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Remittances and Their Socioeconomic Effects on Rural Bangladesh: A Case Study of Migrants in Malaysia

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ABSTRACT

International migration has notable socioeconomic impacts, particularly through remittance transfers sent by migrant workers to their home countries. Since the mid-1970s, labor migration has significantly affected the socioeconomic conditions of numerous Bangladeshi households. The flow of remittances is a complex phenomenon that influences economic, social, legal, and cultural aspects at both national and global levels. Many developing countries have studied the consequences of this phenomenon, and this research focuses on the influence of the household head's connection to the migrant in rural Bangladesh. The study was conducted using microeconomic data collected from a survey of 350 rural households in 15 villages. The survey was conducted between September 2023 and August 2024. Statistical analysis was used to explore the relationship between the household head's connection to the migrant and the factors that influence remittances, as well as the socioeconomic effects on the receiving households. The analysis revealed that the relationship between the household head and the migrant—whether father, mother, spouse, or brother—showed variability in both the motivations for sending remittances and the socioeconomic impacts in the rural areas. The factors affecting remittances and their resulting impacts varied depending on the household head's relationship with the migrant and the community's connections. Discrimination based on the household head's local relationships also influenced the socioeconomic effects of the remittances.

Keywords: Remittance, Migration, Socio-Economic, Household, Rural Area
JEL Classifications: F22, F24, R23

1. INTRODUCTION

Bangladeshi migrants in Europe are predominantly single and male migrants who are living under trans nationally split (Yeoh et al., 2002) conditions and obligated to maintain economic and social relations with their family members back home (Ahmad et al., 2019). The duty to sustain enduring economic and social connections with one's homeland arises from the preeminence of the household in the social and economic dynamics of Bangladeshi society and its transnational members. An individual migrant is intricately intertwined in a multifaceted network of familial relationships and dependencies. The individual relocates globally for employment as a representative of the extended family, prioritising the welfare of the collective over personal interests (Rahman, 2011). Regardless of whether it involves temporary labour migration to the Middle East or more permanent migration to Europe, sustaining economic contacts with left-behind households remains a primary priority for migrant individuals (Ullah, 2012), (Rahman, 2011). This is substantiated by the yearly remittance inflow to Bangladesh, which rose from approximately $14.94 billion in 2014 to over $21.94 billion in 2023 (BMET, 2024).

According to the World Bank (2023), Remittances to developing countries are estimated at $656 billion in 2023 up 7% compared with 2022 (Joshi, 2024). Owing to the tendency of diminishing global economic activity, remittance growth to LMICs is projected to decline to 3.1% in 2024. The revised forecast is influenced by slowing economic development and the expected decline in employment opportunities in specific high-income countries.

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Additional downside risks include variable oil prices, instability in currency exchange rates, and a potentially more severe economic slowdown than expected in high-income countries. Remittance flows to poor nations are projected to increase at an annual average rate of 8.4% over the next 3 years, reaching $436 billion in 2014 and $516 billion in 2016. The data suggests that international migration and remittances are complex phenomena, with processes that are gradually transforming them into significant worldwide economic, social, legal, and cultural issues (Mannan and Farhana, 2014).

This study aims to examine the socio-economic impacts of remittances on rural Bangladeshi households receiving income from relatives employed in Malaysia and to explore the wider socio-economic ramifications of these remittances on household dynamics in Bangladesh.

2. LITERATURE REVIEW

Migrant age (Osili, 2007) is one of the important determinant influencing remittance behavior. There is a relationship between age of the migrants and the length of stay at the destination (Azam et al., 2013; Rodriguez, 1996), often increase income and therefore also the available pool for remittance. Higher levels of remittances are sent by individuals under younger of age compared to older migrants (la Briere et al., 1998). But, likewise, the adjustment impact is inferred to turn as the migrant becomes older, rendering all together remittances flows lower (Amuedo-Dorantes and Pozo, 2011). This study identified a significant negative correlation between the household head as a father, mother, and wife and the impact of remittances on rural households, with no correlation observed for brothers.

The empirical literature on micro-level studies indicates that the education level of migrants (Agarwal and Horowitz, 2002) is linkage to the income of the migrant and the major determinant of remittance (Fonchamnyo, 2012). (Lucas and Stark, 1985) and (Stark and Lucas, 1988) Present remittances as components of a self-enforcing cooperative agreement between the migrant and the home, as well as a means of repaying the costs associated with migration and educational expenditures. According to (Mcdonald and Valenzuela, 2012), the higher the level of education of the migrant, the higher will be the level of remittances. (Rapoport and Docquier, 2006) The educational attainment of migrants does not significantly influence altruistic and trade motives, as educated migrants have a reduced likelihood of returning. However, they positively affect remittances under the investment motive. This study demonstrated a significant negative correlation between having a wife as the household head in rural areas and the impact of remittances on left-behind households.

Several studies show that migrant marital status and residency pattern of household members, including spouses and children, are significant determinants of remittance motivation (Funkhouser, 1992; Menjfvar et al., 1998; Vanwey, 2017; Luke, 2010; Sugui and Alba, 2018). According to Sahu and Das, 2009 Single migrants and married heads residing alone at the destination are likely to remit more than married heads cohabiting with their spouse and children. Moreover, remittances rise when the household head becomes a grandmother, when the spouse resides elsewhere, or in cases of divorce; the household head transmits funds to distribute among the nuclear family members living outside the household (DeVoretz and Vadean, 2021). This research examined the considerable negative link between the marital status of migrants and the household head's role as a father concerning socio-economic consequences.

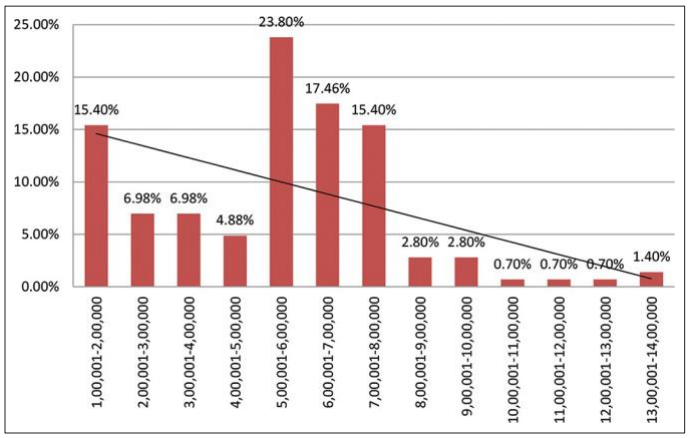
The relationship between legal status of the migrant and the remittance linkage (Holst et al., 2021, 2008, 2010, 2011; Lucchino et al., 2022). Migrant remittances and their effect on the developing economics rarely focus on the status that affect migrants remittance model (Mahuteau et al., 2021) typically analyses the underlying motivations to remit. As risk-averse migrants, who in the face of higher income risk, remit more (Amuedo-Dorantes and Pozo, 2006) and they also find undocumented migrant likely to send monies more percentage than the documented. Markova and Reilly (2007) Demonstrate a favourable correlation between remittances and the robust association between the migrant's legal status at the destination and remittance flows at the origin. This study identified a significant negative association with all relationships to the household head, originating from the socio-economic impact on rural households.

Many empirical studies explore that the number of visits to the household members influence remittance behavior (Lerch et al., 2007). During their visit to their place of origin, migrants present gifts to their household members, relatives, extended and fictive kin, and friends, therefore affirming and maintaining their community networks (Golder et al., 2023) therefore the remittance effect direct and indirect at the home country in cash and kind. In contrast, rarely trip to the household members a lower likelihood to send remittances either cash or kind, at the same time, there is a gender and origin discrimination as (Lerch et al., 2007). Migrant who make frequent visits at the origin, not only to sustain community liaison, but also to lead or to constitute critical economic linkages (Adolph, 2016). Researchers disclosed that the frequency of visits by migrants exhibited a substantial negative correlation with all four tiers of link to the household head and the socio-economic impact at the origin.

The age of the household head is a significant driver influencing remittance behaviour, and this age component varies across different countries (DeVoretz and Vadean, 2021). The age of the household head is correlated with gender behaviour regarding remittance motives; for instance, male household heads are less likely to receive remittances compared to female heads (Mcdonald and Valenzuela, 2012). However, Buch et al. (2006) Older household heads receive larger remittances than younger household heads, indicating that adult offspring provide support for their elderly parents as well as their grandparents. This study examined the strong negative correlation between the age of the household head and the relationship to migrants as fathers and spouses, in terms of socio-economic impact. Higher education levels of the household head may indicate superior household

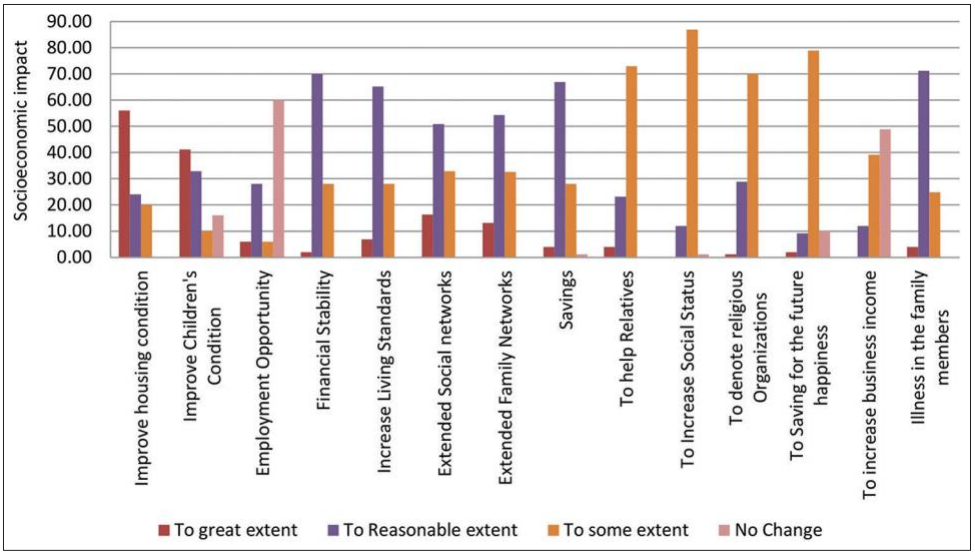
resources and income opportunities, resulting in diminished economic reliance on overseas remittances. Consequently, the educational attainment of the household head is not significantly associated with remittance amounts, thereby offering some support for the altruistic motive (Mcdonald and Valenzuela, 2012). This study demonstrated that the educational level of family heads is inversely correlated with the socio-economic effects on women in rural families left behind.

Figure 1: Distribution of father relation to migrant remittance receiving household head



Hossain (2022) Analyses the influence of 'social remittances' on the economic activities of households with labour migrants who temporarily migrate from a rural area of Bangladesh to Malaysia under contractual agreements. The economic activities of these migrants remain unaffected by social remittances, whereas those of other migrants are only marginally impacted. According to Salahuddin et al. (2022), This research indicates that remittances incentivise households in Bangladesh to participate in several savings strategies. The demographic characteristics of the household head influence savings decisions related to remittances. Abdul Mannan and Farhana (2023) Analyse how remittance flows could enhance access to and utilisation of digital

Figure 2: Socio-economic impact at the household for all the household in 15 rural areas



Source: Author calculation from the survey data

Table 1: Cross tabulation household yearly remittance received and household head relation to migrant

Household yearly remittance received (BDT)	Household head relation to migrant				Total
	Father	Mother	Wife	Brother	
1,00,001-2,00,000	22	7	7	4	40
2,00,001-3,00,000	10	13	10	7	40
3,00,001-4,00,000	10	4	7	1	22
4,00,001-5,00,000	9	0	14	0	23
5,00,001-6,00,000	34	16	14	7	71
6,00,001-7,00,000	25	7	10	9	51
7,00,001-8,00,000	24	0	19	6	49
8,00,001-9,00,000	5	0	2	0	7
9,00,001-10,00,000	5	0	7	0	12
10,00,001-11,00,000	2	0	1	0	3
11,00,001-12,00,000	2	3	14	0	19
12,00,001-13,00,000	1	1	3	0	5
13,00,001-14,00,000	2	1	4	1	8
Total	151	52	112	35	350
% of Total	43.00	15.00	32.00	10.00	100.00

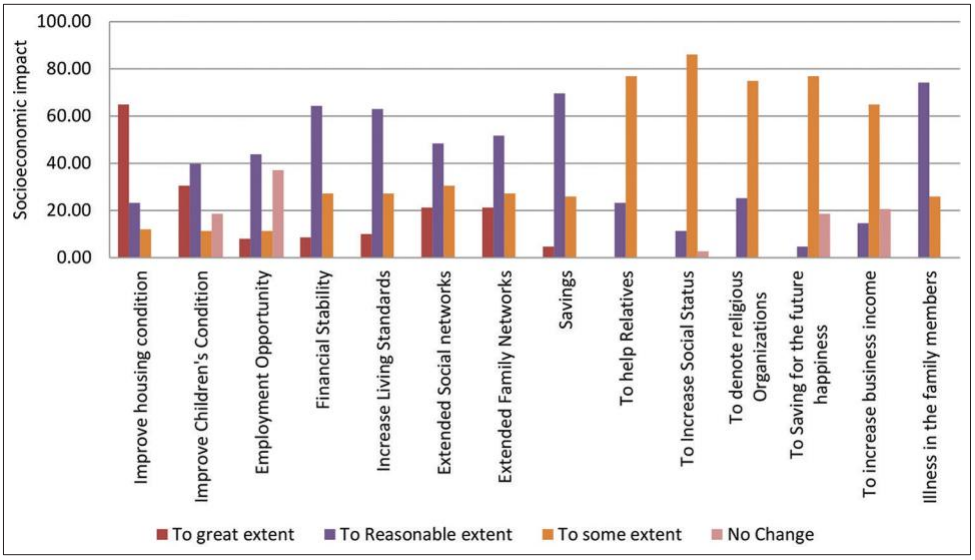
Source: Author calculation from the survey data

financial inclusion by mitigating specific obstacles and costs in Bangladesh, thereby substantially contributing to the country's economic advancement through the establishment and expansion of a strong investment fund (Della Puppa and Ambrosini 2022). This study examines the impact of gender dynamics on familial remittances, the social meanings they embody, the familial connections they maintain, and the implications of the interplay between migration and the family life cycle on these remittances. Utilising an intersectional framework, demonstrate that economic transfers are predominantly directed to the family of the principal male migrant, despite potentially enabling the emigration of the wife's male relatives, a phenomenon referred to as "implicit remittances." Remittances exhibit an adverse correlation with the business cycle of recipient nations, particularly rising in reaction to significant exogenous shocks, such as severe reductions in terms of trade. This effect is more pronounced in areas with a higher density of newly arrived migrants within the migrant populations (Bettin et al., 2017).

3. METHODOLOGY

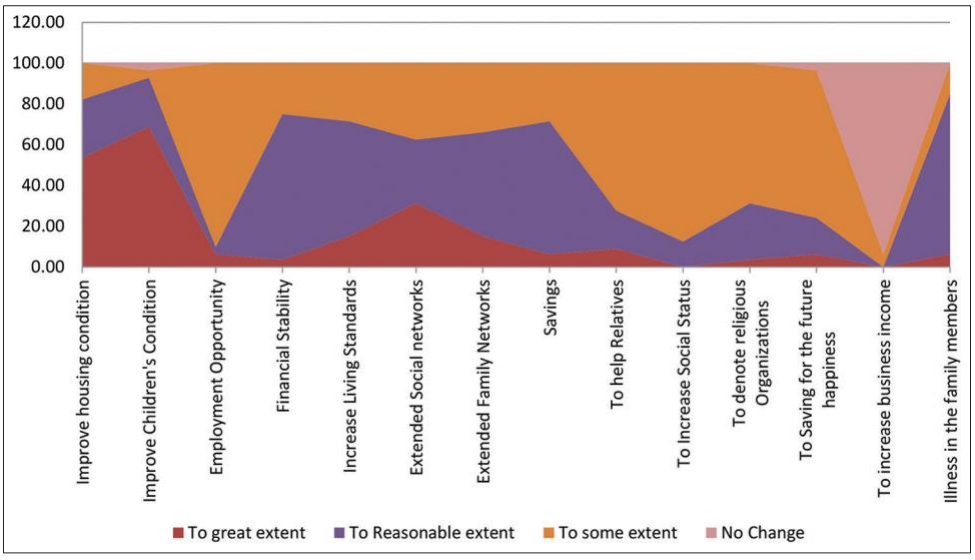
This study chose a quantitative method approach as its methodology to accommodate method for an explanation of the research objectives. Selection of survey village and course of the survey in line with the study focus, the selection of the study area in Bangladesh was based on the high incidence of household members migrating to Malaysia at the sub- district level (Upazila) and the prevalence of remittance-receiving households at the sub-sub-district level (Union Parisad). Jessore District is in the Khulna division. Among the households, a significant number of migrants are from Bagharpara Upazila, Jessore District. Bagharpara sub-district has 9 sub-sub-districts and Jamdia union one of the sub-sub-districts, has been selected randomly for census data because there is no available published data on Bangladeshi migrant workers in Malaysia. Migration from Bangladesh to Malaysia is predominantly a rural phenomenon. Therefore, the fieldwork undertaken for this research consists of an ethnographic village study in Bangladesh with reference

Figure 3: Socio-economic impact at the household as a father household head



Source: Author calculation from the survey data

Figure 4: Socio-economic impact at the household as a wife household head



Source: Author calculation from the survey data

to remittance sending migrant worker in Malaysia to bridge the micro and macro paradigms of migration and remittance and offer analytical insights into the determinants and impacts of such remittance. In selecting a representative sample of the population, Krejcie and Morgan's (1970) recommendation was accepted in this study. After categorizing the household migrant members in Malaysia a random sample of 350 households was selected, the share in each village corresponding to their proportion in the whole population (the remittance received household).

3.1. Construction Impact Variable to Determine Socioeconomic Impact

The measuring instrument had matrix questions to be addressed using a four-point Likert scale in the questionnaire. The socioeconomic impact variable includes multiple items and diverse respondent types. Each item or phrase is examined using a frequency distribution table and the corresponding proportion of responses is calculated. In bivariate analysis, each item in the matrix question is cross-tabulated with the corresponding answer variable, resulting in a lengthy and complex process. Moreover, it may not be substantial or may not yet fulfil the objectives of the research. An index variable is typically established to analyse the relationship between all elements in predicting the response variable. In this situation, all determinations in the matrix queries are concurrently combined to collectively produce an index variable.

Initially, the index variable must be established, ensuring that all elements in the question matrix exhibit unequivocal consistency. A reliability check is conducted, with the Statistical Package for Social Sciences (SPSS version 16.0) facilitating this process through an analysis menu, followed by a sub-menu scale that encompasses the reliability analysis test. If the reliability check indicates that the value of Alpha remains between 0.7 and 1.0, all statements in the question matrix can be adhered to in order to construct an index variable. Nonetheless, if the Alpha value is below 0.7, the consistency among various statements is assessed separately, and inferior ones are excluded from the index variable to enhance the Alpha value. Upon the authorisation of the consistency component, the scores for each item in a question matrix, organised by response categories, are aggregated. The lowest and maximum values are determined by the descriptive statistics sub-menu utilising frequency analysis. The minimum values are subtracted from the maximum values, and the resulting residuals are divided by the number of categories in the index variable.

To examine the outcomes related to after-remittance amenities, participants' statements on the composite variable "socioeconomic impact from remittances" were utilised to generate an index variable. A reliability test yielded a Cronbach's Alpha score of 0.842, confirming the presence of consistent components across all claims. Consequently, they can be amalgamated to formulate a singular declaration delineating the advantages accrued following the receipt of remittances. In this context, the total score of all statements was calculated, with the least score assigned in the matrix question being 5 and the maximum score being 15. The scores ranging from 5 to 15 were converted into three categories of responses. A score of 5 to 8 is classified as a "low" consequence, a range of 9-12 is designated as "medium," and a score of 13-16

Table 2: Remittances determinants associate with socio-economic impact at the household for all households in 15 rural areas

	AGEm	EDUm	YMIGm	LEGSm	NVISTm	MARShh	EDUhh	HHsize	Invest_ Fin_Sec	Invest_ Hous_Dev	Ln_Liv_ Exp	Ln_WelF	Loan_ Rep	SOCIO_ ECO
AGEm	1	−0.210**	0.531**	0.207**	0.534**	0.031	0.076	−0.152**	0.057	0.062	0.056	0.210**	−0.112	−0.239**
EDUm	−0.210**	1	0.180**	0.291**	0.172**	0.124*	0.333**	0.054	0.282**	0.367**	0.206**	0.213**	0.047	−0.279**
YMIGm	0.531**	0.180**	1	0.575**	0.770**	0.192**	0.309**	−0.043	0.346**	0.414**	0.334**	0.419**	−0.187**	−414**
LEGSm	0.207**	0.291**	0.575**	1	0.568**	0.201**	0.246**	0.096	0.393**	0.660**	0.387**	0.425**	0.103	−0.497**
NVISTm	0.534**	0.172**	0.770**	0.568**	1	0.113	0.240**	0.006	0.373**	0.418**	0.375**	0.502**	−0.187**	−0.469**
MARShh	0.031	0.124*	0.192**	0.201**	0.113	1	0.528**	0.012	0.178**	0.279**	0.203**	0.194**	−0.068	−0.128**
EDUhh	0.031	0.333**	0.309**	0.246**	0.240**	0.528**	1	−0.08	0.437**	0.301**	0.232**	0.268**	0.071	−0.164**
HHsize	−0.152**	0.054	−0.043	0.096	0.006	0.012	−0.08	1	0.018	0.176**	0.327**	0.308**	0.074	−0.129**
Invest_ Fin_Sec	0.057	0.282**	0.346**	0.393**	0.373**	0.178**	0.437**	0.018	1	0.416**	0.390**	0.476**	0.019	−0.354**
Invest_ Hous_Dev	0.062	0.367**	0.414**	0.660**	0.418**	0.279**	0.301**	0.176**	0.416**	1	0.374**	0.346**	0.029	−0.500**
Ln_Liv_ Exp	0.056	0.206**	0.334**	0.387**	0.375**	0.203**	0.232**	0.327**	0.390**	0.374**	1	0.799**	−0.054	−0.320**
Ln_WelF	0.210**	0.213**	0.419**	0.425**	0.502**	0.194**	0.268**	0.308**	0.476**	0.346**	0.799**	1	−0.073	−0.430**
Loan_ Rep	−0.112	0.047	−0.187**	0.103	−0.187**	−0.068	0.071	0.074	0.019	0.029	−0.054	−0.073	1	0.149**
SOCIO_ ECO	−0.239**	−0.279**	−414**	−0.497**	−469**	−0.128**	−0.164**	−0.129**	−0.354**	−0.500**	−0.320**	−0.430**	0.149**	1

Source: Author calculation from the survey data

is categorised as "strong." The three classifications (low, medium, and high) indicate the magnitude of socioeconomic advantages derived from remittances. Descriptive statistics were employed to determine the mean score and standard deviation, calculated as 11.0933 and 2.4667, respectively.

4. RESULTS AND DISCUSSION

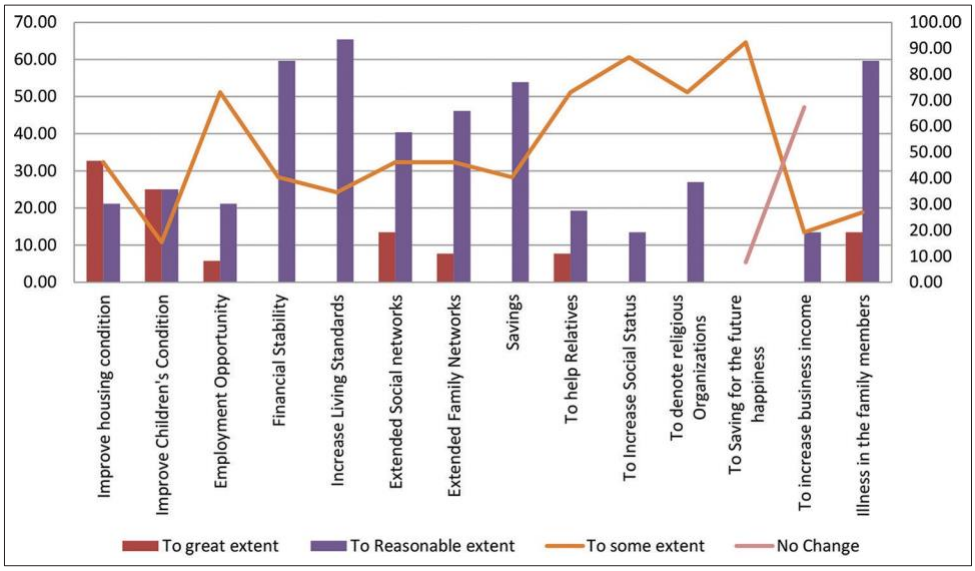
The cross-tabulation of the household participants' survey responses about the relationship of the remittance-receiving

Table 3: Remittances determinants associate with socio-economic impact on the household as a father household head

	AGEm	MARSm	LEGSm	NVISTm	AGEhh	HHsize	Invest_Hous_Dev	Ln_WelF	SOCIO_ECO
AGEm	1	0.569**	0.195*	0.263**	0.209*	−0.126	0.307**	0.077	−0.197*
MARSm	0.569**	1	0.393**	0.468**	0.256**	0.197*	0.467**	0.127	−0.215**
LEGSm	0.195*	0.393**	1	0.625**	0.201*	0.113	0.842**	0.328**	−0.361**
NVISTm	0.263**	0.468**	0.625**	1	−0.096	0	0.709**	0.451**	−0.225*
AGEhh	0.209*	0.256**	0.201*	−0.096	1	−0.024	0.164	−0.192*	−0.198*
HHsize	−0.126	0.197*	0.113	0	−0.024	1	0.033	0.262**	−0.207*
Invest_ Hous_Dev	0.307**	0.467**	0.842**	0.709**	0.164	0.033	1	0.266**	−0.491**
Invest_ Hous_Dev	0.077	0.127	0.328**	0.451**	−0.192*	0.262**	0.266**	1	−0.319**
SOCIO_ ECO	−0.197*	−0.215**	−0.361**	−0.225*	−0.198*	−0.207*	−0.491**	−0.319**	1

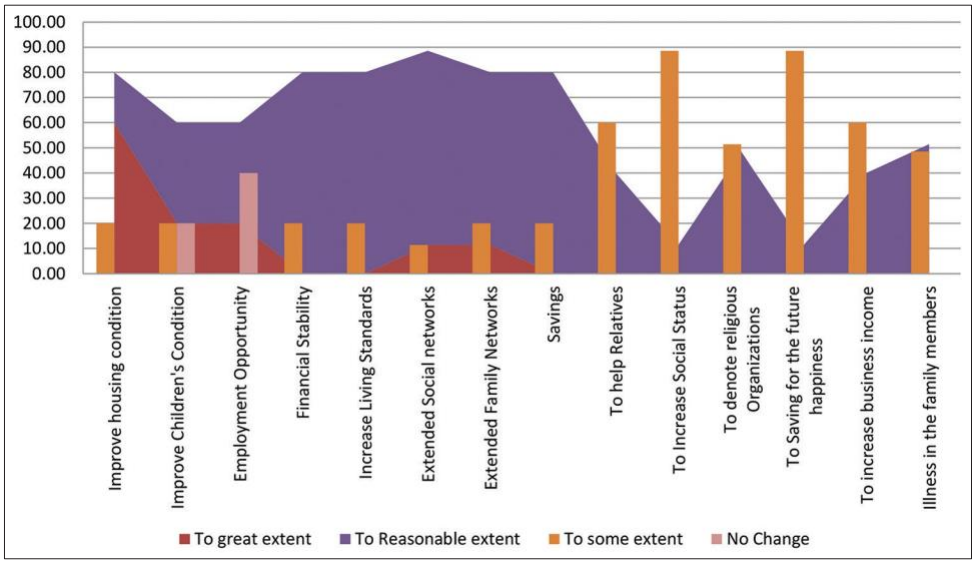
Source: Author calculation from the survey data

Figure 5: Socio−economic impact at the household as a mother household head



Source: Author calculation from the survey data

Figure 6: Socio-economic impact at the household as a brother household head



Source: Author calculation from the survey data

household head to the migrant reveals in Table 1 that the plurality (43.0%) of household heads were fathers, followed by 32% who were wives, 15% who were mothers, and 10% who were brothers. All relations to the migrants received varying amounts of remittances. 3% of wives received the greatest remittances, ranging from BDT 1,300,001 to 1,400,000; 3% of mothers received BDT 1,100,001 to 1,200,000; 3% of fathers received BDT 900,001 to 1,000,000; and 6% of brothers received BDT 700,001 to 800,000. It also indicates that the paternal relationship within migrant households receives the highest percentage of remittances.

Figure 1 illustrates that the relationship of the father to the migrant household head corresponds to the highest remittance range of BDT 9,00,001-10,00,000, accounting for 2%. Additionally, the maximum percentage (26%) of fathers received yearly remittances of BDT 500,001-600,000 from their migrant sons at the destination.

4.1. Changes Socioeconomic Status Over all Households

This study studied the socioeconomic impacts on the homes left behind by migrants in rural Bangladesh. The majority of respondents indicated an enhancement in all four metrics of remittance benefits, specifically the advancement of children's education and the enhancement of housing conditions. Figure 2 indicates that 56.0% and 41.14% reported significant improvements in housing and children's schooling, respectively. Nonetheless, 16.29% and 13.14% experienced an expansion of their social and familial networks within the community and society, respectively. Additionally, a 6.86% enhancement in living standards, a 6% increase in household members' employment opportunities, and a 4.0% rise in savings were recorded to a significant level.

4.2. Determinants of Remittances and Socio-economic Impact Over All Households

Table 2 examines the significant association between socio-economic impacts and the socio-demographic features of migrants, household heads, and household compositions. The empirical findings demonstrated a robust correlation with migrant attributes including age, education, year of migration, legal status, and frequency of visits; household head characteristics encompassed marital status and educational achievements; household composition reflected household size, investments in financial and housing sectors, living expenses, and welfare considerations.

4.3. Unit Analysis-Household Relation to the Migrant-Household Head as a Father

The socioeconomic implications examined the family head as a father in Figure 3. The greatly extended was mainly improvement of housing condition (64.90%) while others few sectors also improved as children's education (30.46%), financial stability and family network (21.19%). Nevertheless, all other sectors stated that the enhancements were expanded to a reasonable degree and to some amount.

The empirical findings in Table 3 demonstrated a substantial correlation between socio-economic impacts and the socio-demographic features of migrants, household heads, and household compositions. The analysis revealed a significant correlation between migrant characteristics, including age, married status,

Table 4: Remittances determinants associate with socio-economic impact at the household as a wife household head

	AGEm	EDUm	YMIGm	LEGSm	NVISTm	AGEhh	EDUhh	Invest_ Fin_Sec	Invest_ Hous_Sec	Ln_Liv_ Exp	Ln_ Busi	Ln_ WelF	Loan_ Rep	SOCIO_ ECO
AGEm	1	−0.1	0.558*	0.314**	0.513**	0.831**	−0.023	0.288**	0.275**	0.474**	0.312**	0.615**	−0.259**	−0.502*
EDUm	−0.1	1	0.281**	0.325**	0.392**	−0.222*	0.838*	0.444**	0.254*	0.185	−0.056	0.232*	−0.054	−0.355**
YMIGm	0.558*	0.281**	1	0.417**	0.869**	0.322**	0.344**	0.585**	0.345**	0.598**	0.266**	0.734**	−0.533**	−0.716**
LEGSm	0.314**	0.325**	0.417**	1	0.602**	0.253*	0.315**	0.602**	0.520**	0.327**	0.176	0.514**	−0.077	−0.643**
NVISTm	0.513**	0.392**	0.869**	0.602**	1	0.306**	0.346**	0.639**	0.510**	0.563**	0.319**	0.723**	−0.480**	−0.789**
AGEhh	0.831**	−0.222*	0.322**	0.253*	0.306**	1	−0.189	0.265**	0.320**	0.347**	0.178	0.480**	0.005	−0.317**
EDUhh	−0.023	0.838*	0.344**	0.315**	0.346**	−0.189	1	0.579**	0.261*	0.207*	0.112	0.215*	−0.088	−0.347**
Invest_ Fin_Sec	0.288**	0.444**	0.585**	0.602**	0.639**	0.265**	0.579**	1	0.584	0.350**	0.335**	0.503**	−0.288**	−0.594**
Invest_ Hous_Dev	0.275**	0.254*	0.345**	0.520**	0.510**	0.320**	0.261*	0.584	1	0.247**	0.13	0.355**	−0.149	−0.447**
Ln_Liv_ Exp	0.474**	0.185	0.598**	0.327**	0.563**	0.347**	0.207*	0.350**	0.247**	1	0.045	0.873**	−0.420**	−0.505**
Ln_Busi	0.312**	−0.056	0.266**	0.176	0.319**	0.178	0.112	0.335**	0.13	0.045	1	0.125	−0.220*	−0.203*
Ln_WelF	0.615**	0.232*	0.734**	0.514**	0.723**	0.480**	0.215*	0.503**	0.355**	0.873**	0.125	1	−0.431	−0.705**
Loan_ Rep	−0.259**	−0.054	−0.533**	−0.077	−0.480**	0.005	−0.088	−0.288**	−0.149	−0.420**	−0.220*	−0.431	1	0.367**
SOCIO_ ECO	−0.502*	−0.355**	−0.716**	−0.643**	−0.789**	−0.317**	−0.347**	−0.594**	−0.447**	−0.505**	−0.203*	−0.705**	0.367**	1

Source: Author calculation from the survey data

Table 5: Remittances determinants associate with socio-economic impact at the household as a mother household head

	AGEm	YMIGm	LEGSm	NVISTm	RELhh	Invest_ Fin_Sec	Invest_ Hous_Dev	Ln_Live_ Exp	Ln_WelF	SOCIO_ ECO
AGEm	1	0.420**	0.416**	0.619**	−0.367*	0.105	0.347*	0.305*	0.583**	−0.548**
YMIGm	0.420**	1	0.866**	0.863**	−0.327*	0.327*	0.458**	0.534**	0.792**	−0.513**
LEGSm	0.416**	0.866**	1	0.713**	−0.378*	0.614**	0.577**	0.542**	0.794**	−0.553**
NVISTm	0.619**	0.863**	0.713**	1	−0.27	0.114	0.391**	0.474**	0.741**	−0.521**
RELhh	−0.367*	−0.327*	−0.378*	−0.27	1	−0.286	−0.218	−0.452**	−0.477**	0.299*
Invest_Fin_Sec	0.105	0.327*	0.614**	0.114	−0.286	1	0.627**	0.556**	0.536**	−0.486**
Invest_ Hous_Dev	0.347*	0.458**	0.577**	0.391**	−0.218	0.627**	1	0.413**	0.586**	−0.685**
Ln_Live_Exp	0.305*	0.534**	0.542**	0.474**	−0.452**	0.556**	0.413**	1	0.792**	−0.510**
Ln_WelF	0.583**	0.792**	0.794**	0.741**	−0.477**	0.536**	0.586**	0.792**	1	−0.601**
SOCIO_ ECO	−0.548**	−0.513**	−0.553**	−0.521**	0.299*	−0.486**	−0.685**	−0.510**	−0.601**	1

Source: Author calculation from the survey data

Table 6: Remittances determinants associate with socio-economic impact

	LEGSm	NVISTm	Invest_Hous_Dev	Ln_Welf	SOCIO_ECO
LEGSm	1	0.649**	0.667**	−0.633**	−0.509**
NVISTm	0.649**	1	0.195	−0.494**	−0.425*
Invest_Hous_Dev	0.667**	0.195	1	−0.315	−0.764**
Ln_Welf	−0.633**	−0.494**	−0.315	1	0.371*
SOCIO_ECO	−0.509**	−0.425*	−0.764**	0.371*	1

Source: Author calculation from the survey data

legal status, and frequency of visits; the age of the household head; and household composition, which examined household size, investment in housing construction, and welfare.

4.4. Household Head as a Wife

The socioeconomic implications examined the household head as a wife in Figure 4. The most significant improvements were observed in children's education (68.75%) and housing conditions (53.57%), but other sectors also had enhancements, including social networks (31.25%), family networks, and living standards (15.18%). Nevertheless, all other sectors revealed that the improvements were reasonably increased, albeit to some amount, while there were no changes in company income (93.75%).

The empirical findings in Table 4 demonstrated a significant correlation between socio-economic impacts and the socio-demographic features of migrants, household heads, and household compositions. The analysis revealed a robust correlation with migrant attributes including age, education, year of migration, legal status, and frequency of visits; the household head's age and education; and household dynamics encompassing size, financial investments, housing development, business sector involvement, living expenses, and welfare and loan repayment obligations.

4.5. Household Head as a Mother

The socioeconomic implications examined the family head as a mother in Figure 5. The significant enhancements were in living conditions (32.69%) and children's education (25%), however these sectors did not have the biggest number of participants, while several other sectors experienced minimal improvement. Nevertheless, all other sectors revealed that the improvements were reasonably enhanced, albeit to a certain degree, while there were no changes in company income (67.31%).

The empirical results in Table 5 demonstrated a substantial association between the socio-economic impact and the socio-demographic features of migrants, household heads, and household compositions. The analysis revealed a robust correlation with migrant attributes including age, year of migration, legal status, and frequency of visits; the age of the household head; and household composition, which included religion, financial investments, housing development, living expenditures, and welfare.

4.6. Household Head as a Brother

The socioeconomic impacts explored that the household head as a brother at Figure 6. The greatly extended were improvement of housing condition (60.0%), children education and employment opportunity (20.0%) although these sectors not as the highest number of participants while others few sectors also improved very little margin. However, all the other sectors indicated that the improvements were increased to a reasonable level.

Table 6 presents empirical evidence of a substantial association between socio-economic impacts and the socio-demographic features of migrants, household heads, and household compositions. The analysis revealed a significant correlation between migrant characteristics, including legal status and frequency of visits, and household compositions that examined investments in housing development, living conditions, and welfare.

5. CONCLUSIONS

This study examines the socio-economic impacts of remittances on rural households in Bangladesh, specifically those receiving financial support from migrant relatives in Malaysia. The data indicate that remittances significantly enhance the socio-economic status of left-behind households, while the effects differ depending on the household head's relationship to the migrant.

In all household categories, remittances markedly enhanced housing conditions and children's schooling. The effects were

most significant when the home leader was either a father or a mother. Remittances enhanced financial stability and investments, especially in home construction and household welfare, although the advantages were less pronounced when the household heads were moms or brothers. The legal and marital status of migrants significantly influences remittance flows. Households headed by dads and wives demonstrated a stronger association with remittance-derived socio-economic advantages.

This study underscores the imperative of formulating policies that promote the effective use of remittances for sustainable economic development. Policymakers ought to prioritise the development of financial tools that promote productive investments, especially in rural housing, education, and employment prospects.

In summary, remittances serve as a crucial economic support for rural Bangladeshi households, facilitating significant advancements in housing, education, and general wellbeing. The impact is influenced by migrant demography and household structures, highlighting the necessity for specific assistance measures to maximise these advantages.

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