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**Analysing the Impact of Immigration Policies on Remittance Behavior and Its
Effects on the Financial Stability and Poverty Levels of Sending Communities in the
United States.**

By

Raiyana Rafia

A Major Research Paper

Submitted to the Faculty of Graduate Studies

through the Department of Political Science

in Partial Fulfillment of the Requirements for

the Degree of Master of Arts

at the University of Windsor

Windsor, Ontario, Canada

2023

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Effects on the Financial Stability and Poverty Levels of Sending Communities in the
United States.**

by

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ABSTRACT

This research paper sheds light on describing the concept of remittance behavior in a broader context. It aims to explore the impact of immigration policies on remittance behavior of United States along with highlighting receiving and sending communities. Here, as developing countries, evidence of Bangladesh, Pakistan and India have been included. This research paper critically evaluates the significant value of remittance behavior on economic conditions of a country. Additionally, it describes the connection between migrants' condition and remittance behavior for determining their values. Besides this, it sincerely detects the reasons of increasing migrant labors in United States and its impact on the country. It concludes the research by stating that remittance behavior, economy and migration policies of a country are interconnected.

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INTRODUCTION

The concept of remittance behavior is defined as a focus on migrants for investigating the impact of micro-level components on their demographic (such as gender, age, marital status) and socioeconomic (education, income level and many more) characteristics. Migrants are sending a specific part of their earnings in the form of goods or cash to support their families and these types of transactions are known as remittances. Immigration policies are aligned with the procedure of remittance behavior of migrants across the globe. Remittances of migrants are linked with financial stability as well as poverty levels of a country, and are an important part of incomes and foreign exchange in receiving countries. Sending communities are defined as the country from which migrants are sending money and receiving communities as representing the country to which migrants are sending their earnings and living location of their family members. Migrants' remittance is an important factor in economic context of developed countries.

BACKGROUND OF THE TOPIC AND MAIN THESIS STATEMENT

The wide range of migration funding costs is connected with the fiscal capability of the national economy. In this regard, Piracha, Tani, and Tchunte (2017) have mentioned that immigration policies are required to be appropriate for attracting highly skilled migrants as a part of the brain drain. It is seen that relatively more skilled migrants remit less if the destination country has a selective and specific immigration policy. Besides this, migrant remittance plays an important role in increasing the consumption and price of non-trading goods, appreciating its exchange rate, and decreasing exports that damage the competitiveness of the receiving country in the global competitive market.

Based on the economic context, it can be highlighted that migrant remittance makes a significant contribution to the economic growth of the sending country by introducing a positive impact on its investment, savings and consumption. However, it has a negative impact on recipient countries by reducing professional incentives, labor force participation and labor supply as well. In contrast, remittance is important in raising individuals' basic living standards in low-economic countries to help them in combating international poverty. Most of the developing countries such as India, Pakistan, Bangladesh and many more are dependent on migrants' remittance from other developed countries such as the US. In addition to that, Theoharides (2020) has highlighted that an additional decrease in migration can lead to a barrier for a country and may develop a negative impact on occupational network settings including reduced access to migrant labors.

On a critical note, it can be mentioned that receiving communities are positively influenced by migrant remittance as one of the traditional sources of foreign exchange. It has an affirmative impact on the well-being of migrants' family members in aligning with growth rates in receiving countries (Theoharides, 2020). However, it lowers the participation of national labor within the country and increases the brain drain context positively toward sending countries. Hence, remittance is linked in tangible ways with national development and migration.

In the US, migrants are required to apply for a visa before arriving. Without seeking permission from federal authorities, no migrants will be able to live there. This leading developed country receives high benefits from migrants as they satisfy their labor needs at a minimum cost. Mostly in third-world or developing countries, migrants are

going to US and they sent remittances to their home nations. The US government is focused on admitting immigrants with higher skills that are valuable for their national economic improvement (Theoharides, 2020). Additionally, the US government is focusing on different types of immigrants, employment-based, family-based, student-based and many more.

Remittance is known as an important factor across the globe as it has a wide range of beneficial factors. It is including ending of hunger and poverty, promoting good health, decent economic growth, quality education, reducing inequalities and many more. For instance, middle east countries are experiencing a higher economic growth. Main encouraging factors behind this growth is the presence of a strong labor force. Geographical proximity of the country is determined as one of the most preferred countries for labors from South Asia. In most sending countries, migrants are not constituted as a significant part of entire population. However, in middle east countries, expatriate population is considered as its population and in Qatar it is high 78.3% (Naufal & Termos, 201). Middle east countries are now known as the top destination for migrant remittances. Increasing amount of expatriates' population in GCC countries is decreasing transaction fees for sending money back and it is developed a huge positive impression on amount sent from Middle East. Remittance is also influenced social and political factors of a country. It is responsible for improving well-being of family members and boosting growth rates of different receiving economies. Improving household wellbeing and living conditions of individuals are aligned with positive social influence of remittance. Moreover, it facilitates healthier lifestyles, higher educational attainment and

better access to healthcare. It helps in reducing poverty and income volatility that is aligned with better political investment due to remittance.

Besides this, covid hits Bangladeshi workers in a negative manner and they had to go back their home countries from foreign work locations. It has reduced remittance amount within Bangladesh that is responsible for declining economic condition of the country. Pandemic is affected both supply and demand sides of world economy including negative impact on migrant workers and their dependent family members. As discussed by Chowdhury and Chakraborty (2021), in 2020 Bangladesh received USD20 billion remittance that is contributed 13% to South Asian remittance. Approximately 200000 Bangladeshi workers were not able to join back their works due to lockdown and declining demands of workflow. Lesser work opportunity in Bangladesh is increased unemployment in Bangladesh that is disrupted its economy. Thus it can be said that depending on remittance income makes an economy vulnerable.

The global remittance flow of developed countries encourages the volume of migrant labor and their connection to their home countries. Most developing countries are encouraged by remittance number of migrants and it has an important impact on national poverty level. As opined by Piracha, Tani, and Tchunte (2017), there are three different conditions that are effective for determining migration scale in aligning with remittance. These conditions include negative effects through the substitution of savings for academic spending, a positive increase of human capital in aligning with economic conditions, and potential improvement of physical value of labor resource capital. Countries with higher immigration rates such as US have used this population in different sectors for reducing labor costs and for increasing the flow of foreign exchange through

remittances. These developed countries are focused on increasing long-term economic growth by relying on foreign migrants to reduce their capital investment towards labor settings. On the other hand, receiving countries are entirely dependent on remittance economically while decreasing domestic intergenerational transfer in terms of maintaining economic growth in a consistent manner. In different developed countries, migration is considered a sensitive issue as internal regeneration is not effective for presenting an income. Policymakers are required to increase domestic intergenerational transfer while capturing as much diaspora-remitted income as possible.

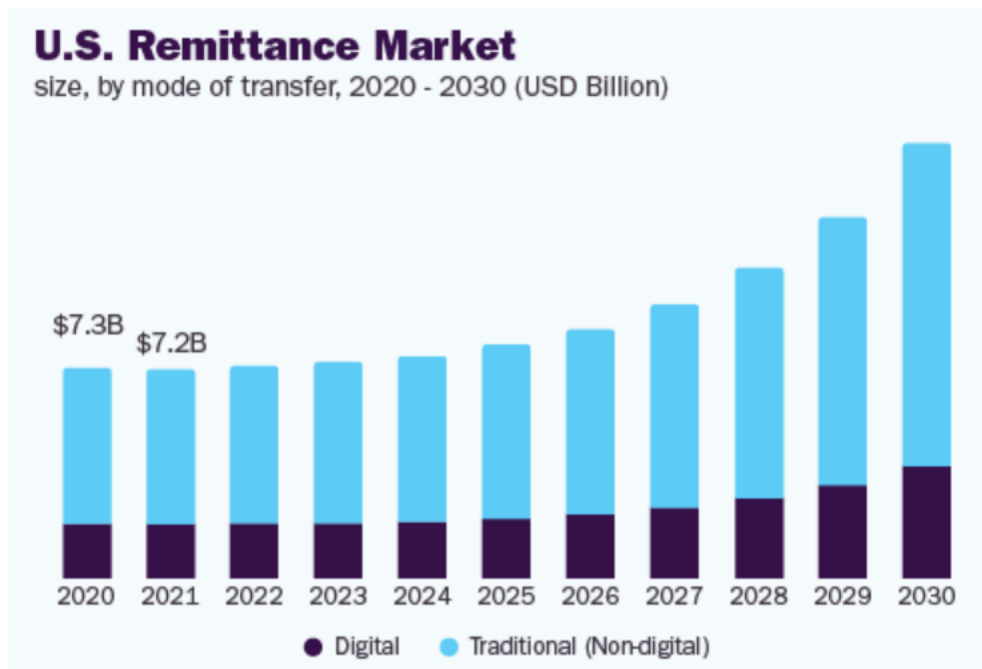


Figure 1: US: Remittance market graph

(Source: grandviewresearch, 2020)

Remittance has positive impacts on financial growth of a country through indirect or direct ways. In this context, it can be mentioned that direct funding of remittance can be funded by the economy for relaxing credit constraints across domestic countries.

Along with that, the reduction of poverty or social inequalities is highly observed in developed countries. By relaxing national budget constraints, further necessary resources will be introduced to fund education expenditure in a significant manner. Additionally, the health expenditure of migrants needs to be properly designed for avoiding the misuse of national economy and for decreasing financial loss.

RESEARCH AIM AND OBJECTIVES

This paper aims to prove that immigration policies have an impact on remittance behavior which is aligned with national poverty as well as financial stability of sending communities based on the context of the US.

Research objectives

This research will achieve the following objectives for satisfying the research aim in a logical manner:

- To explore the concept of remittance behavior
- To evaluate the influence of immigration policies of the US on its remittance behavior
- To explain the impact of remittance behavior on poverty level and financial stability of the US
- To highlight different remittance strategies related to sending communities in the US

Research question

This research will address the following question:

How is remittance behavior influenced by the immigration policies of the US including its poverty and economic conditions?

PROBLEM STATEMENT

From the perspective of the macroeconomic context, it is seen that household data related to remittance has a huge contribution to global economic flow in terms of maintaining national balance as well as payment accounts. Different pieces of research are showing that remittance has some side effects or limitations on national economic conditions. Despite the huge number of research studies on remittance, some multilateral organizations and donors still lack knowledge of its basic features (Green et al., 2019). This has affected the data analysis process related to remittance amounts from sending communities to receiving countries. It has developed side-effects on detecting balance of payments, investment, savings and other economic practices of a country related to its basic funding.

Apart from this, another prime challenge relating to remittance is the way or corridor through which migrant workers are sending money to their families. It is not specific and varies in different situations. It differs due to variations of one to another community that has developed a negative impact on entire migration procedure (Jordan et al., 2018). Hence, any specific political response cannot be generated for remittance development feature due to the use of different corridors or channels while sending money. Additionally, it has developed challenges for the fiscal cycle of both recipient and sending countries. Besides this, the remittance-development nexus has required a deep understanding of aspirations and needs of stakeholders in aligning with priorities of stakeholders. In most cases, it is seen that migrants are transferring their savings in a safe

and cheap way. Similarly, recipients are receiving that amount at a lower cost which has affected the macro authorities of recipient countries in cultivating an affirmative balance of payments. For improving remittance development feature, it is important to introduce an eventual synergy between remittance and development cooperation groups.

In some cases, it is seen that some sending countries have higher costs for transferring money from a migrant country to their home country which is a severe challenge of this process. Along with that, higher cost of sending money is restricting remittance activity among migrant workers (Orozco, Porras & Yansura, 2017). Receiving communities are also facing issues due to higher costs of withdrawing remittance, however; this cost is required for improving the development of cooperation programs in relevant domains. In addition to that, broad goal of maximizing donors to enhance development of remittance features is not easy to achieve by helping the transfer at a lower cost. Here, donors are indicating senders of remittance amount. It is developing a conflict with the basic aim of remittance and affects the primary needs of migrants' families in their home countries. It has been shown that share of remittance is lowered due to higher transfer costs. This has introduced financial challenges for receiving communities that are highly dependent on this monetary aid. The process of remittance is highly context-specific and it has resulted in an impact on the migration procedure. It is an expensive process; however, there are several challenges in lowering the sending costs of remittance.

In this regard, it can be mentioned that sending remittances through informal transaction channels has security issues and also it develops a negative impact on transfer markets. Along with that, financial exclusion is encouraging higher costs of remittance

transfer and it can be lowered by including economic contexts. In some cases, it is seen that received community people are excluded from digital facilities and due to this lack of infrastructure, individuals have to withdraw remittance money against a higher facility charge. Along with that, faced with inadequate financial and digital regulatory environments, migrants and related economic authorities are taking initiatives for increasing digital inclusion to lower transaction costs.

MAIN CONCEPT OF REMITTANCE BEHAVIOR

Remittance is known to be part of the immigration procedure of a country; with the aid of technology, it became easier for migrants to send money to their families in their origin countries. As described by Chowdhury, Dhar, and Gazi (2022), the flow of remittance in developing countries is aligned with its GDP rate and financial improvements. In receiving countries or origin countries of migrants, remittance plays an important role in developing their household activities. Along with current economic resources, remittance behavior has also developed an influence on potential economic earnings as well. However, migrants with higher educational qualifications are not required to send remittances as their families who are not entirely dependent on them. On the other hand, migrant workers with less educational qualification are mostly considered as the leading earning member of their families and thus they need to send remittances on a regular basis. Hence, it can be mentioned that the sending trend of remittance and education level do not have any positive correlation.

Data on remittances

Measuring of remittances – which are commonly understood here as the money migrants send back to family and relatives in origin countries – does often not include small money transfers. Computations are based on ‘compensation of employees’ and ‘personal transfers.’

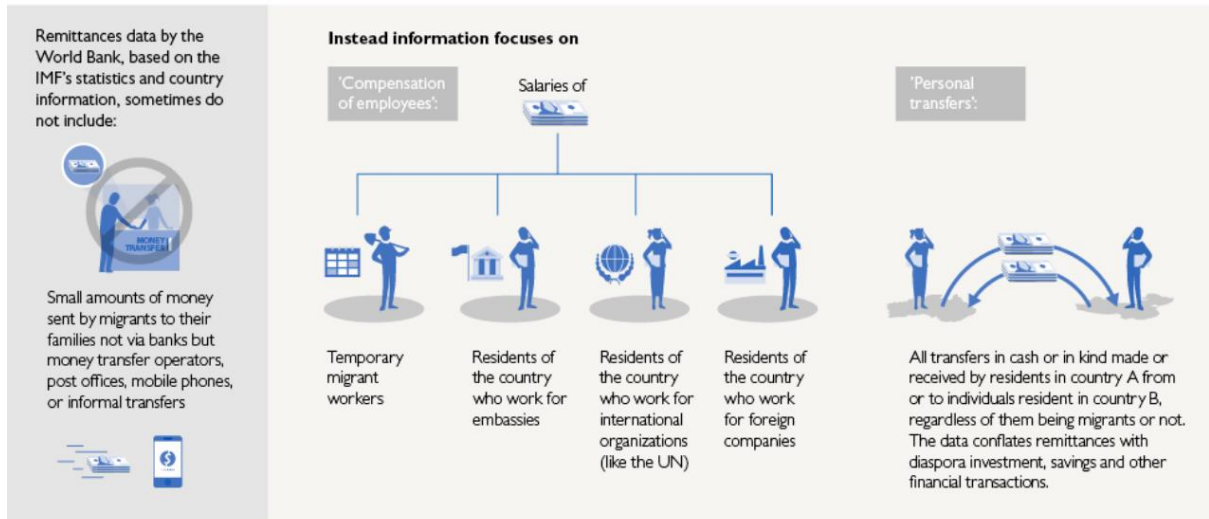


Figure 2: concept of remittance

(Source: migration data portal, 2023)

Besides this, remittance is known as an effective context for determining the relationship between economic opportunities and remittance flow in alignment with the economic hardships of a country. In the opinion of Simpson, and Sparber (2020), migrants from a poor country tend to remit a higher amount of financial support to their families, which is positive for that country in terms of improving its foreign exchange rate. In a broader context, it is helpful for comparatively poor countries to reduce their economic hardships properly. Migrants have been motivated by remittance at their workplace by organizational authorities and they are encouraged to work more for sending a higher amount of economic support to their families. However, cultural differences are also encouraged in remittance behavior, as in some countries, women migrants are more likely to send remittances to their families than are men workers.

Hence, it can be highlighted that remittance is effectively connected with the financial capacity of a country.

In middle and low-income regions, remittance is known as an effective source of external funding of both micro and macroeconomic levels (Ramcharran, 2020). There are two different types of remittance. Inward remittance is defined as a transfer of funds from one to another account either internationally or domestically. For instance, some families have their children living abroad for study or work and they send back money to their homes which is known as inward remittance. On the other hand, outward remittance is known as the transfer of funds from overseas or from out of the country. For example, if any parent transfers funds from their personal account to their children's foreign account, then it is known as an outward remittance. The main difference is that inward remittance is applicable in which receiving country is the same. In outward remittance, however, the sending and receiving countries are different. Under the critical lens, it can be mentioned that remittance amount is limited and an individual is not able to send their earning to the families in an unlimited manner.

INFLUENCE OF IMMIGRATION POLICIES ON REMITTANCE BEHAVIOR

The increase of immigration enforcement in the country (USA) is developing a severe impact on its state and local level remittance flow by restricting cycle of migration flow as well as by limiting employment opportunities for workers from outside of the country. In the opinion of Dimbuene, and Turcotte (2019), immigration policies of the country include mandatory verification of employment for migrants for avoiding potential challenges. The presence of appropriate employment verification procedures is encouraged by internet facilities and it is run by the national government. Information on

migrant employees is required to be compatible with the country's eligibility criteria as it offers allowance to migrants for working in the host country.

It is seen that International Working Group plays an important role in improving the focus on remittance data for maintaining a harmonized situation in the country. This group works as a council for helping different business operations based on global markets. According to the explanation by Simpson, and Sparber (2020), several reasons have influenced the decision of sending remittances abroad and it has included self-interest, target saving, altruism, loan repayment, insurance and many more. Different modes of remittance behavior are helpful for migrants in terms of maximizing their household capabilities as a beneficial impact of this context. Altruistic reason for remittance fund has a goal to maintain a connection with family members across the origin country. It is measured by how remittance response is estimated in terms of increasing income level due to migration.

Immigration policies are aligned with steady growth of capital in many countries, as foreign direct investments are helping developing nations to maintain an appropriate financial flow. In this context, it can be mentioned that countries are focusing on maintaining immigration policies for boosting their economic growth in a prominent manner (Theoharides, 2020). The sharp increase in remittance flow has developed a significant impact on immigration policies of the country as it has introduced both regional and global impacts. Reforming immigration policies is important to ease a nation's capital control in aligning with remittance as it is entirely aligned with the earnings and the number of migrant workers. Immigration policies are facilitating permanent settlement for large numbers of migrants and thus they have a strong impact

on remittance flow. Along with that, immigration policies are helpful in influencing both low and high-skilled employees while maintaining the consequence of remittance.

Enforcement of immigration policy performed a vital role in reducing number of undocumented immigrants while restricting their inflow. Additionally, it has limited employment opportunities for undocumented immigrants. The recent political environment of a country is influenced by immigration policies as it has helped in maintaining its internal security by checking documents of migrant workers before offering them permission. It has encouraged the flow of money from host countries as a prime source of foreign exchange for many other developing countries (Pries, 2019). Remittance and immigration policies are interlinked and it is considered a significant source of income for many developing countries. With the aid of digital technology, remittance became easier and also host country can easily detect any issues within the financial transaction that is aligned with national security as well.

POVERTY LEVEL AND FINANCIAL STABILITY OF US IN ALIGNED REMITTANCE

Studies show that remittance decreases poverty to some extent as it increases support toward financial needs of household activities in families across developing or third-world countries. In this context, Ramcharran (2020) has explained that remittance is highly attached to the national economy and household improvements as it is encouraging profit-based growth across the country. It is aligned with higher GDP measurement of a country while determining national financial growth in a positive manner. Different relevant analysis has featured shown that remittances, trading, consumption, investment and other areas of fiscal growth are interconnected for obtaining

a mixed result. Along with that, a negative connection between participation rate of labor force and remittance flows has allowed recipients for engaging in different productive household activities. An increase in economic income rate of recipients through remittance is leading to changes in different fiscal savings patterns, household behavior and expenditure patterns. Differences between countries and region-based income settings is significant in supporting remittance consumption in aligning with national economic conditions.

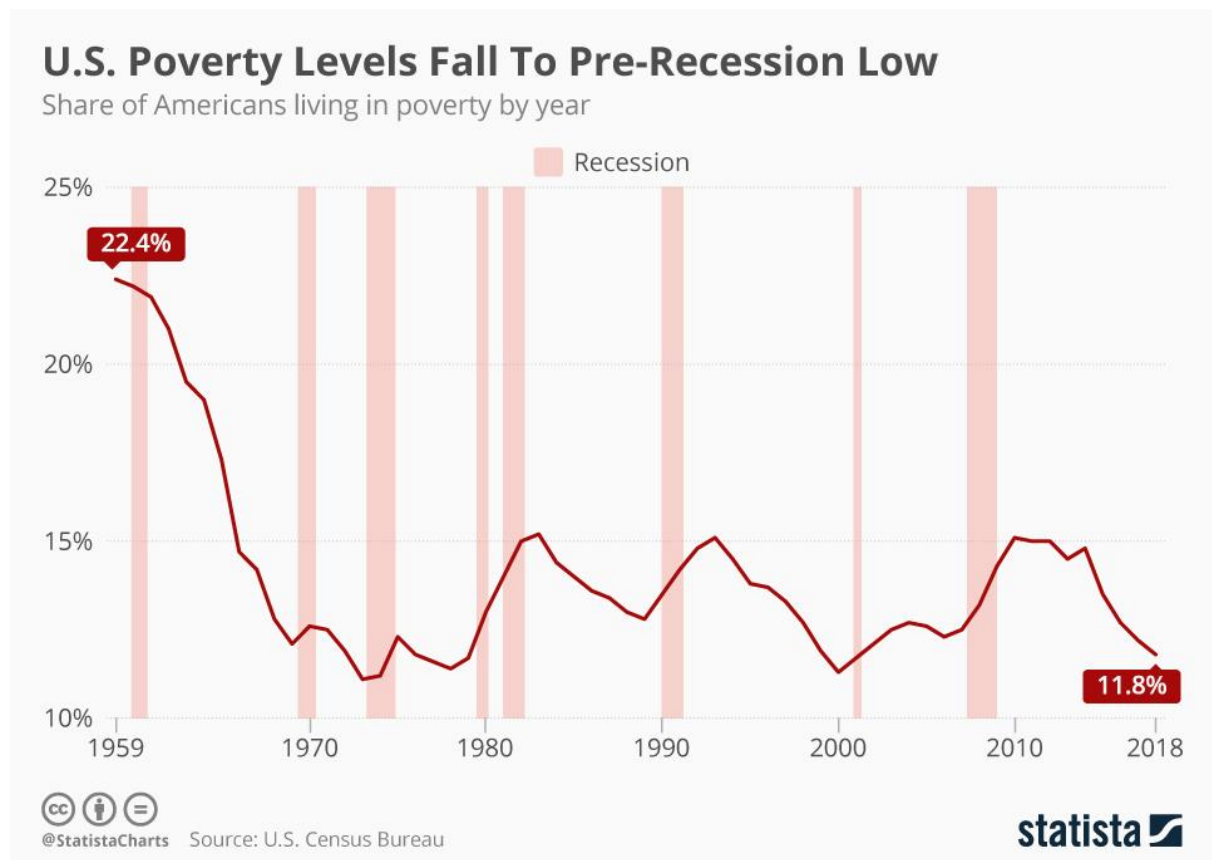


Figure 3: US: poverty and economy

(Source: McCarthy, 2019)

For every percentage of remittance, a nation's GDP and fraction of population living are reviewed for determining its connection with poverty level of the country. The US is considered as an important sending community and most receiving countries have a higher poverty rate that can be improved through remittance consumption (Ramcharran, 2020). Most developing countries are facing severe poverty issues due to lower economic conditions that can be improved with the aid of remittance as a source of economic development. However, Stojanov, Němec, and Žídek (2019) have mentioned that due to remittance poverty gap in developing countries are increased and it is aligned with differences between migrant workers as well as their pattern of working that is related to their earning amount. Remittance is known as an effective tool for financial development by reducing poverty. This process is aiding reconstruction and recovery approaches to design impact of consumption of families who are living at poverty level.

In case of the US, remittance flow is conducted by migrant labors and they are taking help from local agents while sending money to their families. These agents charge higher transaction fees which has a negative impact on the sending capabilities of migrants. However, migrants do not have enough facilities in gaining access to financial services while transferring money to their families. As elaborated by Pries (2019), an increase of negative control over migrants has increased different life-risk issues and it has affected both irregular as well as legal residential life of migrant workers in US. Therefore, the increase of different environmental challenges across migrant workers' life in US is related to the enhancement of poverty in the area. It has created a negative impact on forced refugee migration and voluntary services presented by migrants. In contrast, US governmental agencies are increasing their focus on mitigating problems of

both regular as well as irregular migrants for improving their flow toward the country as it helps the nation to use labor force at a lower wage rate.

In the US, undocumented migrants are not allowed to participate in any legal activities or any professional settings. Hatzenbuehler et al. (2017) have highlighted that appropriate and effective immigration policies in US are highly focused on maintaining national security in alignment with migrants' legal status. Along with that, US businesses are hiring legal migrants for prohibiting illegal activities among migrant workers and it has developed a positive impact on immigration policy implementation strategy. However, local municipal councils of the United States are helping in sourcing both exclusionary and inclusionary policies across the city sanctuaries for determining the proper application of immigration enforcement practices [*see Appendix A*]. The examination of immigration policies shows an important role for government in maintaining mental health of migrants as well (Pries, 2019). The US has developed an objective-based robust immigration policy for improving the situation of migrants as these are low-wage workers in the country.

A DETAILED DESCRIPTION OF SENDING AND RECEIVING COMMUNITY OF REMITTANCE IN ALIGNED WITH MIGRATION

In the last 10 years, it is seen that US, New Zealand and Australia have originated above 60% of total global remittances in the market (IOM, 2021). Due to changes in key remittance transaction corridors, inflow of transaction increased in US in 2020. In US, Moneygram is considered as an initiative for determining money transfer fees relating to remittance.

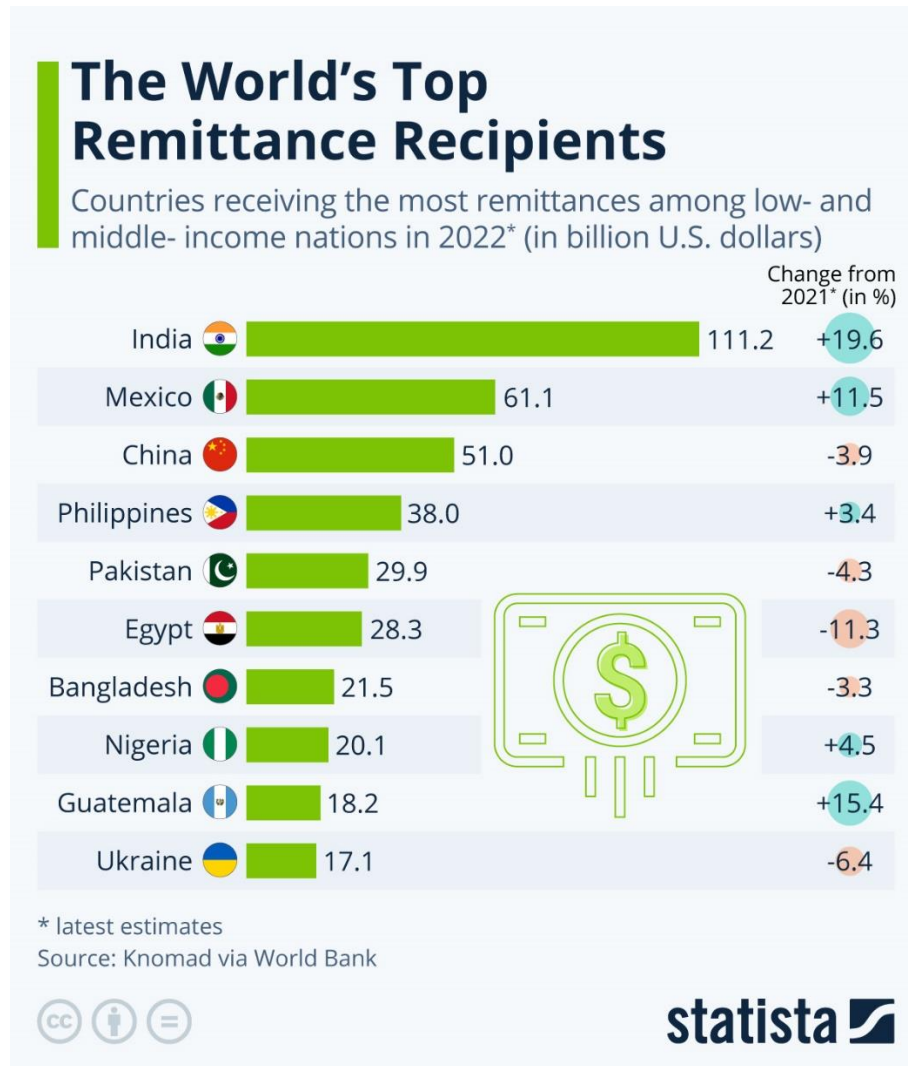


Figure 4: US: recipients of remittance

(Source: Buchholz, 2023)

A detailed analysis of the US as a remittance sending community indicates that its prime receiving countries include Pakistan, India, Bangladesh and many more. According to the view of Stojanov, Němec, and Židek (2019), migrants' income or remittance developed a positive impact on third-world countries' economies and it helps to maintain an effective economic flow with the country. Personal remittance of migrants and its

stable context is essential in maintaining the economic condition of receiving countries. Involvement of foreign capital through remittance has an increased positive impact on receiving countries. In the case of Pakistan, it can be mentioned that its FDI is encouraged by external transactions from migrant workers to their families and it has helped the country to maintain its economic stability in a prominent manner. It is related to the stability and growth of Pakistan's economic condition and strengthens its foreign fiscal support.

In recent years, it is seen that number of international workers has increased significantly among developing countries. As illustrated by Guetat, and Sridi (2017), workers' remittance amount is enhanced across third-world countries and it has encouraged foreign investment of developed nations in different parts of the globe. The contribution of remittance development in developing countries such as India, Bangladesh and Pakistan have encouraged household investment in healthcare and education sectors. It has developed a significant impact on standard of living of people which has encouraged local economic conditions as well. Different determinant factors of global remittances are increased influence on macroeconomic and microeconomic areas of a country. Remittances are increasing self-interest level of migrants while sending a part of their income to their families for improving lifestyle in a positive manner. Hence, it is considered as a way of transferring money or exchange process of foreign money from one to another countries.

Besides this, in case of developing countries, remittances are considered as one of the critical sources of foreign capital economy flow and its measured value is approximately 27% of national GDP in Pakistan (Miao, & Qamruzzaman, 2021). In

different receiving communities such as India, Pakistan and Bangladesh, remittance source is effective for saving money among households for several purposes such as schooling, personal wellness, career improvement and many more. For instance, Bangladesh is dependent on remittance flow to some extent and it has significantly influenced the economic condition of this developing country.

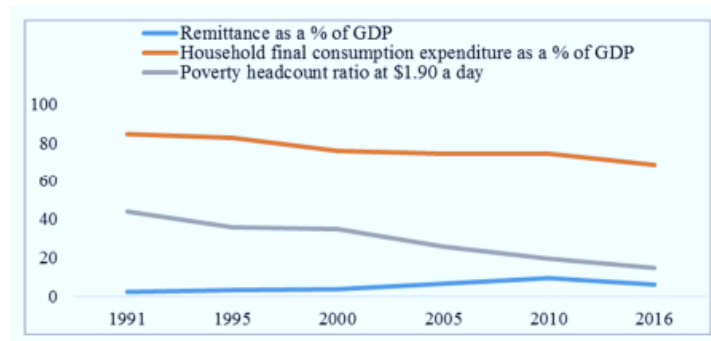


Figure 5: Bangladesh: connection among expenditure, poverty and remittance

(Source: collected from Kumar, 2019)

Figure 5 suggests that an increase in remittance amount is helpful in decreasing poverty and increasing expenditure consumption in Bangladesh. The poverty rate in Bangladesh is high and it is approximately 35% (Kumar, 2019). In 2015, Bangladeshi people working in US sent \$15.8 billion in remittances to their home countries. At micro level, remittance is directly influenced by budget and income level of household. On the other hand, at macro level remittance is developed a sincere impact on official development of the country by encouraging foreign exchange as an important source of earnings. However, it has some negative impressions on social contexts. It is generating social and moral complications including broken families, parental issues, psychological pressure on female partners due to absence of male partner in the family and many more.

Remittance-encouraged brain drain has caused a strong negative impact on economic opportunities of the country.

Immigration policy in the United States at the state and federal levels has offered substantial support to migrants. Along with that, Philbin et al. (2018) have discussed the role of immigration policy that is beneficial in measuring regulations and laws of the country. The US has prepared a fixed financial amount for allowing the well-being of migrants that includes the transmission of remittance costs including technology, network, rent and other prospects. However, the involvement of municipal governments in this policy is hampering harmony and facilities of money-transferring services. Additionally, involvement in different money laundering practices has developed a negative impact on remittance of migrants and it has developed a negative impact on them toward the host country.

In addition to that, the rapid increase of migrants from developing countries has caused a severe impact on local communities in United States. It has increased the rate of crime in society, which has represented migrant workers in a negative manner (Hiskey et al., 2018). The increase in crime rate in the US due to the increased number of migrants is having an impact on social values. Hence, it is developing clear dangers and challenges for potential migrants and their professional journey in the US. On a similar note, Cornelius (2017) has explained that illegal entrants of migrants in the country have limited working opportunities for them in developed countries which have made a financial challenge for their personal life. As a receiving country, the US has focused on maintaining basic safety of the country by maintaining documentation of migrants at the initial phase.

Migrants from developing countries such as India, Pakistan and Bangladesh have faced severe challenges in US after arriving in the host country. As commented by Gonzales, and Raphael (2017), the US has removed a record of 43,8421 undocumented migrants for maintaining the safety of the nation as a sending community of remittance in 2013. However, some undocumented migrants are married to legal residents of US and became parents. These are becoming serious challenges for the country while mixed-status families are present and it has presented challenges for local labor market in the country.

Besides this, in India and Bangladesh it is seen that due to migrant working condition, many families are facing separation that has negative cognitive impacts on members. As commented by Roy, and Yumiseva (2021), health disparities in developed countries and other workplace injuries have developed safety challenges for migrant workers that have developed distance between migrant workers and their families. Besides this, higher work pressure has increased stress and anxiety among migrant male workers that live far from their families. Hence, it has decreased the flow of remittance and thus negatively influenced economic growth of receiving countries.

The US has imported cheap labor from developing countries and featured them as receiving communities of remittance. It has increased domestic GDP rate as its investment in labor market is reduced (Warnecke-Berger, 2020). It has developed a balance between the personal inflow of remittance and an increase of labor supply in a logical manner.

THEORETICAL ANALYSIS

Under the lens of the *circular migration* concept, it can be mentioned that it is a responsive approach to global competition for limiting opportunities for individuals in local areas. Due to the limited approach and excess competition, local people have to go outside of the country for earning money. In the opinion of Van Hook, and Glick (2020), managing personal financial risks and generating higher income are effective in building savings for a better future which is known as the prime encouraging factor to be a migrant worker. All migrant workers are maintaining connection with their families through remittance amounts as a source of connectivity. Along with that, the circular context of migration is generated by new ideas which are destined by an expectation among individuals of upward financial mobility among migrants and their families. Changes in migration patterns and money-transferring practices have influenced migrants' families to alter their norms as well as household activities in a constant manner.

The concept of green remittance in developed countries has been defined as sustainable aspects that have an influence over social and economic improvement of the country. As defined by Mills (2023), this context is important in improving resilience among migrants while indirect benefits are associated with disposable income. Remittance has both negative and positive perspectives on local sustainability approach. It is used for direct purchase of energy that can increase degradation of the environment. However, some remittance is used for renewable energy sources that has encouraged environmental upgradation. Besides this, the use of embedded pay technology such as PAYG technology is mainly influenced by solar energy. Hence, use of PAYG for sending

remittance will encourage the use of solar power and improve sustainability as well. An increase in sustainable awareness among migrants from receiving communities is significant in encouraging the contemporary environment of businesses. Besides this, international migration theory is helping migrants to maximise the return on human capital among receiving countries to develop their connection in international markets (Park, Cruz-Saco, & Anuarbe, 2017).

RECOMMENDATIONS FOR IMPROVING REMITTANCE BEHAVIOR AND IMMIGRATION APPROACH

Based on the limitations of the remittance behavior in different developing countries, it can be recommended that both non-government and government organizations should create awareness for households about effective ways to utilize international remittance for different economic purposes. These purposes include investment in local business, commercialization of farming, educational improvement and many more which are connected with national fiscal improvement. In this context, Mikati et al. (2018) have suggested that overcoming social disparities will be important for reducing poverty in society. The absence of poverty in society can reduce the urge for local workers in developing countries to go to developed nations in order to earn money.

A society without large disparities and unequal money distribution will encourage local workers to avoid migration and it can be effective in stopping the brain drain from developing countries such as India, Bangladesh, Pakistan and many more. Additionally, the involvement of migrants' participation in digitalization of money transfers will be effective in improving the role of agents due to which remittance transfer costs can be decreased. Besides this, Kunz, Maisenbacher, and Paudel (2020) have suggested that

formal process of remittance be developed in alignment with the economy, education and other service areas of the nation. It requires appropriate training sessions for migrant workers to create awareness about positive and negative aspects of sending remittances properly.

CONCLUSION

Based on the forgoing analysis, it can be concluded that the pattern of remittances is connected with immigration policy of United States as it has a higher number of migrant workers from various developing countries such as Bangladesh, India, Pakistan and many more. Along with that, the research has developed a detailed discussion of the impact of remittance behavior on financial stability and the poverty level of the US. It is seen that the increase in employment enforcement has reduced the share of migrants' remittance. Additionally, legal migrants are remitting money to their families and this has increased economic outflow from the country; and for limiting this transaction the host or sending country featured some reduction strategies in alignment with undocumented counterparts. Besides this, low-skilled immigration is allowing a substantial reduction in the price of locally-traded services and goods in sectors of the American economy that are immigrant-intensive.

The Immigration Act of 1924 (The Johnson-Reed Act)

Introduction

The Immigration Act of 1924 limited the number of immigrants allowed entry into the United States through a national origins quota. The quota provided immigration visas to two percent of the total number of people of each nationality in the United States as of the 1890 national census. It completely excluded immigrants from Asia.



Conventions	Main features relevant to inclusive quality education
Convention against Discrimination in Education (1960)	Right of <i>access</i> to education and to <i>quality</i> of education.
International Covenant on Economic, Social and Cultural Rights (1966)	Right of everyone to <i>access all levels of education</i> , including technical and vocational education.
International Covenant on Civil and Political Rights (1966)	Elimination of discrimination to <i>race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status</i> .
International Convention on the Elimination of All Forms of Racial Discrimination (1965)	Adoption of measures, particularly in the fields of teaching, education, culture and information, to combat <i>prejudices</i> that lead to <i>racial discrimination</i> .
Convention on the Elimination of All Forms of Discrimination against Women (1979)	Elimination of discrimination against <i>women</i> in the field of education. Elimination of <i>stereotyped concept</i> of the roles of men and women by encouraging <i>co-education</i> , the <i>revision of textbooks, school programmes</i> and the adaptation of <i>teaching methods</i> .
Convention concerning Indigenous and Tribal Peoples in Independent Countries (1989)	Right to education that is <i>responsive to culture and needs of indigenous peoples</i> . Elimination of prejudices ensuring that <i>textbooks</i> and other <i>educational materials</i> provide a fair, accurate and informative portrayal of the societies and cultures of these peoples.

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