

# Impact of Remittances on Household Income and Poverty in Afghanistan

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**ABSTRACT:** *This study investigates the effect of remittances on household income and poverty in Afghanistan by using a regression model and microeconomic analysis at the household level. The primary data was collected at the household level in Afghanistan. The data is gathered through a pre-tested semi-structured questionnaire from 600 households in Afghanistan. Socio-economic characteristics, income-generating activities, and poverty situation of Afghan households have been evaluated through qualitative and quantitative empirical analysis. In addition to a comprehensive descriptive statistic, regression analysis is specified that evaluates the effect of remittances on household income in Afghanistan. The findings reveal that education, household size, remittance, age, and employment status have a positive effect on income at the household level. In the second model, the result showed that remittance, household size, and employment status have significant effects on poverty levels in the research area. However, the result also suggested some information that remittances provide a development incentive, recipient economies need to reduce the credit constraints that restrict access to migration for the poor and the ability to send money home once the access bar has been dominated.*

**KEYWORDS:** remittance, Afghanistan, household, regression

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## INTRODUCTION

In recent years, remittance earnings have become the main source of financial flow for the Afghan economy. Remittance income as a share of Afghanistan's Gross Domestic Product (GDP) has been continuously increasing and by 2020, this amount has reached 4.1% (WBG, 2022). The majority of developing countries are heavily dependent on remittances. The most contribution that remittances can make to the achievement of the Sustainable Development Goals is clear: because the level of remittance has been increased by \$6.5 trillion in international remittances is estimated to be sent to developing countries between 2015 and 2030. This will be more than one billion

senders and receivers. Most of the migrants who left their home countries are economic migrants to search for better opportunities to find jobs and send remittances to some 800 million family members. Approximately 75 percent of these flows go to meet essential needs such as health, education, consumption, and so on, but the rest 25 percent is available for other purposes, such as savings and investment. In addition, it greatly contributes to the development of the country. In the past few decades, the remittance process has grown at an average annual rate of 4.2%, from \$296 billion in 2007 to \$445 billion in 2016 (IFAD, 2017). Remittances, which provide households with off-farm income, can simplify production and investment constraints and finance investments in new production and input technologies.

Remittances have a direct effect on income, employment, and production in the migration-sending country (Taylor 1999). The remittances flow to developing countries is much higher because, in terms of the number of emigrants, developing countries make up around 95 percent of total emigrants. In 2008 the top 10 remittances receiving countries were developing countries. In 2007 the total remittances to developing countries were estimated at 328\$ billion by official sources and billions more are likely transferred to unofficial sources (World Bank, 2009). Remittances have both direct and indirect income effects that potentially have an impact on income inequality, productivity, and poverty. It also has a positive impact on household welfare (Koc and Onan, 2001). So many studies have indicated that the higher the amount of remittances, the more secure will be the economy of the recipient country. During the economic affliction, remittances may be Countercyclical to the expanse that migrants are encouraged to send more money to their country of origin to make more stability in the economy. It has been an opportunity for developing countries to borrow at a lower cost in international capital markets (IMF, 2007). Remittances have a positive effect on the economy, whether it is used for consumption, purchases of houses, or other investments. Furthermore, it will create dynamic demand for other goods and services because migrants provide different forms of capital that have an extensive impact on their countries of origin. These impacts will be in the form of financial, social, political, and economic. The impact of remittances will be evaluated at the macro and micro levels. In the form of macro such as the effect on poverty, GDP growth, and development, and the micro level for example at the household level (Pant, 2008). The flow of remittances will reduce poverty in the country of origin because the money is received directly by the poor. The impact of remittances on poverty reduction can be realized at the macro and micro levels. There is no formal framework to catch this effect (Chimhowu et al., 2005). It is very reasonable to assume that the money transferred to the family members in the home country has several impacts on the reduction of poverty. The survey already done on long-term legal immigrants indicated that the majority of the international migrants 69.7 percent send their money to meet the essential needs of their family. Very few studies indicated the link between remittances and poverty (Uruci et al, 2003). International remittances have a strong statistically significant negative impact on poverty. For example, a 10 percent increase in the share of remittances in a country's GDP, leads to a reduction of 1.6 percent of people living in poverty. This household survey was done in 71 developing countries to evaluate the impact of

international migration on poverty (Adams et al, 2005). The marginal effect of Remittances has a positive impact on economic growth and poverty reduction. Because remittances increase income and reduce the capital constraints of poor families. The result was found in a sample of data from Asian and Pacific countries (Jongwanich, 2007). The impact of foreign remittances was much higher than that of domestic remittances. However, both domestic and foreign remittances have a significant effect on reducing poverty and increasing consumption expenditure. Furthermore, the result of this study also indicated that remittances have no impact on household expenditure, education, and healthcare (Wadood et al, 2016). Remittances are the main source of foreign financing for developing countries. This research indicated the corridors with a large number of emigrants and higher competition among the service providers. However, accessing banking services is found with lower costs and fewer barriers, but the cost of remittance is larger in rich corridors (Beck et al, 2011). Remittances at the municipal level have a statistically significant impact on reducing poverty in Mexico (López-Cordova, 2005). The survey that was implemented on the data of 7680 households from 1986-1987 in rural and urban Lestotho indicated that 35 percent of income comes from remittances. It shows if the remittances were set to zero, the average GDP of household consumption would fall by 32 percent and the poverty index would increase by 26 percent (Gustafsson et al,1993).

In developing countries, remittances are high compared to other financial flows. They realize that in the last 10 years, the flow of remittances has grown as much as foreign direct investment (FDI). It flows to developing countries, accounting for about a third of exports on average income, more than twice the flow of private capital, almost 10 times the flow of official capital, and more than 12 official transfers (Barajas et al. 2009). Remittances are the biggest personal transactions of migrants to their friends and family in origin countries. Remittances directly increase the income of recipient households and have the potential to reduce poverty and promote human development, which ultimately contributes to overall development (UNDP, 2011).

### **Relationship of Remittances to Household Income and Poverty in Afghanistan**

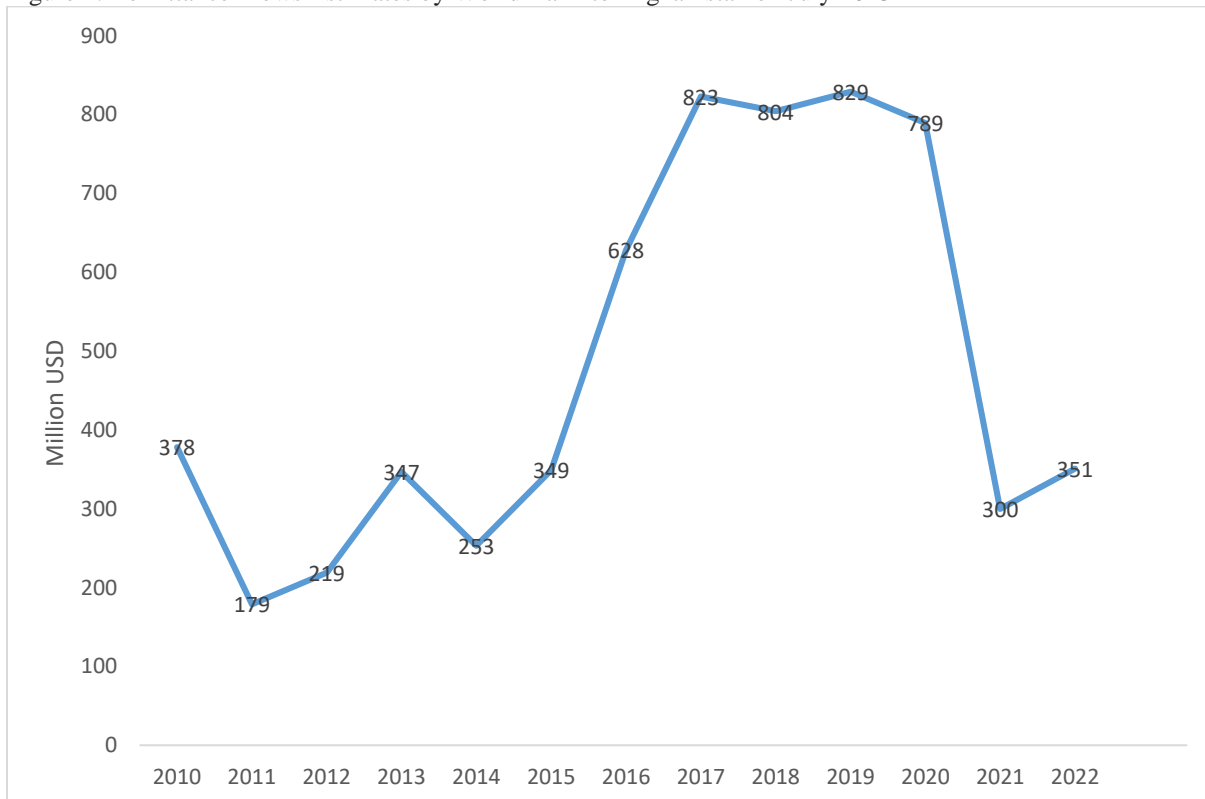
Remittances are usually done through banks or international money transfer companies such as Western Union, MoneyGram, and PayPal. Remittances are made by immigrants and entrepreneurial immigrants and in many cases are used as a source of income for the lives of individuals in the recipient countries. In addition, remittances have significant social and economic impacts. For example, suppose a migrant person lives in a foreign country and is interested in sending money to an individual or family member's origin country. In this case, if the person transfers his money to a family member's account through one of the international money transfer companies, such as Western Union, this transaction is known as a remittance. Remittance is a global issue and many citizens of developing countries, including Asians, Africans, and Latinos, generate income through remittances. According to the World Trade Organization, in 2019, more than \$700 billion in remittances were paid to developing countries. In addition, due to the

advancement of financial technologies and unique payment networks such as Western Union, MoneyGram, and PayPal, remittances have increased dramatically in this decade. In general, it can be said that remittances have taken a significant place in the world economy. The workforce of those Afghans living outside of Afghanistan is one of the biggest factors that drives Afghanistan's national economy, along with the aid of the international community. A large part of Afghanistan's young, expert, professional, literate, and experienced workforce is now living abroad. There are also illiterate, non-professional, and old people who work legally and illegally in different countries of the world. And they send their wages to Afghanistan in whole or in part to their families and relatives. This contribution in the form of remittance brings great economic benefit to families in Afghanistan and thereby to the national economy of Afghanistan (Sakhizadeh, 2023). If we want to examine the quantitative effects of the labor force of Afghan immigrants and achieve 100% accurate results, it is impossible due to the lack of demographic information in this field. The data on the number of workers working in foreign countries, the amount of income each of them, and the amount of money that is imported from their income to Afghanistan, is available as little as possible. Therefore, using the little data and information that is available in this regard, even if the results are not close to the truth. It is possible to reach a hypothetical result that is somewhat indicative of the importance of one of the basic backgrounds of Afghanistan's economy. The statistics and findings of the Central Statistics Office of Afghanistan show that the amount of money sent by Afghan immigrants from abroad to their families is equivalent to about 1.7% of the gross domestic product. However, because the workers use informal ways (the remittance system) in sending their cash, the real value of these figures may have been estimated very low in their investigations. Of course, based on surveys conducted in sending countries, the total amount of income sent by migrant workers to Afghanistan can be 10 times higher (World Bank, 2021).

In 2008, it was estimated that Afghan migrants who were working in Iran sent roughly USD 500 million annually to their families in Afghanistan in the form of remittances, accounting for around 6 percent of Afghanistan's Gross domestic product in that year (Majidi, 2008). A study conducted by UNHCR provides information about the remittance flows moving between Pakistan and Afghanistan. The study showed that less than 6 percent of male migrants to Pakistan remittance back to Afghanistan, and 19 percent indicated that they brought money back to Afghanistan after their last trip to Pakistan. The study did not show the average value of remittance, and it could be low because the average monthly savings of respondents was USD16 from a monthly wage of USD112 (Majidi, 2009). In 2004, the Afghanistan Investment Support Agency (AISA) estimated that the Afghan-origin population of the US and Canada was around 500,000 people. At an average contribution of USD 1,500 per person in remittances per year, AISA estimated that approximately USD 75 million per year were transferred between North America and Afghanistan in the form of remittances (Hanifi, 2006). In 2020, Afghans sent about \$800 million in annual remittances primarily from European countries, North America, and the Middle East, according to the World Bank. Last year, the remittances dropped to \$300 million until the Taliban took over in August and the country's financial sector crumbled. Increasing the level of remittance has a positive effect

on household income and directly decreases poverty. Remittances have recently played an important role as a stable source of finance at the macro-level, and a key role in poverty reduction at the micro-level, in particular after 2000 (Imai et al. 2014).

Figure 1. Remittance Flows Estimates by World Bank to Afghanistan on July 2023



The figure above shows a significant increase in the volume of remittances coincides after 2015. With the end of NATO forces at an end 2014. Foreign aid and US military contracts were economic mainstays until 2014. When most of the International military forces withdrew from the country the result was the negative impact on economic growth and increased political instability. Moreover, Many Afghans left the country. The quantity of money transfers in the form of remittances increased from 2016 to 2019. In 2020, Afghans received an estimated 789 million in remittances, representing 4.1% of the national GDP (WBG, 2022). The figure showed that this percentage went down by over half in 2021 to 2% of the GDP. The decline in 2021 was likely related to the disruption in Afghanistan's financial system thereafter Regime change in August 2021 and the effects of international sanctions against members as a result, the Taliban interim administration has suspended some transmission channels. In August 2021, Western Union and MoneyGram suspended all services to Afghanistan and resumed operations on 2 September 2021. In addition, there was a noticeable increase in the volume of remittances in 2022. Despite these resumptions, remittances still did not reach previous years like 2018 and 2019. This lower level of

remittance could have resulted from several issues related to the measurement of remittance but the most important part is that today remittances are transferred by informal channels for example Hewala (WBG, 2023).

### **Channels of Remittance**

The remittance channel means to transfer money from one side of the corridor to another side. The channel through which it is transferred is a central aspect of the remittance debate, as the availability and characteristics of the channel can affect the frequency and value of transfers, as well as the capacity of the transfer to affect the financial market as a whole. This is especially true in a country like Afghanistan which has a limited geography; Service penetration coupled with regulatory barriers can only imply that certain channels can be used. Differentiate the different remittance channels that are available to facilitate the transfer. A starting point for this distinction is between two types of channels: official and unofficial. Official remittance channels are those operating within the country in which they are regulated. Generally, this means registering and monitoring businesses as well as following specific monetary policies. Unofficial channels, on the contrary, operate outside the established legal framework. While unofficial channels are not necessarily illegal, they do not face the same official compliance measures that official transmission channels do (IOM, 2014). Most of the remittances are transferred to Afghanistan monthly or quarterly, with some specific occasions. The man who sends money to his country of origin uses services such as Western Union, MoneyGram, Remitly, or Hawala. In the formal remittance system, the person goes directly to the bank writes a check, and sends it to the person to be paid. These transactions, which are carefully recorded and subject to inspection, are regulated and often expensive. For this reason, much of the remittance trade in many developing countries and between developing and developed countries is conducted by informal organizations that avoid regulation and oversight. Informal remittance services are common among migrants and small traders who have no access to or trust in commercial banks, or for whom commercial services are too expensive, seem unreliable, or are simply not available. Traders use informal remittance services because they are cheap, but also to take advantage of the compensation flows that businesses generate (Timberg, 2003). The collapse of Afghanistan's financial system that occurred in August 2021 has made remittances sent by Afghans abroad more important than ever. Worldwide, 5.9 million Afghans live outside their country, and their remittances are a lifeline for their families. And it is their financial system, with the temporary suspension of Western Union and MoneyGram services in Afghanistan and the jeopardy of banks following the collapse of the banking system, users had to find other ways to receive money in the country. But those official channels never mattered. Before the current regime regained power in Afghanistan, only 15 percent of Afghans had bank accounts, and even fewer used them regularly. Access to formal financial resources also used to be heavily gendered: only seven percent of women nationwide had access. While the formal banking system in Afghanistan was expanding before the current system, the informal sector and the Hawala system still dominated it. The Hawala system is an informal method. It is used to transfer money, including across borders, through a network of money brokers

called Hawaladar. Some estimates suggest that 90 percent of Afghanistan's financial transactions are done through remittances, and more than 900 providers operate across the country. Hawaldars has many offices in all provinces and also internationally. You can find Hawala brokers in all markets. Most migrant remittances go to Afghanistan this way, especially for migrants who do not have official documents to access banks or other transfer agents (Ross et al., 2022).

## RESEARCH METHODOLOGY

Choosing the site to be analyzed and be a source of data:

According to the literature review, it is necessary for assumptions to be checked by experimental studies in the real world. The main purpose of this study was to assess the Impact of Remittances on household income and poverty in Afghanistan. To achieve this objective, primary data were collected from the five largest provinces. Namely, Kabul in the central part of Afghanistan, Kandahar in the south, Nangarhar in the east, Balkh in the north, and Herat in the west. Primary data collection involved a sample survey, which was conducted in the study locations during the period March-June 2023. The survey involved the interviewing of 600 Household heads in the study locations. Secondary data sources including reports were used by the researcher. Sample Households were selected using the Stratified random sampling method.

Table 1: Distribution of sample size in the selected provinces

Nr	Provinces (Urban Area)	Population	Percentage	Sample Size
1	Kabul	4500867	68.7	412
2	Herat	657183	10	60
3	Nangarhar	279533	4.3	26
4	Kandahar	527454	8	48
5	Balkh	589370	9	54
Total Urban Population		6554407	100	600

Source of data: Afghanistan Statistics and Information Authority, 2020

The major tool that was used for the data collection was a standardized questionnaire survey in Afghanistan with a sample size of 600 households from the five largest provinces. This represents approximately 50% of the total population in Afghanistan. The questionnaire was divided into two sections. The first section deals with the demographic characteristics of the households. The purpose of obtaining this kind of data is to establish the following: The structure of household labor in terms of age, gender, members of households, the size of households, the educational and other qualifications of the household leaders as well as information on the decision also included in the evolution of the household structure. The second section deals with data on income sources, remittance, poverty, and employment activities, and the problems faced are included in this section. Quantitative and qualitative data were going to be analyzed using descriptive statistics and regression models. Descriptive statistics containing frequencies, means, standard deviations, and t-tests were going to be applied to highlight the socio-economic characteristics of the household

and how the remittance has affected income-generating activities and poverty. To analyze, the impact of remittance on household income and poverty. The study used the OLS estimation to predicate the impact of remittance on poverty and income at the household level. Equation (1) estimates the impact of remittances on poverty, where poverty is a binary variable, and Equation (2) uses income level and the effect of remittance on total household income.

Both regression models were specified as follows:

$$\begin{aligned}
 \text{Poverty} &= \beta_0 + \beta_1 \text{Age} + \beta_2 \text{Education} + \beta_3 \text{Household Size} + \beta_4 \text{Gender} \\
 &\quad + \beta_5 \text{Remittance} + \beta_6 \text{LogIncome} + \beta_7 \text{Employment Status} + \varepsilon \\
 \text{Income} &= \beta_0 + \beta_1 \text{Education} + \beta_2 \text{Age} + \beta_3 \text{Household Size} + \beta_4 \text{Gender} + \beta_5 \text{Remittance} \\
 &\quad + \beta_6 \text{Employment Status} + \varepsilon
 \end{aligned}$$

### Empirical Result

The first step in the empirical exercise is the estimation of the propensity score. The study involved 540 participants of household heads in five popular provinces in Afghanistan. Data analysis as part of the process of scientific research method is one of the main foundations of any study and research, by which all research activities are controlled and guided until a result is reached. In other words, in this section, the researcher uses various methods of analysis to answer the research questions. The important information for the present study was collected from the questionnaire whose validity was tested. The result of regression models regarding the poverty level and income is as follows. The following equation was used to determine the effect of remittances on the income of households in the research area.

$$\begin{aligned}
 \text{Income} &= \beta_0 + \beta_1 \text{Education} + \beta_2 \text{Age} + \beta_3 \text{Household Size} + \beta_4 \text{Gender} + \beta_5 \text{Remittance} \\
 &\quad + \beta_6 \text{Employment Status} + \varepsilon
 \end{aligned}$$

The above equation explains the relationship between all independent variables and the dependent variable. In this equation, the data on the effect of remittance on income were analyzed with all the control variables.



Table 2: Impact of Remittance on Income

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	1.661	.182	9.106	.000
Gender	.047	.055	.865	.387
Household Size	-.006	.006	-.972	.331
Remittance	.204	.038	5.362	.000
Employment Status	.097	.033	2.967	.003
Age	-.341	.030	-11.532	.000
Education	.194	.034	5.765	.000

a. Dependent Variable: Income

The result in the above equation explains the effect of remittance on income level. It indicates that most of the variables in the analysis had a significant effect on income at the household level. Education, Household Size, Remittance, Age, and Employment Status all had a positive effect on income. An increase or decrease in these inputs was an increase or decrease in the income at the household level respectively because most of the signs of these variables' coefficients are positive. A similar result was found by Taylor (1999) and by Koc and Onan (2001). However, Household Size and Age of the household head had a negative relationship with income, which means an increase in both variables may directly decrease the income at the household level.

Table 3: Analysis of Variance (ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.590	6	13.432	40.866	.000 <sup>b</sup>
	Residual	175.184	533	.329		
	Total	255.774	539			

a. Dependent Variable: Income

b. Predictors: (Constant), Education, Household size, Gender, Remittance, Employment Status, Age

Analysis of variance is a way to find out if the research results were significant.  $F = 40.866$  ( $\text{sig} = 0.000 < 0.05$ ). By the high amount of  $F$  and the value of  $\text{sig} = 0.000 < 0.05$ , we conclude that the regression model was appropriate. Moreover, the result indicates that overall, the regression model is statistically significant and shows a good fit for the data set.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.561 <sup>a</sup>	.315	.307	.57330

a. Predictors: (Constant), Education, Household size, Gender, Remittance, Employment Status, Age

Table 4 indicates how much changes in income were explained by changes in Education, Age, Gender, Remittance, Employment Status, and Household Size. The value of R square shows that almost 31.5 percent of the variance or changes in income were influenced by all the independent variables that were already used in the forecasting of the model. However, 68.5 percent of the changes in income were caused by other factors that are not directly connected to income. The second model investigates the effect of remittance on poverty at the household level. The model examines the effect of changes in Education, Household Size, Gender, Remittance, Employment Status, and Age of household head on Poverty at the household. After running the regression on the data set, the following results were obtained.

$$Poverty = \beta_0 + \beta_1 Age + \beta_2 Education + \beta_3 Household Size + \beta_4 Gender + \beta_5 Remittance + \beta_6 LogIncome + \beta_7 Employment Status + \varepsilon$$

Table 5: Impact of Remittance on Poverty

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	.587	.207	2.838	.005
Remittance	-.205	.043	-4.785	.000
Employment Status	-.228	.042	-5.446	.000
Household Size	.192	.036	5.373	.000
Gender	-.035	.057	-.607	.544
Age	.006	.035	.162	.871
Education	-.020	.027	-.741	.459

a. Dependent Variable: Poverty

The estimated coefficients of the OLS model ascertain that several variables including Remittance, Employment Status, and Household Size have a significant effect on poverty. The result of the analysis shows that Remittance and Employment Status are highly related to Poverty because the

coefficient of these variables is highly significant. A similar finding was estimated by Adams et.al (2005), Jongwanich (2007) in Asian and Pacific Countries, and Lopez-Cordova (2005) in Mexico. Household Size affects poverty and remains significant at one percent. The relationship between poverty and Household Size is positive. It shows an increase in one number in the household directly increases poverty at the household level because the increase in the household size directly decreases the income per capita at the household.

Table 6: Analysis of Variance ( ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	122.910	6	17.559	52.174	.000 <sup>b</sup>
	Residual	179.039	533	.337		
	Total	301.949	539			

a. Dependent Variable: Poverty

b. Predictors: (Constant), Education, Age, Remittance, Gender, Employment Status Household Size

The result of the regression model predicts the dependent variable (Poverty) significantly well. The F value is 52.174 and the P-value is 0.000, indicating that overall the regression model is statistically significant and indicates a good fit for the data set.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.638 <sup>a</sup>	.407	.399	.58012

a. Predictors: (Constant), Education, Age, Remittance, Employment Status, Gender, Household Size

Based on the regression test and R Square coefficient calculated in the table above, it can be concluded that approximately 40.7% of the poverty changes can be identified and explained by independent factors. Moreover, 59.3% of the changes in poverty are caused by other factors that are not directly connected with poverty.

## CONCLUSION

Remittances play an important role in income and growing sources of foreign funds for several developing countries. At present, these flows are more than double the official aid received by developing countries. In 2015, remittances sent to developing countries had reached 432 billion USD (World Bank, 2016). The World Bank report indicates that about 15 percent of rural households in developing countries receive remittances from foreign countries covering 20 percent of their daily expenditures. Afghanistan is one of the developing countries in the world and remittance plays an important role in the economic activities of households. Remittance flows through both formal and informal channels play an important role in the economy of Afghanistan.

Security challenges, unemployment, and poor economic condition of the country have a significant impact on migration, which affects the remittance flows to Afghanistan (Faqeerza, et al. 2018). In this research, the impact of remittance on household income and poverty in Afghanistan was investigated. The finding indicated that remittance has a higher impact on income and is more valuable in reducing poverty in the research area. The population of the study was five strong provinces including Herat, Kabul, Balkh, Nangarhar, and Kandahar. The empirical findings indicate that factors such as employment status in a household can reduce the poverty level, while factors such as household size can increase the poverty level in the research area. In the second model, the finding indicates that factors such as employment status, education, and age in a household can increase the income level in these provinces. Therefore, increasing employment opportunities, and providing access to schools and Universities for youth could be effective policies to be taken. On one hand, increases the income of the household and on the other hand reduces the poverty level in the areas.

### **Limitation**

Despite its contributions, this research includes one important limitation that is the sample size of the study was not completed because 10% or 60 persons did not respond to the questionnaire. The research used 540 or 90% of the observation that was completed to the data analyzed.

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