

## Linking Remittances and Household Level Development in India: An Analysis of NSSO 64th Round Data

**Authors :** Rakesh Mishra, Mukunda Upadhyay, Rajni Singh

**Abstract :** This paper attempts to link remittances sent by internal as well as international out-migrants and its domestic preferences of usage in three different dimension of Household level development in India and its states. Investment of remittances in these sectors reveals for mixed choices of preferential among the states from where people have out-migrated. The multivariate analysis implies that among all three indicators of human development, health (Investment in Food and Health) is the one that attracts the major investment followed by capital formation and least on Education. Usage of the remittances has been found to be varying across all the states in India as far as usage in health, capital formation and education are concerned. Orissa, Nagaland, Madhya Pradesh, Jharkhand, Gujarat, D & H Haweli are some of the states and union territory that contributes highest of its international remittances on health, while most of the usage of the internal remittances has second or third preferences of investment on the health except for Uttar Pradesh, D & H Haweli, Arunachal Pradesh and A & N Is. This paper tries to access usage of international remittances as well as internal remittances on the flow of remittances at the micro level and its implications across three basic determinants of Human Development that is Health, Capital formation and Education coupled with the preferences of usage in presence of Several Socio economic and Demographic variable.

**Keywords :** multivariate analysis, household development, remittances, internal and international migration

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