

# **Socio-Cultural Influences on Remittance Determinants and Economic Impact in Nadia District, West Bengal: The Role of Religion and Caste**

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Remittances from international migrants play a critical role in the economies of many developing regions, including Nadia district in West Bengal, India. This study explores the socio-cultural profile of migrant households—focusing on religion and caste—and examines how these factors influence the determinants and impacts of remittance flows. The determinants include migrant characteristics such as age, marital status, and frequency of visits, as well as household characteristics like the age, marital status, and employment status of the household head. The study also investigates the impacts of remittances on investment and saving patterns within these households.

## **Objectives:**

1. To analyse how the socio-cultural profile (religion and caste) affects the determinants of remittance behaviour, including migrant age, marital status, and frequency of visits, as well as the age, marital status, and employment status of the household head.
2. To assess how these socio-cultural factors influence the investment and saving behaviours of remittance-receiving households in Nadia district.

**Methodology:** The study employs quantitative methods to analyse the data. Data were collected from a representative sample of 300 remittance-receiving households in Nadia district through structured questionnaires and in-depth interviews. Statistical tools were used to analyse the relationship between socio-cultural variables and remittance determinants, while thematic analysis provided a deeper understanding of investment and saving patterns influenced by remittances.

**Findings:** Certain caste groups, such as those in the General category, often encourage their younger members to migrate early in search of better opportunities, while other groups like OBC, SC, and ST might prefer that older household members migrate despite limited job prospects in their villages. Religion also plays a role in migration patterns; for example, Hindu households are more likely to send younger migrants. Additionally, some religious and caste communities have specific norms about migration, with some favoring single individuals and others preferring married ones based on family roles and responsibilities. This study indicates that households with a married head generally receive fewer remittances throughout the year compared to households with a widow or unmarried head, who tend to receive more. Female-headed households, particularly those with married women, receive the highest remittances. Statistically, Muslim households show a significant impact of employment status on remittance use, while Hindu households do not show significant patterns in this regard. Muslims are more likely to invest in homestead land, agricultural land, commercial ventures, and livestock, whereas Hindus tend to invest more in regular businesses, capital markets, and seasonal enterprises. Muslim households are also more likely to save money for the future, whereas Hindus are less inclined to maintain savings accounts. For Muslim households,

the age of the migrant and the frequency of their visits are particularly important in determining the socioeconomic impact of remittances.

**Conclusion:** The study reveals that socio-cultural factors such as religion and caste have a profound impact on both the determinants and the effects of remittance flows in Nadia district. Understanding these dynamics is essential for policymakers and development practitioners aiming to optimize the benefits of remittances for local economic development. Tailoring interventions to address the specific needs and behaviours of different socio-cultural groups can enhance the effectiveness of remittance utilization and contribute to sustainable economic growth in the region.

**Keywords:** Remittances, Socio-cultural Profile, Migration Determinants and Impacts, Nadia District, West Bengal.