

Migration, Remittances, and Wellbeing of Recipient Families

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Abstract

This article attempted to examine the utilization of remittances for the well-being of households at the origin. We conducted this study in District Bagh of Pakistan administered Kashmir. We engaged epistemological cannons in the positivistic tradition of quantitative research design. Moreover, we applied the cross-sectional research method. We collected data from (N=200) families on the household level. The families were identified and enumerated by employing a snowball sampling technique. An interview schedule was designed to collect the data. Hence, the data were collected, checked, and analyzed. Findings of Chi-Square analysis revealed remittances as a major source of income for households. We, thus, found that remittances significantly improved the socioeconomic conditions of families. Primarily, families utilize remittances either to develop or promote existing businesses. Similarly, remittances are spent to repay the debts, spend on the construction, and maintenance of houses. In the same fashion, remittances were used to improve the family livelihood, health, and education of the children. Moreover, financial status improved social status by purchasing vehicles and participating in social events. It is therefore concluded that families utilized remittances for the sake of the wellbeing of families at the origin.

Keywords: Migration, Remittances, wellbeing, Household, Culture, Income

Introduction

Migration is a significant source of change in society [1, 2]. As people have been on move to explore the world around [3]. Migration also contributed to the richness of cultures by transforming societies [4]. A considerable number of people migrated to developed countries for the sake of improving the livelihood of families [5]. However, the basic purpose of the majority of emigrants was to seek better opportunities of employment to improve the living conditions of families [6]. Thus, migration contributed to the individual, familial and national income through remittances globally [7, 8]. It is asserted that migration warrants a closer analysis due to its complex and multifaceted nature [9]. We intended to provide an insight into the inflow of remittances and utilization by the recipient families. We found that these emigrants moved for the sake of improving the socio-economic conditions of families at the origin. A few decades ago, a large number of people, since the 1970s, migrated to different western and Gulf countries for the sake of better employment and hence livelihood from Pakistan Administered Kashmir [10, 11], also known as Azad Jammu and Kashmir (AJK) [12]. This decision of people created remarkable networks of migration for the inhabitants of AJK globally [13]. Thus, these networks further proved helpful for the AJK nationals to seek employment and improve the livelihood of their families [14]. Afterward, a large number of people from AJK moved to different countries [11, 14]. Presently, almost two million people of AJK are working in different countries the world over [10]. As migration is considered a major investment and a useful livelihood strategy

to mitigate poverty and bad economic conditions[15]. It has also become a trend to invest in, at least, one of the family members for the wellbeing of the whole family[16]. Moreover, migration is a greater source of generating revenue, elevating the socio-economic status and hence the wellbeing of families[17]. As remittances not only have economic consequences however some other direct advantages are ignored [18]. These benefits entail the impact of remittances on the social status, health, education, care arrangements, and social structure of migrant communities and the society at origin [19]. The remittances not only have economic consequences however bring some other direct advantages [18]. These benefits entail the impact of remittances on the social status, health, education, care arrangements, and social structure of migrant communities and the society at origin [19]. Although the phenomenon of migration is revealed by the researchers in AJK however the wellbeing of families remained unexplored despite the heavy inflow of remittances in the state. Thus, we attempted to examine the utilization of inflow of remittances and wellbeing of the families at the origin in District Bagh of AJK.

Review of Literature

A substantial body of literature revealed that remittances play a key role in the socio-economic development of people in developing countries[20, 21]. For the last few decades, the phenomenon of migration is broadly studied in developing countries[9, 15, 16]. Thus, considerable literature is available on migration from developing countries [14, 22, 23]. As remittances significantly contribute to the development of developing countries[7, 23, 24]. Lahaie, Hayes [25] unpacked that remittances also contribute to the national income[26, 27]. Moreover, the flow of remittances to the low and medium countries (LMICs) is estimated to be a total of USD 442 billion in 2016 with an annual increase of 0.8 percent [28-30]. These developing countries are mostly from Asia, Africa, Latin America, and Eastern Europe[31, 32]. It is noted that the remittances sent by migrants to the developing countries amounting to more than three times higher than the World Bank assistance [33]. These remittances have a significant role in the development of human wellbeing in recipient countries[34, 35]. It is also found that the remittances sent through informal ways may add at least 50 percent to the global inflow[36]. These remittances are being used by the families or recipients at the origin[37, 38]. Research unpacked the various uses of remittances in the developing world[39, 40]. As remittances are utilized to improving the socio-economic conditions while a considerable proportion is spent on construction and maintenance of houses and purchase of vehicles[41, 42]. Similarly, families also spend to repay the debts and continue old business or initiate the new business[43]. In the same fashion, a certain proportion is spent on the health care of family members and children[44, 45]. Moreover, a considerable ratio is spent on the education of the children as well[46].

Like other developing countries, Pakistan receives a major proportion of remittances that contribute to the national income[47, 48]. In 2021, Pakistan received USD\$ 14.203 billion remittances in the first half of the financial year 2020-2021 as compared to USD\$ 11.37 billion in the last year[49, 50]. The annual increase rate is 24.9 percent, one of the highest in the world. In Pakistan, research revealed that remittances provide life insurance to the recipients[51]. Similarly, the inflow of remittances lessens uncertainties regarding the economic crisis of recipients[52, 53]. Like other developing countries, remittances are considered lifelines for millions of people in Pakistan[54]. Similar expectations are attached with the inflow of remittances in AJK as the economy of the majority of households depends upon it. Like other developing countries, remittances are utilized by families in the same fashion in AJK [55], as

uncertainties of economic conditions are satisfied while socioeconomic status is elevated [8]. Similarly, recipient families utilized remittances either for renovation or construction and purchase of new houses [2, 56]. People also invest in businesses, purchasing land, and making assets [57]. Moreover, purchasing a vehicle indicates the elevation of the social status of people [58, 59]. In addition, a considerable proportion is spent on the health care of family members and children [13, 60]. Besides, a certain ratio is also spent on the education of children [14]. Remittances contribute to the national income in developing the local market to generate employment opportunities [5, 55, 61] and support reducing poverty in the country. Garip [62] examined that the people [labor] facing the economic crunches normally migrate abroad and then start transferring the funds to the families. Similarly, Tumbe [37] argued that people earn and spend remittances during favorable cycles. Thus, remittances produced remarkable stability to the individuals, families, and hence the country [33, 49].

Methodology

This research was conducted by using the epistemological cannons [63]. Thus, the quantitative research design was used, and a cross-sectional research method was employed in the positivistic tradition [64]. We conducted this research in the District Bagh of AJK. According to Overseas Pakistanis Foundation (OPF), Chatter-1 was the selected target population where a large number of migrant families are settled. A sample of 200 was determined using Taro Yamane's formula [65]. Moreover, respondents were enumerated by employing a non-probability snowball sampling technique. The use of the snowball sampling technique was opted to owe to the unavailability of data of the families [66]. The interview schedule was designed and pretested. A consent of respondents was included in the preface of the interview schedule. However, the data was collected between May to June 2018. A hypothesis was developed after a careful literature review on the phenomenon. The data were analyzed through SPSS 20.00 version. Chi-square analysis was employed to know the association of inflow of remittances with the family livelihood, old and new businesses, repay the debts, savings, maintenance and construction of houses, purchase of a vehicle, social functions, family health care, and education of the children. The study was conceptualized in such a way: inflow of remittances was selected as the dependent variable while independent variables were family livelihood, old and new businesses, repaying debts, savings, maintenance and construction of houses, purchase of a vehicle, social functions, family health care and education of the children.

Hypothesis: The inflow of remittances has an association with family livelihood, old and new businesses, repay the debts, savings, maintenance and construction of houses, purchase of a vehicle, social functions, family health care, and education of the children

Results

The results extracted from the data analysis are portrayed in tables while findings are interpreted.

Table 1: Frequency distribution of demographic characteristics of the respondents

Age in Years	Frequenc y	Percent
20-25	98	49.0
26-31	53	26.5

32-37	26	13.0
38-43	10	5.0
44-49	8	4.0
50 and above	5	2.5
Total	200	100.0
Occupation of Respondents		
Operator	65	32.5
Driver	33	16.5
Labor	34	17.0
Engineer	15	7.5
Salesman	17	8.5
Marketing	14	7.0
Manager		
Supervisor	18	9.0
Business	4	2.0
Total	200	100.0
Relation with Emigrants		
Daughter	2	1.0
Father	3	1.5
Sister	6	3.0
Brother	5	2.5
Son	2	1.0
Wife	182	91.0
Total	200	100.0

Table 1 shows the age of the respondents, in the first age group, 20-25, 49 percent whereas in the age group 26-31, 26.5 percent of respondents were enumerated. Similarly, in the second age group 32-37, 13 percent and third age group only 5 percent respondents were found. Moreover, in age group 44-49, 4 percent and 2.5 percent respondents were found in the last age group 50 and above. This shows that most of the respondents were found young ranging from 20 to 37 years of age. The specialization of occupation of the emigrants is also portrayed. According to the table, 32.5 percent were machine operators, 16.5 percent drivers, 17 percent labor, 7.5 percent engineers, 8.5 percent salesmen, 7.5 percent marketing managers, 9 percent supervisors, and only 2 percent were doing business. This shows that majority of respondents were working on lower tiers abroad. The relation of respondents with emigrants is also depicted in the table. The enumerated households are 1 percent daughters, 1.5 percent fathers, 3 percent sisters, 2.5 percent brothers, 1 percent sons, and 91 percent wives of the emigrants. The data revealed that the majority of respondents, 91 percent wives explained the utilization of the remittances at the origin.

Hypothesis Testing: The hypothesis was analyzed, and results of the association of inflow of remittances with other variables are portrayed and explained.

Table 2: Distribution of association of inflow of remittances with other variables

Inflow of Remittances		Pearson Chi-Square	df	P-Value
Independent Variables	Family Livelihood	5.739	1	0.007
	Old and New Business	4.301	1	0.008
	Paying off Debts	0.423	2	0.009
	Saving Scheme	1.882	2	0.000
	Construction of House	1.871	1	0.001
	Education of Children	0.126	1	0.003
	Maintenance of Old House	0.140	1	0.008
	Family Health Care	0.030	1	0.003
	Social Functions	2.266	1	0.002
	Purchase of Vehicle	0.629	1	0.008

Table 2 shows results of the association between inflow of remittances and family livelihood, old and new businesses, repay the debts, savings, maintenance and construction of houses, purchase of a vehicle, social functions, family health care, and education of the children. According to the above table, there is a strong association between inflow of remittances and family livelihood i.e., the p-value is $0.007 < 0.005$. As revealed by Faini [67] and De Haas [20] that remittances improve the livelihood of families. Similarly, p-value $0.008 < 0.005$, shows a strong association between remittances and old and new businesses. De Haas [8] also analyzed that families invest in businesses. Likewise, p-value, $0.009 < 0.005$, revealed a strong association between remittances and repaying the debts. It is asserted that remittances help families to repay their debts [55]. Association between remittances and savings is highly significant as the p-value is $0.000 < 0.005$. It is unpacked by Canuto and Rafha [29] that remittances increase savings. Alike, there is a strong association between remittances and construction of houses i.e., $0.001 < 0.005$. Bhugra and Becker [4] also argued that people construct houses due to remittances. Similarly, there is a strong association between remittances and the education of children represented by a p-value of $0.003 < 0.005$. A similar finding is revealed by Amoako and Apusigah [42] that remittances are spent on family and the education of children. The association between the inflow of remittances and maintenance of the old house is strong as the p-value is $0.008 < 0.005$. Afsar [17] and Adger, Kelly [6] witnessed remittance recipients renovate houses. There is a strong association between the inflow of remittances and family health care as the p-value is $0.003 < 0.005$. It is asserted that remittances improved the health status of recipients [22]. Moreover, there is a strong association between remittances and social functions and purchase of vehicles revealed by p-value $0.002 < 0.005$ and $0.008 < 0.005$, respectively. It is explored that the social and economic status of recipients elevated due to remittances [7].

Discussion

Remittances are the financial inflows that rise from the cross-border movement of individuals across the world [68]. It is the procedure by which emigrants either transfer money or send goods back to their country of origin [55]. In this study, we found that migrants send back the remittances that are further consumed by the family recipients to meet different purposes as explained by [69]. We endorsed that remittances are primarily spent on the family livelihood as revealed by different scholars [67, 70]. Research shows that remittances are spent to continue the old or initiate the new businesses [41, 71] and we also found similar findings. Similarly,

remittances are used to repay family or individual debts in developing countries [7]. Moreover, we met similar nature of paying off the debts by the recipients. The remittances are used to increase the assets and savings as unpacked by Lowell and De La Garza [72] and we discovered that remittances are used to repay the debts. Amoako and Apusigah [42] asserted the similar use of remittances by recipients repay the debts while we also extracted similar results. Faini [67] and some other scholars unpacked that remittances are used for the education of children by families [71] and we endorse the findings by revealing a large number of remittance is spent on the education of children. As remittances are used by recipients for the maintenance of old houses [73]. The research revealed and we also found that recipients are using remittances for maintenance of old houses [22, 58]. Similarly, remittances are used to improve family health care [26]. We also found that families are spending a considerable amount on family health care. In the same fashion, Cuc, Lundback [24] revealed that the social status of families is elevated and they are now participating in social functions while we also noticed similar repercussions [62]. Moreover, Poros [74] analyzed remittances support the families financially to purchase the vehicles [75]. We also came across similar results that remittances are used to purchase the vehicles by recipients [76].

Conclusion

The study revealed remittances as a major source of income for households. We, thus, found that remittances significantly improved the socioeconomic conditions of families. People mainly migrated owing to their low income. After emigration, the recipient families became well off, utilizing the remittances for different purposes. Primarily, families utilize remittances either to develop or promote existing businesses. Similarly, remittances are spent to repay the debts, spend on the construction, and maintenance of houses. In the same fashion, remittances were used to improve the family livelihood, health, and education of the children. Moreover, financial status improved the social status by purchasing vehicles and joining the social events in the society. It is therefore concluded that families utilized the remittances for the sake of the wellbeing of the families at the origin.

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