrease in remittances, which will have a negative impact on the local economy, as well as the largest source of local purchasing power into local value chains, both urban and rural. Previous research has found that foreign remittances have a positive impact on the livelihoods of Bangladeshis as well as the country's socioeconomic development. Because it reduces poverty, increases household expenditure, and saves, resulting in a higher standard of living (Sarker and Islam 2018, Pradhan and Khan, 2015).

However, remittances have become an important source of income for the people of Bangladesh, including Sylhet, due to the city's comprehensive socioeconomic development through the transfer of skills that help to earn money. As a result, recipients of foreign remittances are reconsidering their spending habits and what necessities they should keep on hand. Previous research has demonstrated the significance of remittances and the effects of remittances on the country's economy, particularly at the household level. This study will attempt to shed light on the effects of COVID-19, as well as how COVID-19 affects the purchasing habits and living standards of remittance recipients. The recent decrease in migration and remittances to migrant sending households in Bangladesh has had no effect on consumption or overall living standards. Thus, it is necessary to identify how the recipients of foreign remittances are impacted by the COVID19 pandemic during and after the COVID period, which will assist stakeholders in adopting and adapting to the current situation and finding an alternative source of income.

2.0 Literature review

Analysts believe Bangladesh will be one of the most affected countries among all top remittance-receiving countries due to the severe consequences of COVID-19 in migrants' working countries. The pandemic has wreaked havoc on countries with a high proportion of Bangladeshi migrants, including Italy, Spain, France, Germany, the United Kingdom, the United Arab Emirates, Saudi Arabia, Qatar, Malaysia, and Singapore. And the COVID-19 scenario will have a significant impact on our labor markets and remittance inflows in the United States. At the start of the epidemic, many migrants returned home, either because they had lost their jobs or because they preferred to be with their families (Knoll and Bisong 2020, Mbiyozo 2020). Others chose to return due to a lack of proper documentation, which would have prevented them from seeking medical attention if they became ill with the coronavirus. Most migrant workers in the construction, tourism, hospitality, hotels, and restaurants industries, particularly those on temporary contracts, face additional challenges because they are laid off with little or no legal protection (Callahan 2020, Hubbard 2020, Law 2020). Due to their working conditions, other migrants who work in the informal sector or on a seasonal basis are unable to benefit from stimulus packages and social benefits (Erizanu 2020). The decline in employment makes life more difficult for migrant workers. All of these issues are expected to have a significant impact on remittance flows, which are typically resilient. These mobility issues will limit their ability to remit in the near future, significantly reducing the remittance receipts of their individual families.

The COVID-19 has an economic impact all over the world, but it is disproportionately felt in low- and middle-income countries and among the poor. Taxi drivers, restaurant workers, day laborers, small vendors, construction workers, industrial laborers, and others working in unstructured and nonmainstream employment sectors are facing a serious crisis in order to maintain their earnings (Abdullah & Hossain, 2014; Ali, 2014), and their jobs will remain uncertain indefinitely. Many people have been laid off or have received low or no pay (Sumon, 2020; BB, 2020a; BMET, 2020). The economic effects of COVID-19 on migrant workers will have a significant impact on remittance flows and the economy (Sutradhar, 2020), with serious consequences for Bangladesh's GDP growth rate. According to the report, as a result of the coronavirus outbreak, 666,000 migrant workers were deported to Bangladesh, with an additional two million facing deportation during and after the pandemic (TBS, 2020c). The long-term spread of the COVID-19 pandemic will have an effect on the global economy, potentially cutting remittance flows by more than half each year (Salik 2020). Remittances are the most important way to recover evidence of previous economic crises. However, the current pandemic situation has revealed that foreign employees are losing jobs and receiving lower wages from host countries while working abroad. As a result, any disruptions in these foreign currency sources will have far-reaching consequences for Bangladesh's economy and future prospects.

Workers' remittances, according to another study, are commonly used to repay debt, purchase assets and build houses, increase income and savings, which are then used to invest in businesses, participate in development activities, improve family members' health and ensure nutrition, and so on (Islam, 2011). Because of the rapid spread of COVID-19 and the health concerns it raises around the world, a one-of-a-kind situation has developed in which social acceptance of returning Bangladeshi migrant workers and their families has plummeted. As the prevalence of COVID-19 rises, an increasing number of migrant workers become trapped and lose their jobs. Recent immigration restrictions in Europe, particularly in Italy, have resulted in not only financial losses but also social discrimination both at home and abroad (DS, 2020; TBS, 2020b). According to a recent poll, 29 percent of returning migrant workers, primarily from Italy, Saudi Arabia, and the United Arab Emirates, were not greeted by relatives or neighbors (TBS, 2020a). Many have been placed in difficult situations because their family members and neighbors at home did not want them to return to their communities for fear of spreading disease posing a societal risk to the country (Karim & Islam, 2020; RMMRU, 2020). Furthermore, migrant workers have lost their jobs as a result of the coronavirus pandemic, resulting in a decrease in remittance inflow. Migrant workers and their dependents will face a variety of social and health issues as a result of the loss of this remittance, including unemployment, investment fund exhaustion, food and nutrition insecurity, inability to pay for their dependents' education, a lack of health facilities, depression, child labor, broken families, social disparity, and even an increase in suicide (Jan et al., 2017; Chowdhury, 2011).

The COVID-19 outbreak adds to the mental anguish of migrant workers and their families, who face an uncertain future. This will disturb people and create a long-term depression problem. According to a recent Chinese study, COVID-19 has a moderate to severe psychological impact on 53.8 percent of respondents, with 16.5 percent to 28.8 percent experiencing severe stress. Thirty days after the COVID-19 pandemic, symptoms of anxiety and mental depression have not subsided (Wang et al., 2020).

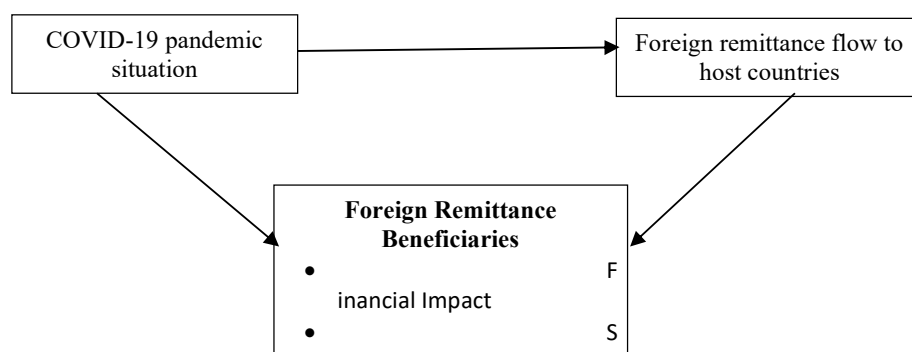


Figure 1: Conceptual framework of the impact of COVID-19 on foreign remittance beneficiaries

3.0 Objectives and Methodology:

The main objective of the study is to assess the impact of COVID-19 pandemic on foreign remittance beneficiaries' buying behavior and living standard in Bangladesh. This study has considered formal channel household client as a respondent. Thus, bank account holders were considered as a household beneficiaries of foreign remittance. Top two foreign remittance collector bank IBBL and DBBL were selected based on the data of Bangladesh bank statistics. Then two branches of each bank (One district level and another upazilla level) were selected for four districts of Sylhet division. With the snowball sampling technique 16 branches were selected by using simple random technique using random number table for branch code selection. After that consultation were made with foreign remittance operations manager (executive) for selecting respondents from their database. Total 24 respondents were selected each branch considering three groups: Low remittance beneficiary, Mid remittance beneficiary and High remittance beneficiary. So, total number of the respondents (sample size) is 384.

Data was collected from respondents (remittance recipients) using a semi-structured questionnaire. This study also used the McNamara Chi-square test to compare the significance of changes made before and after COVID-19 and thus to analyze the impact of COVID-19 on the household welfare of foreign remittance recipients (Khan et al. 2009). The Economic Situation Index (ESI) was used to assess the impact of foreign remittances on the economic situation of remittance-receiving households. To examine the impact of COVID-19 on foreign remittance recipients' household expenditure (a proxy for household welfare), the welfare function was estimated using the ordinary least square (OLS) regression technique, as reported by Islam (2010) and Abbas et al (2014). Using SPSS 23, data was analyzed using descriptive statistics, the chi square test, the ESI, and the OLS model.

4.0 Results and Discussion

The impact of COVID-19 on foreign remittance beneficiaries was investigated in this study. The most commonly used and critical indicator is household welfare, which can be measured through changes in housing condition, household accessories, education and health of household members, household economic situation, and household expenditure. The frequency table, descriptive statistics, chi-square test, economic situation index (ESI), and ordinary least square (OLS) test are all part of the data analysis section. This section of the study depicted the empirical findings of the COVID -19 Pandemic's impact on foreign remittance recipients. Since the Cronbach's Alpha value of the study is .848 which is greater than 0.7, indicated data of the study is reliable. The following Table 1 shows the changes of household expenditure before and after COVID period and their association with remittance beneficiary group (Table 2).

Table 1: Change in Household expenditure

Remittance beneficiary group	Before COVID-19		After COVID-19	
	Frequency	Percent	Frequency	Percent
Low remittance beneficiary group	71	18.4	87	22.6
Mid remittance beneficiary group	99	25.7	129	33.5
High remittance beneficiary group	215	55.9	169	44

Source: primary data analysis (low remittance beneficiary received below 20000, mid remittance beneficiary received 20000-35000, high remittance beneficiary received above 35000 BDT)

This result indicates that the number of respondents received high remittance before pandemic significantly impact by this and now receive lower remittance and include in the low and mid remittance beneficiary groups.

Table 2: Association between choice of different household expenditure and with different remittance beneficiary groups:

Factors	Pearson Chi-Square Value	df	Asymp. Sig. (2-sided)
Choice of Housing facilities in different remittance beneficiary groups	54.283 ^a	8	***
choice of food preferences in different remittance beneficiary groups	39.900 ^a	8	***
choice of medical facilities in different remittance groups	50.960 ^a	6	***
Educational expenses in different remittance beneficiary groups	46.339 ^a	8	***
household accessories expenses in different remittance beneficiary	16.175 ^a	8	**

Source: Authors

Study found all the aspects of living standard has significant impact on different remittance beneficiary group before and during or after COVID 19 period.

Economic Situation Index (ESI)

The ESI can be used to calculate the effect of the economic situation on the variables. The goal of this analysis is to assess the economic situation of households that receive remittances. Before COVID-19, household respondents of various types were asked if their economic situation had changed as a result of foreign remittances. The four tables that follow depict the economic situation of various income groups. Considering all

income groups (table 3), it is clear that all types of beneficiaries' economic situations change as a result of foreign remittances, with the high beneficiary group faring slightly better.

Table 3: ESI of different remittance beneficiary group

Types of economic situation	Low remittance beneficiary group	Mid remittance beneficiary group	High remittance beneficiary group	In all groups
Get worsen	0	0	0	0
Little changed	11.99	13.91	12.59	12.72
Unchanged	11.30	0	7.52	6.88
Improved	3.08	21.93	5.63	9.15
Highly improved	0	0	3.76	1.30

Source: Authors

Ordinary Least Square (OLS)

OLS Regression results showing the Impact of COVID-19 on Foreign Remittances beneficiaries which is indicated by impact of changes of foreign remittances on Household Expenditure (Proxy for household welfare). The following table are differentiated by various types of remittance beneficiary groups that are taken in the study.

Table 4: Impact of COVID-19 on High remittance beneficiary group

		Std. Error	Beta	t	Sig.
1	(Constant)	1.419		-.529	.598
	Age of the respondent	.208	.023	.137	.892
	Family size of the respondents	.295	.032	.465	.642
	Education Level	.216	.197	2.552	.012
	Marital status of the respondent	.897	.191	1.100	.274
	Foreign Remittance Received after COVID-19	.069	.631	7.734	.000

a. Dependent Variable: Household expenditure after COVID-19

b. Predictors: (Constant), Age of the respondent, Family size of the respondents, Education Level, Foreign Remittance Received after COVID-19, Marital status of the respondent

(Source: Primary data analysis).

The above table shows the OLS regression result of the certain variables that are mentioned in the methodology chapter with the OLS model. Here, the dependent variable is household expenditure after COVID-19. It is clearly evident from the table that foreign remittance and education level have statistically significant impact on the household expenditure as the significant value is less than 0.05. All other variables are statistically insignificant.

Table 5: Impact of COVID-19 on mid remittance beneficiary group

		Std. Error	Beta	t	Sig.
1	(Constant)	1.122		-2.648	.009
	Marital status of the respondent	.635	.174	1.353	.179
	Education Level	.220	.274	3.056	.003
	Family size of the respondents	.386	.199	1.882	.063
	Age of the respondent	.201	-.081	-.578	.564
	Foreign Remittance Received after COVID-19	.158	.465	5.428	.000

a. Dependent Variable: Household expenditure after COVID-19

Source: Primary data analysis

The above table displays the OLS regression result of COVID-19's impact on mid-remittance beneficiary groups. Foreign remittances and education level clearly have a statistically significant impact on household expenditure because the significant value is less than 0.05. The remaining variables are statistically insignificant. The result implies that if education levels increase by 1% or unit, household expenditure will increase by .274% or unit, with the impact being greater for the high remittance beneficiary groups. Again, if foreign remittances increase by 1% or unit, the dependent variable household expenditure increases by .465 percent or unit, with a lower impact than for high remittance beneficiary groups.

Table 6: Impact of COVID-19 on Low remittance beneficiary groups

		Std. Error	Beta	T	Sig.
1	(Constant)	2.686		1.562	.121
	Foreign Remittance Received after COVID-19	.668	.214	2.363	.020
	Marital status of the respondent	5.080	-.564	-.795	.428
	Education Level	.425	-.031	-.374	.709
	Family size of the respondents	.418	.136	1.493	.138
	Age of the respondent	3.136	.679	.964	.337

a. Dependent Variable: Household expenditure after COVID-19

Source: Primary data analysis

Finally, the above table 6 shows the OLS regression result of the impact of COVID-19 on low remittance beneficiary groups. It is clearly evident that foreign remittance has statistically significant impact on the household expenditure as the significant value is less than 0.05. The remaining variables are statistically insignificant. The result implies that if foreign remittances increase by 1% or unit, the dependent variable household expenditure will increase by .214% or unit, with a lower impact than the previous two groups. The remaining variables are statistically insignificant.

5.0 Conclusion

The pandemic forced every sphere of life to alter their mode of operations and it has forced the mass people to maintain safety, social distancing, and hygiene in their everyday life. This paper pursues several issues related to the potential impact of COVID-19 on foreign remittance beneficiaries. It offers different analysis that will help us understand observed situation and possibly understanding future behaviors in a COVID-19 world. As the entire world is combatting with the serious economic downturns, most migrant workers had lost their job because employers could not be able to carry the huge cost of labor. So, the impact of the outbreak is not same for all remittance beneficiaries. In this study shows that the amount savings is decreased during this time and remittance beneficiary householders face problems to repay their loans. Moreover, they face huge challenges to fulfill their basic needs so that they become more anxious about their uncertain future. The result also shows that the amount of remittance inflow was severely reduced during this period of time. As a result, householder's

expenditure is badly affected (table 7-10). The analysis of the study also stated that a few numbers of people could able to change their economic situation but the economic condition of large number of remittance beneficiaries remain unchanged. The amount of remittance inflow was decreased mostly in low remittance beneficiary groups so that they are the most sufferer in this time. Remittance is a potential way of national income which helps a country to develop their living standard as well as help to flourish their economic structure. So, the migrant workers play a pivotal role in a country's economic development and it is more preferable for the developing country. Without the remittance income, the developing countries cannot think about their economic growth and expansion. The remittance beneficiaries help to improve the economic situation through savings, doing business and participating in economy. But the arrival of corona virus directly affects the living condition of remittance earning family and they face a very hard situation during this time. As remittance has a substantial contribution towards the achievement of sustainable growth, the total development system is confronting challenges. Thus, some countries which are more dependent on remittance earnings has faced negative or zero growth during this time. The findings and policy suggestions of this research are relevant to policymakers that want to assist the remittance beneficiaries during hard times. Our suggested policy measures may not be enough to help the householders to survive during the current crisis, but these ways would be very constructive to give relief the suffering of these remittance earners during a difficult time. We believe that the findings in this study would help inform policymaking to mitigate the several impacts that COVID-19 have exerted on the foreign remittance beneficiaries.

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Appendix

Table 7: Descriptive analysis of changes of household preferences

	N	Min	Max	Mean	S.D.
Choice of Housing facilities (Rented house, decoration, new house, Flat choice etc.)	385	0	4	1.68	.971
Choice of Fooding preference (Expense)	385	0	4	1.55	.962
Choice of Medical facilities (Doctors, Treatment, Diagnosis, Expense)	385	0	3	1.58	1.041
Clothing Preference (Purchase frequency, brand Choice, Total clotting expenses etc.)	385	0	4	1.20	1.124
Fashionable product preference (Expense)	385	0	4	1.16	1.132
Educational expense (Accessories educational materials)	385	0	4	1.76	.997
Household Accessories Expense (e.g.) TV, Smart Phone, Fridge, Motor Car, IPS, Micro Oven, Water Filter	385	0	4	1.41	1.103
Overall Economic Situation	385	0	4	1.20	.960
Specific educational opportunities (Schooling, Tutoring, Institution choice considering cost)	385	0	3	1.29	.993
Valid N (listwise)	385				

Table 8: Descriptive analysis of financial factors

	N	Min	Max	Mean	S.D.
Decreasing purchasing power for food, clothing, health and shelter	385	1	5	3.63	.965
Lack of support from institutional organization	385	1	5	3.65	.924
Facing problem in loan payment	385	1	5	3.42	1.070
Decreasing savings	385	1	5	3.97	.904
Decreasing consumption	385	1	5	3.28	.991
Decreasing investment	385	1	5	3.80	1.045
Increasing unemployment	385	1	5	3.90	1.155
Facing financing problem to do small scale business	385	1	5	3.81	.937
Valid N (listwise)	385				

Table 9: Descriptive analysis of social factors

	N	Min	Max	Mean	S.D.
Decreasing standard of living.	385	1	5	3.68	.925
Facing a very bad situation in terms of fulfilling basic needs.	385	1	5	3.46	1.025
Losing social status	385	1	5	3.00	1.074
Exploitation and Harassment	385	1	5	3.27	1.102
Facing social discrimination at home and abroad	385	1	5	3.19	1.102
Broken families and social disparity	385	1	5	3.15	1.082
Lack of education	385	1	5	3.68	1.201
Valid N (listwise)	385				

Table 10: Descriptive analysis of psychological factors

	N	Min	Max	Mean	S.D.
Long-term depression problem	385	1	5	3.82	1.041
Mentally disturbed	385	2	5	4.10	.784
Increase anxiety for uncertain future	385	1	5	4.14	.958
Increased psychological stress	385	1	5	3.93	1.102
Valid N (listwise)	385				

Table 11: Choice of Housing facilities (Rented house, decoration, new house, Flat choice etc.) * Remittance beneficiary group Cross-tabulation

		Remittance beneficiary group			Total
		Low remittance beneficiary group	Mid remittance beneficiary group	High remittance beneficiary group	
Choice of Housing facilities (Rented house, decoration, new house, Flat choice etc.)	Get Worsen	15	25	15	55
	Little changed	49	26	17	92
	Unchanged	54	29	81	164
	Improved	28	26	15	69
	Highly Improved	0	0	5	5
Total		146	106	133	385

Source: primary data analysis

Table 12: Choice of Food preference (Expense) * Remittance beneficiary group Cross-tabulation

		Remittance beneficiary group			Total
		Low remittance beneficiary group	Mid remittance beneficiary group	High remittance beneficiary group	
Choice of Food preference (Expense)	Get Worsen	15	20	16	51
	Little changed	60	48	31	139
	Unchanged	49	27	60	136
	Improved	22	11	16	49
	Highly Improved	0	0	10	10
Total		146	106	133	385

Table 13: Choice of Medical facilities (Doctors, Treatment, Diagnosis, Expense * Remittance beneficiary group Cross-tabulation

		Remittance beneficiary group			Total
		Low remittance beneficiary group	Mid remittance beneficiary group	High remittance beneficiary group	
Choice of Medical facilities (Doctors, Treatment, Diagnosis, Expense)	Get Worsen	16	37	30	83
	Little changed	37	27	10	74
	Unchanged	72	21	57	150
	Improved	21	21	36	78
Total		146	106	133	385

Table 14: Educational expense (Accessories educational materials) * Remittance beneficiary group Cross-tabulation

Educational expense (Accessories educational materials) * Remittance beneficiary group Cross-tabulation					
		Remittance beneficiary group			Total
		Low remittance beneficiary group	Mid remittance beneficiary group	High remittance beneficiary group	
Educational expense (Accessories educational materials)	Get Worsen	10	15	11	36
	Little changed	65	33	15	113
	Unchanged	49	42	77	168
	Improved	16	11	15	42
	Highly Improved	6	5	15	26
Total		146	106	133	385

Table 15: Household Accessories Expense (e.g.) TV, Smart Phone, Fridge, Motor Car, IPS, Micro Oven, Water Filter * Remittance beneficiary group Cross-tabulation

		Remittance beneficiary group			Total
		Low remittance beneficiary group	Mid remittance beneficiary group	High remittance beneficiary group	
Household Accessories Expense (e.g.) TV, Smart Phone, Fridge, Motor Car, IPS, Micro Oven, Water Filter	Get Worsen	32	30	46	108
	Little changed	21	23	31	75
	Unchanged	76	38	41	155
	Improved	11	10	10	31
	Highly Improved	6	5	5	16
Total		146	106	133	385