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Interstate Migration and Remittance Economies: Socio-Economic Impacts among Rural Muslim Households in West Bengal

Md Selim Reja[1]* and Md Emdadul Hoque[2]

Abstract

India's substantial domestic remittance market, driven by the influx of internal migrants, presents a significant opportunity for research and understanding. This paper delves into various facets of domestic remittances — volume, factors, channels, and economic impact — in the context of the interstate labour outmigration of Muslims from rural areas of West Bengal, a state in eastern India. The study is based on a field survey conducted in the Murshidabad district, India's second-highest Muslim-majority district. The survey involved a sample of 2000 migrant households and was conducted using a structured, pre-coded questionnaire schedule and in-depth interviews of the migrants. The study reveals that migrant households regularly receive substantial remittances, primarily transferred through banks to the migrants' origin state, a formal mode of sending remittances. Access to banking by migrant family members and the role of modern technologies significantly influence the mode of sending remittances. These remittances have a notable positive effect on housing, education, healthcare, and economic development, providing significant support and opportunities for migrant livelihoods. Notably, the study emphasises migrants' income at the destination as the most critical factor in determining remittance flows, thereby shedding light on a crucial aspect of migration economics.

Keywords

Domestic remittances, Muslims, Outmigration, Rural areas, West Bengal.

* *Corresponding Author*
[1] *Assistant professor, University B.T.& Evening College, Coochbehar. Email-Id: rejaselim27@gmail.com*
[2] *Assistant professor, Nims University, Jaipur, Rajasthan.*

Introduction

The outmigration of people from rural areas, a testament to their resilience, especially for those who belong to backward and poor sections of the population in India, is often seen as a livelihood strategy**.** Such people leave rural areas due to unemployment, underemployment, poor economic conditions, and natural disasters (Kumar & Sadhu, 2005; Mukherjee, 2001) and choose to migrate to urban areas. Most of these individuals are unskilled labourers who work in the informal sector of the urban economy, particularly in the construction industry (Aggarwal et al., 2020). Several studies (Haberfeld et al., 1999; Deshingkar & Start, 2003) have documented that most people involved in rural outmigration belong to marginalised communities, including groups experiencing social and economic disadvantages. The marginalised communities in India, including Scheduled Castes, Scheduled Tribes, and minorities, face long-standing structural poverty. Muslims, the largest religious minority group in India, face economic challenges and live in vulnerable and impoverished conditions (Robinson, 2008). These financial challenges, including limited access to employment and low incomes, often drive them to migrate in search of better livelihood opportunities. This study examines the outmigration of Muslims from West Bengal, who are among the most economically and socially backward communities (Sachar Committee Report, 2006).

Rural outmigration and the resulting remittances are considered to have a significant positive impact on the rural economy (Taylor & Martin, 2001). Castaldo et al. (2012) found that domestic remittances within India play a more significant role than international ones in reducing poverty rates, with poorer individuals being the main participants in this internal migration process. The existing literature also suggests that migrant-receiving households use remittances for education, health, and housing, significantly improving their living conditions. Given this understanding of remittances' impact in the existing literature, this paper seeks to link the benefits of migration to its impact on impoverished Muslim migrant households.
This study also tries to address the challenges faced by internal migrants in sending remittances back home. In a big country like India, internal migrants often cover considerable distances; hence, sending money back home safely is a significant concern for them. Many micro-studies (Thorat & Jones, 2013; Jain, 2010; Sahu & Das, 2008) have shown that informal channels dominate money transfers, such as workers or their relatives and friends carrying cash. However, with optimism, this study recognises the potential of expanding banking systems and innovations in electronic money transfers to encourage migrants to use formal channels more often. By exploring the extent to which sampled migrants rely on informal money transfer systems or use formal channels to send remittances, this study aims to provide insights into the practical implications of remittance transfers. Nevertheless, little attention is given to the impact of modern technologies on remittance transfer processes, particularly for domestic remittances. This paper seeks to fill this gap, emphasising the importance of understanding the role of modern technologies in remittance transfers.

Remittance size, another crucial aspect of migration, is intricately linked to numerous socio-economic characteristics. Variation in remittance amounts among migrants reflects characteristics such as age, gender, education level, duration of stay, average income level, and the presence of children in the household (Sahu & Das, 2008). While there is a wealth of literature on the factors influencing remittance size, each migration stream has its unique story. This study is of paramount importance for exploring how socio-economic and demographic factors affect the remittance amounts of Muslim migrants, thereby underscoring its pivotal role in the migration literature.

The paper commences with Section 2, which analyses the study's rationality and objectives. Section 3 discusses the data and methods used in the study, as well as the study area. Section 4 briefly overviews the distribution pattern, labour activities, and wages of migrant workers. Section 5 examines the size, frequency, and channels used for sending remittances. Section 6 investigates the factors influencing the variation in remittance size among migrants. Section 7 discusses the impact of remittances on migrant rural households, and the final section presents the study's conclusions, shedding light on the practical implications of the findings and informing policies and interventions.

Rationality and Objectives of the study

As the largest recipient of international remittances, India also boasts a significant domestic remittance market. The substantial number of internal migrants drives the significant domestic remittance market in India. Recent studies show that internal migration within the country has significantly increased over the past few decades, particularly in the case of temporary and circular labour migration (Deshingkar & Farrington, 2009; Choithani, 2017). Although much of this migration goes unrecorded in the Indian Census and other data sets, these sources still indicate a notable rise in migration. The latest Census Report of India (2011) reveals that India has approximately 40.5 million internal migrant workforce. Some suggest that internal labour migration in India grew nearly fourfold from 16 million in 2004–05 to 60 million in 2011–12, while others estimate it was even higher at 80 million in 2011 (Nayyar & Kim, 2018). This large number of internal migrations significantly contributes to domestic remittances. According to Shukla and Manikandan (2020), the estimated annual internal remittance volume is around 2 trillion, which is indeed very large. Therefore, it is crucial to delve into the various aspects of these substantial domestic remittances and their profound impact on the lives of migrant household members through various micro studies. This transformative impact of remittances on the lives of economically backward Muslims in rural West Bengal falls within the scope of the study.

In the case of West Bengal, the reason is apparent. This eastern state of India has witnessed a significant increase in outmigration over recent years and has received substantial remittances from interstate migrants. West Bengal was once a migrant-receiving state since the late nineteenth century, but it became a source of male outmigration in present time. This outmigration led to a surge in domestic remittances to West Bengal. According to Tumbe (2011), the state of West Bengal, along with Uttar Pradesh, Bihar, and Rajasthan, receives half of domestic

remittances, and domestic household remittance dependency increased substantially in West Bengal's rural areas.

More specifically, this study is linked to the outmigration of impoverished Muslim youth from West Bengal. Several studies (Sachar Committee Report 2006; SNAP, 2014) have shown that Muslims in West Bengal are the most economically and socially backward community. As a more disadvantaged group, Muslims from West Bengal, especially from Murshidabad district, migrated to other states (Reja & Das, 2019) and to other countries (Basu, 2019) as a livelihood strategy.

Based on an extensive field survey of rural areas in West Bengal, the paper will examine the distribution pattern of Muslim out-migrants from these areas across India. Then, it will delve into various aspects of remittances associated with this migration stream, including remittance size, frequency, and channels of remittance, as well as the determinants of remittance size. Lastly, it will address the impact of remittances on the lives of migrants' household members.

Data Collection and Ethical Consideration, Methodology and Study Area

This article is primarily based on a primary survey conducted from December 2020 to March 2021 in Murshidabad district, West Bengal. The district has five subdivisions and 26 blocks. A three-stage cluster sampling technique has been used to select the sample of migrant households. In the first stage, the district in West Bengal with the highest Muslim population and a history of migration has been selected. In the second stage, ten villages in each subdivision were selected using a random sampling method. Furthermore, in the third stage, 40 migrant households were randomly selected from each village, resulting in a total of 2000 sample households. The snowball purposive sampling technique is used to select migrant households. Notably, a household with one migrant member is considered a migrant household. The data were collected from individual migrants using a structured, pre-coded questionnaire. The survey was conducted across the district to capture variability among migrants in their work types, earnings, remittance amounts, and destinations.

Informed consent was obtained from all participants after explaining the purpose of the research, and participation was entirely voluntary. Participants were assured of confidentiality and anonymity, and all information collected was used solely for academic purposes. As the fieldwork coincided with the COVID-19 pandemic, all safety guidelines, including the use of face masks, physical distancing, and hand sanitisation, issued by the Government of India and local bodies, were taken into consideration during the field survey. The study avoided any form of physical, psychological, social, or economic harm to participants. Ethical clearance for this large-scale survey was obtained from the Internal Quality Assurance Cell (IQAC) of the University B.T. & Evening College, Coochbehar, West Bengal.

Murshidabad district has been chosen as a study area for several reasons. Firstly, the target population for the study is Muslims, and this district has the highest Muslim population in West Bengal, accounting for nearly 66.27 per cent of the total population, making it India's second-highest Muslim-

majority district after Malappuram in Kerala. Secondly, the district has a history of migration, and it has been experiencing outmigration for quite some time. In earlier times, many people from Murshidabad migrated to nearby districts, as observed by Rafique et al. (2006). At present, many people from Murshidabad district have migrated to distant states such as Kerala as part of their livelihood strategies (Peter & Narendran, 2017). Thirdly, the district is the least urbanised, as this paper primarily concerns outmigration from rural areas.

One of the main objectives of the present study is to examine the factors that determine remittance size among migrants. For that purpose, an Ordinary Least Square regression model (OLS)is estimated as follows:

$$Y = \beta o + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \beta 6X6 + \beta 7X7 + \varepsilon$$

Where Y is the average monthly remittance size sent by the migrants, and it is hypothesised that the following factors affect the remittance size: the migrant's characters, such as age($X1$),marital status ($X2$) and educational level ($X3$); Migrant's family size ($X5$), landholdings ($X6$) and income at the destination place($X7$); β1, β2, β3, β4, β5, β6 and β7 are the coefficients of variables; β0 is constant and ε is the error term. All variables included in the equation are categorical variables except migrants' income at the destination place. Dummy variables for all the categorical variables have been created and used in the equation.

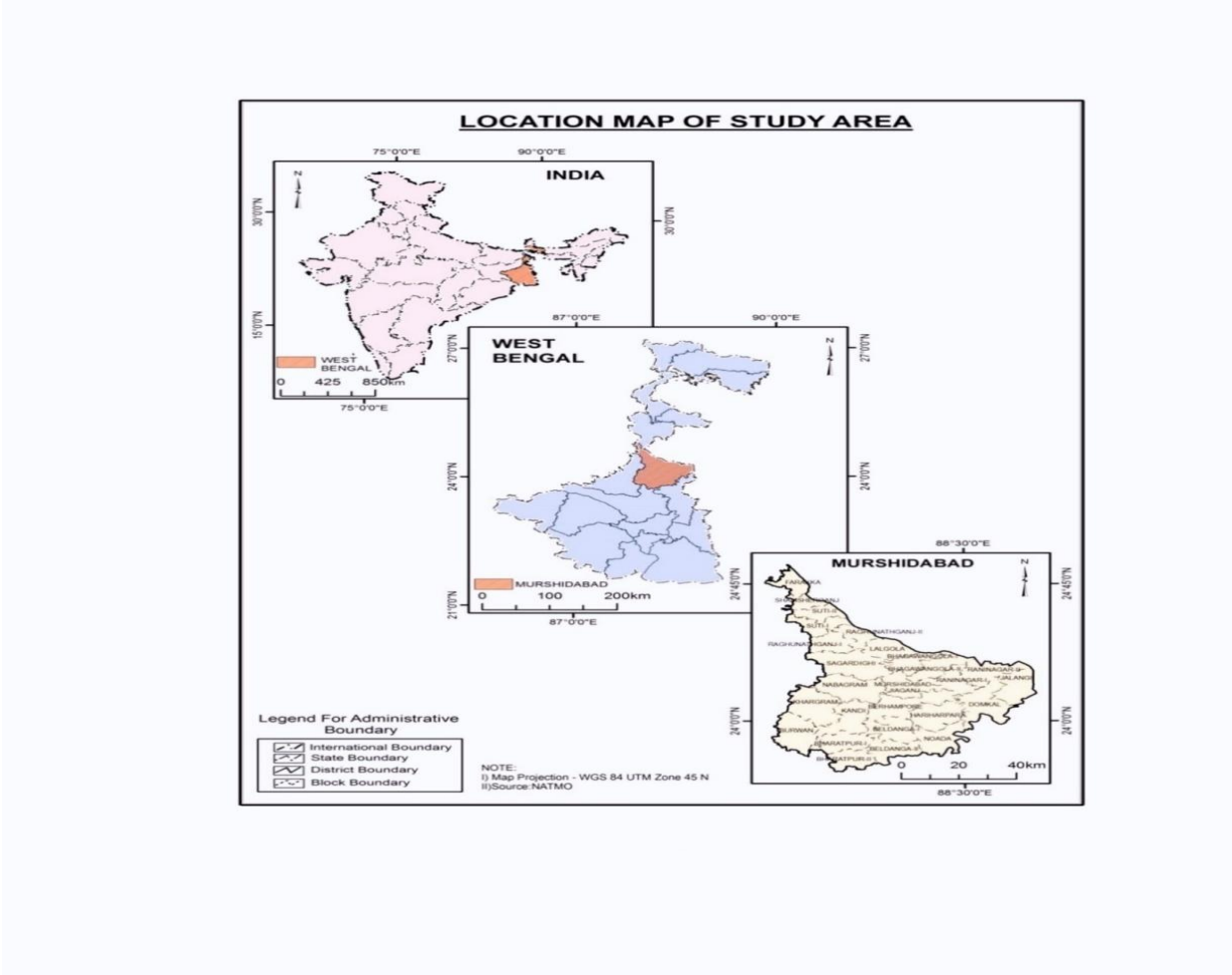

Figure 1 Location Map of Study Area

A brief overview of the migrant workers' distribution pattern, labour activities and wages

The following paragraphs provide an overview of the distribution of Bengali labour migrants across India. Kerala accounted for the largest share of Bengali labour migrants —35 per cent —as shown in Fig. 2. Much recent literature also indicates a large number of migrants from West Bengal in Kerala (Chakraborty et al., 2022; Kumar, 2011). Maharashtra was the next favourite destination for sampled labour migrants, followed by Delhi, Odisha, Tamil Nadu and Gujarat. The last census data (2011) show somewhat similar trends among migrants in general and Bengali migrants in particular toward Maharashtra and Delhi. Therefore, it is evident from Fig. 1 that Bengali labour migrants tend to migrate from West Bengal to other, more economically developed states than nearby ones.

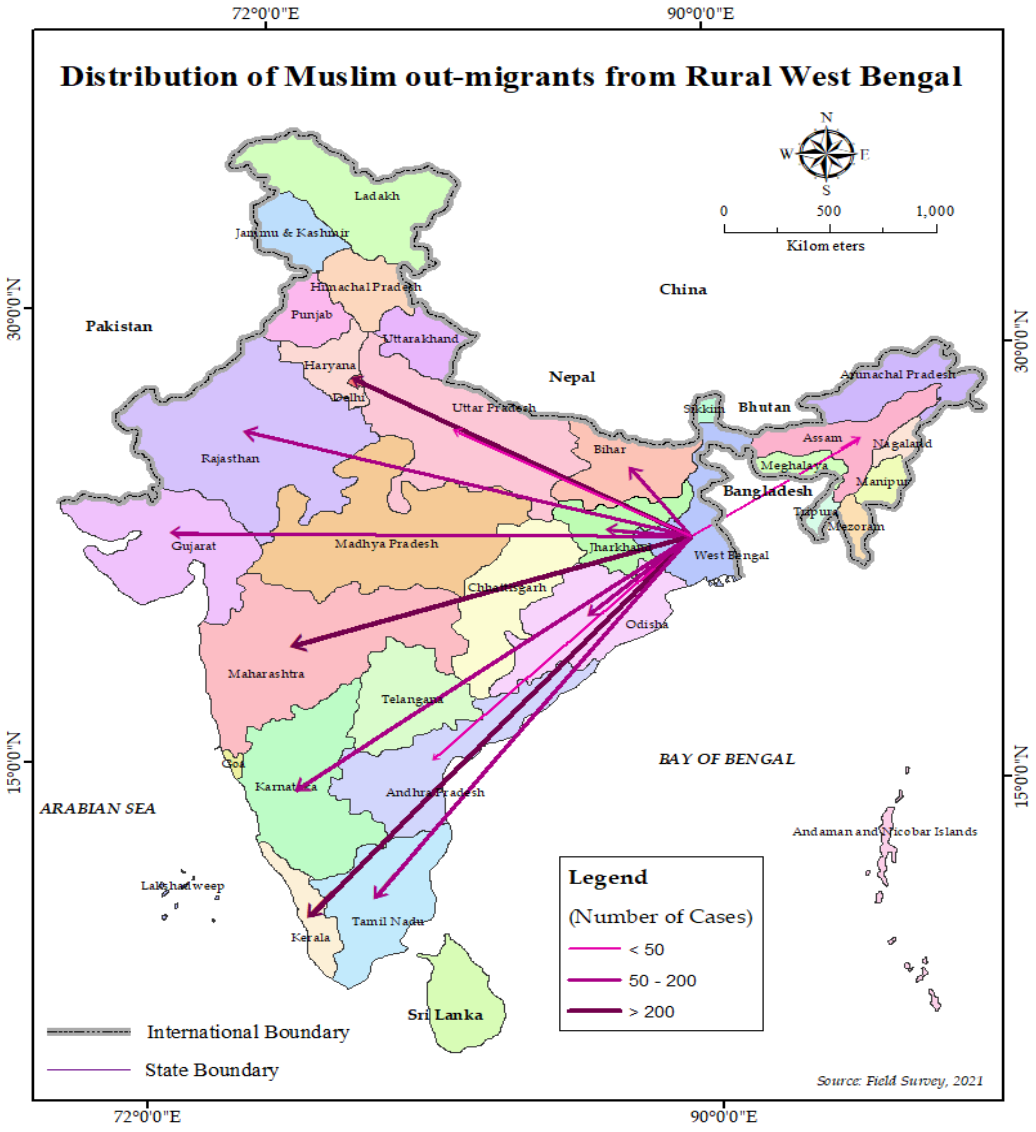

Figure 2 Distribution of Muslim Migrants from rural Bengal

Table 1 presents the occupational profile of Bengali migrants in their destination states. A significant two-thirds of the sampled migrants are actively contributing to the construction sector, one of India's fastest-growing sectors (Hirway et al., 2014) and a crucial source of employment for migrant populations in the country. Approximately 33 per cent of the migrant workers are engaged in masonry work, while 27 per cent work as construction labourers. This trend can be linked to their place of origin, where male Muslims often learn the art of masonry work at a young age from their ancestors, and this skill is passed down through generations (Basu, 2019). This substantial presence of Bengali migrants in the construction sector is particularly notable in Kerala, where Gulf remittances are primarily used to build private houses and religious institutions (Azeez & Begum, 2009). About 6 per cent of Bengali migrants worked as tile/marble workers, mainly migrating to Gujarat, a highly industrialised state. About 13 per cent of the sampled migrants worked as labourers in various factories, including sugar, steel, biscuit, and plastic factories, mainly in the Delhi NCR region and Maharashtra. Besides, many people from the Murshidabad district worked as hawkers (6 per cent). They practised cyclical mobility to nearby states like Jharkhand, Bihar, and Odisha, selling their products at higher profit margins (Ansary & Das, 2020). Other than this, migrants were engaged in various skilled trades (about 7 per cent), such as plumbers, electricians, carpenters, colour and paint artisans etc.

Table 1 Distribution of Bengali Inter-state migrants by their labour activities and wages

Type of Work and Wage Rate of Bengali Migrant Workers	Number of Migrants	Percentage
Masons	673	33.65
Construction labourers	550	27.50
Factory workers	251	12.55
Hockers	120	6.00
Mosaic and Tile artisans	113	5.65
Electrician	55	2.75
Carpenter	41	2.05
Plumber	40	2.00
Colour and Paint artisans	23	1.15
Tea sellers	46	2.30
Hotel workers	45	2.25
Agricultural labourers	20	1.00
Security Guard	13	0.65
Others	10	0.50
Total	**2000**	**100.00**
Number of Migrants	Number of Migrants	Percentage
Below 500	395	19.7
500-799	943	47.1
800-999	419	21.0
1000 and above	243	12.2
Total	**2000**	**100.00**

Source: Author's field survey in 2021

Regarding the wages of Bengali migrant workers, almost 50 per cent of the total sampled migrants reported daily wages between ₹500 and ₹ 800. One-fifth of migrants reported earning less than ₹500 per day. On the other hand, more than one-third of the sampled migrants reported earnings of more than ₹800 per day, which is 5 times the minimum daily wage in their home state. This significant wage disparity among Bengali migrants is partly explained by the migration of many sampled migrants to different states, where labour wage rates vary. For example, Kerala consistently offers the highest daily wage rate among Indian states (Shameer & Kasim, 2017; Zachariah & Rajan, 2012). The economic benefit of Bengali migrants' work in other states, where their earnings are significantly higher than their home state's minimum daily wage rate, underscores the importance of labour migration and its economic impact.

Remittance Size, Frequency and Channels of Sending Remittances

The following passage discusses the remittance patterns of Bengali interstate migrants who, driven by resilience and determination, migrate from West Bengal to other states in search of better work opportunities. These migrants send money back home to support their families through their hard work, and the passage details the frequency, channels, and amount of these remittances.

The remittance sizes, as detailed in the first part of Table 2, are worth noting. The remittance amounts range from ₹2,000 to ₹20,000 per month, with an average of nearly ₹11,000. More than a quarter of the sampled migrant households received monthly remittances between ₹2,000 and ₹8,000. Almost 45 per cent of the sampled households received remittances ranging from ₹ 8,001 to ₹ 14,000. Another 27 per cent of migrant families received more than ₹14000, a considerable sum in the context of internal labour migration, underscoring the significant economic role of these migrants. The significant remittances sent by these sampled migrants may be linked to high labour wages in destinations such as Maharashtra, Delhi, Gujarat, and Kerala.

Table 2 shows that all the sampled households received remittances regularly. More than 75 per cent of migrants' families received monthly remittances, while nearly one-fifth received them every two weeks, demonstrating the frequency of these financial inflows. The rest of the sampled migrants' households received remittances bi-monthly and quarterly, further illustrating the regularity and predictability of these remittances.

Every migrant is concerned about fast and safe money transfers to their homes. According to Ramamurthy (2010), because formal channels such as banks and post offices remain inaccessible in many localities for various economic, institutional and social reasons, most internal migrants rely on informal money transfer practices and systems. These informal systems often involve higher costs, longer transfer times, and less security than formal channels. Tumbe (2011) estimated that the formal sector handles less than 30 per cent of the domestic remittance market. However, the present study found that about 88 per cent of Bengali interstate migrants sent remittances through banks, a formal channel. This indicates that the sampled migrant household members have bank accounts. In this regard, the Indian

Government's flagship programme, 'Pradhan Mantri Jan Dhan Yojana (PMJDY)', a financial inclusion programme, plays a significant role in bringing migrant household members into the banking system (Reja & Das, 2021). Access to banking facilities also ensures reliable and safe receipt of remittances by migrant household members. Moreover, when the sampled migrants were asked whether they used various mobile apps, such as Paytm, PhonePe, and Google Pay, to send remittances, more than one-fifth answered affirmatively. Therefore, the study argues that the advent of a technologically advanced electronic system for money transfer and the ever-increasing coverage of the banking system in the country encouraged internal migrants to use formal channels for money transfer.

Table 2 Distribution of Bengali migrant households by size, periodicity and mode of sending remittances

Remittances	Migrant Households	
	No. of Cases	*Percentage*
Size of Remittance per Month (in ₹)		
₹2001-5000	160	8.0
₹5001-8000	396	19.8
₹8001-11000	498	24.9
₹11001-14000	406	20.3
₹14001-17000	335	16.7
₹17001-20000	205	10.3
Total	2000	100.0
Periodicity of remittance		
Bi-weekly	382	19.1
Monthly	1510	75.5
Bi-monthly	78	3.9
Quarterly	30	1.5
Total	200	100.0
Mode of Sending Remittance		
Banks	1330	66.5
Mobile apps such as Paytm, PhonePe and Google Pay	426	21.3
Friends/Relatives	74	3.7
By own self when visits home	170	8.5
Total	2000	100.0

Source: Author's field survey in 2021

Determinants of the size of remittances

The study finds, from interviews with migrants, a significant difference in the amount of remittances sent by migrant workers. Many studies have sought to establish links between migrants' remittance amounts and background characteristics such as age, educational level, and income level (Banerjee, 1986; Parida & Madheswaran, 2011). To examine the extent to which migrants' socio-economic characteristics influence remittances in this migration stream, an Ordinary Least Squares (OLS) regression was conducted. In the OLS model, migrants' age, marital status, family size,

educational level, land ownership, and income are explanatory variables, and remittance size is a dependent variable. Except for migrants' income, all explanatory variables are categorical. Dummy variables are created for each categorical variable to include them in the OLS model. Table 3 contains OLS Results, and the model's R-squared value is .940. This implies that the enlisted explanatory variables in the model explain 94 per cent of the variability in the remittance size.

The coefficient of income is positive and statistically significant at the 1% level. It implies that an increase in income at the destination leads to a higher average monthly remittance. Thus, the study finds a positive relationship between migrants' income and the amount remitted, in line with several other studies (Lucas & Stark, 1985; Arun & Ulku, 2011; Chowdhury & Das, 2016), which reported a positive relationship between the predicted wage of the migrant and the amount remitted.

The coefficient value of the 25-35 age group with remittance size is positive and statistically significant at the 10% level. Migrants aged 26–35 had the highest average remittance amount. The 26–35 age group is perceived as more responsible and sincerer than the 16–25 age group and as being in better physical condition than the 36-plus age group of migrants.

The migrants' marital status, an important demographic factor, has a negative relationship and is statistically significant at a 10 % level. There is a general perception that married persons are more concerned about their families and children, have greater responsibility towards them than their counterparts, and would send more remittances. However, this study finds that unmarried migrants remit more. It may be because they are much younger, do more work, and earn more than their counterpart. Therefore, higher earnings enable them to send more money back home.

The coefficient of educational level and remittance size is statistically significant at a 1% level, which means that migrants' education levels positively impact remittance size. Generally, an educated man is expected to have a greater understanding and responsibility towards his family. From interviews with migrants, it has been learned that they realise the need for basic education after migrating from their usual place of residence. This sense is present among the migrants, more especially among educated migrants, and they send more remittances to cover the education of their family members. Furthermore, migrants with higher levels of education are more likely to find skilled work, resulting in higher earnings and enabling them to send more remittances to their families.

The amount of remittances that migrants send home is significantly influenced by family size. On average, remittance amounts decrease with family size, meaning migrants from larger families send less money home. In contrast, migrants from smaller families typically send higher remittance amounts. This is because when a family is small, the migrant is often the only source of income, and the household relies solely on remittances. As a result, there is a greater need for migrants to send larger, amounts of money back home.

Land ownership has a positive and significant relationship with remittance size at the 10 per cent level. The regression results show that landless migrants send fewer remittances than landowning

migrants. Debnath and Nayak (2022) also found similar results in their study, noting that predominantly landless households comprised unskilled labourers who earned significantly less at their destination and consequently sent smaller remittance amounts. This could be due to the limited financial security and resources accessible to landless households.

Table 3 Factors Affecting Remittance among Migrant Workers: Results from OLS model

	Coefficient	S. E.	t-value	Sig.
Average daily income	19.809	0.131	150.641	0***
Age Group 15-25@R				
Age 25_35	127.849	70.865	1.804	0.071*
Age 35_45	-51.088	94.527	-0.54	0.589
Age 45_above	110.588	116.2	0.952	0.341
Illiterate @R				
Primary education	215.247	80.005	2.69	0.007***
High School and above	253.714	90.284	2.81	0.005***
Unmarried @R				
Married	-153.359	89.729	-1.709	0.088*
Small family size @R				
Medium family size	-104.508	61.331	-1.704	0.089*
Large family size	-173.729	104.699	-1.659	0.097*
Landless @R				
Landholdings less than 1 bigha	148.604	59.761	2.487	0.013**
Landholdings between 2-5 bighas	110.018	145.575	0.756	0.45
(Constant)	-1890.41	121.386	-15.574	

****, ** and * represents statistical significance at the 1%, 5% and 10% level of confidence*
@R = Reference category
Statistics:
Sample size N=2000.
R-suared value= .940 F-value= 2842.141

Impact of Remittances on Rural Migrant Households

The existing migration literature shows that migrant household members have utilised remittances in various dynamic ways in the source region. These uses include a diverse range of expenditures, such as housing, food, education, health, debt repayment, and wealth creation through the purchase of land and livestock. This diversity in how remittances are used showcases the wide-ranging impacts of migration on the economic and social aspects of rural households. Most studies (Banerjee, 1986; Parida & Madheswaran, 2011; Chellaraj & Mohapatra, 2014) show that domestic remittances in India are mainly used for household expenses. Dayal and Karan (2003) found that migrant households

consume better diets and spend 15 per cent more on food than non-migrating households. As mentioned earlier, several studies indicate that household consumer expenditure is the primary use of remittances in both rural and urban areas. That is why, during the survey, the household members were explicitly asked whether the remittances were used for other purposes or to meet household expenditures only. About 10 per cent of households reported using remittances solely for food, likely because they received smaller amounts. Therefore, barring 10 per cent of sample households, remittances were used for purposes other than food consumption in the remaining sampled households. Remittances are frequently utilised for education, with approximately 16 per cent of the surveyed households using remittances to fund children's education. Several studies (Arif & Choudhury, 2015; Parida et al., 2015; Zhao et al., 2014) have documented the beneficial impact of remittances on the educational attainment of children left behind in-migrant homes. The study noted that many children from migrant households attended private nursery schools, which typically provide education up to class IV, rather than government-operated primary schools. Despite the financial cost, migrant parents choose to enrol their children in private schools because they recognise the importance of their children's education. Furthermore, 8% of households reported utilising remittance funds specifically for healthcare, primarily for hospitalisation and medical costs. The substantial investment in education and healthcare is promising as it enhances human capital (Parida et al., 2015). Approximately 12 per cent of migrant households reported using remittances to finance the weddings of their daughters or sisters, suggesting a positive impact on society. Overall, the use of remittance funds for education, healthcare, and weddings reflects migrants' commitment to improving their families' well-being and prospects. This focused expenditure illustrates remittances' positive impact on individual households and broader social development.

High wage rates in destination countries enable migrants to send substantial remittances, allowing household members to invest. The study found that approximately 42 per cent of sampled households used remittances for house construction and rebuilding. According to Stahl and Arnold (1986), remittances are often used to improve housing and buy land once basic needs are met. Allocating remittances to housing would improve the quality of migrant housing, thereby enhancing household members' living conditions. The study also found that many households used remittances to buy agricultural land.

Several studies have shown that migrant households tend to have a high incidence of indebtedness (Marius-Gnanou, 2008; Breman, 1985). In India, many recipient households also use remittances primarily to repay loans. This is often influenced by the availability and accessibility of credit sources, especially in rural areas where men migrate for work (Bhagat et al., 2013; Siddiqui, 2001). The present study found that nearly 7 per cent of migrant household members use remittances to repay debt, while 4 per cent use them to repay bank loans. This data emphasises the significant role remittances play in easing financial burdens for rural households, providing them with a sense of security and stability.

The percentage of remittance utilisation for agricultural purposes is low compared to other heads, such as household purchases and investment purposes, among migrant households. Among the sampled households, about 3 per cent of household members mentioned using remittances to improve agricultural production or farming practices. They generally use remittances to buy fertilisers seeds, as well as for livestock rearing. Livestock rearing is a significant source of income for many rural households, including migrant households. The most common livestock in migrant households include cows, goats, hens, and other animals. Additionally, livestock rearing can provide household food security and additional income through the sale of dairy products, meat, and other by-products.

Table 4 Distribution of Bengali migrant households by use of remittances

Uses of Remittances	*Number of Migrant Households*	*Percentage Distribution of migrants by the use of remittances*
No Specific Purpose (only consumption)	205	10.2
Education	306	15.3
Marriage	228	11.4
Hospital and medical expenses	161	8.0
Construction and rebuilding of houses	824	41.2
Repay of debt	133	6.7
Repay of bank loan	79	4.0
Expenditure for agricultural purposes	64	3.2
Total	2000	100.00

Source: Author's field survey in 2021

Conclusion

The study uncovers a unique migration pattern: Muslims from rural areas of West Bengal, a state in the eastern part of India, migrate to economically developed states like Kerala, Delhi, and Maharashtra, located in the western and southern regions of the country. This long-distance migration is a strategic move to improve their livelihoods. It involves significant remittances, mostly transferred through formal channels such as banks, which depart from the findings of other micro studies in India. Access to the banking system and modern electronic technologies has facilitated this formal mode of sending remittances. These findings are crucial for understanding the economic dynamics of migration in India and can significantly influence policy decisions. The study identified significant variations in remittance amounts among migrants, underscoring migrants' income at their destination as the primary determinant of remittance size, thereby revealing an essential aspect of migration economics.

This study highlights the pivotal role of remittances in the lives of the migrant household members at the origin. The study reveals that the daily needs of these migrant families primarily depend on the remittances sent by the migrants. In addition, remittances are used for human capital investments, such as health and

education, as well as for other purposes, such as constructing and renovating houses, purchasing agricultural products, and buying livestock. This is not an isolated case; many impoverished individuals from the eastern states of India, such as Orissa, Bihar, and Jharkhand, have also migrated to economically prosperous states, predominantly in India's western and southern regions. Therefore, the Government must formulate and implement effective policies to address the various issues migrant labourers face, including their safety at work sites, work conditions, and, most importantly, ensuring fair wages in the destination states. Ensuring the swift and secure transfer of remittances to migrant households will undoubtedly improve the lives of millions of people.

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Declarations

Conflict of interest

The authors affirm that they have no known financial or interpersonal conflicts that would have appeared to impact the research presented in this study.

Ethics declarations

This study was approved by the Internal Quality Assurance Cell (IQAC) at the University of B.T.& Evening College with Reference No 15/09/2020. Informed consent was obtained for in-person interviews. Respondents were also assured of confidentiality, anonymity, and voluntary participation.

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