International Labor Migration

Vol. 6

Editor: Prof. Dr. Béatrice Knerr

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Overseas Migration and Its Socio-Economic Impacts on the Families Left Behind in Pakistan

A Case Study in the Province Punjab, Pakistan

kassel university press

This work has been accepted by the faculty of Economics of the University of Kassel as thesis for acquiring the academic degree Doktor der Wirtschafts- und Sozialwissenschaften (Dr. rer. pol.).

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Day of disputation 12th of December 2007

Bibliographic information published by Deutsche Nationalbibliothek
The Deutsche Nationalbibliothek lists this publication in the Deutsche Nationalbibliografie; detailed bibliographic data is available in the Internet at http://dnb.d-nb.de.

Zugl.: Kassel, Univ., Diss. 2007
ISBN print: 978-3-89958-366-3
ISBN online: 978-3-89958-489-9
URN: urn:nbn:de:0002-4895

2008, kassel university press GmbH, Kassel
www.upress.uni-kassel.de

Cover illustration: Tomasz Henning
Cover layout: Bettina Brand Grafikdesign, München
Printed in Germany by Unidruckerei, University of Kassel

Preface

The present volume is issued in our book series on International Labour Migration. It adds a valuable aspect to the topics presented so far. Due to a fresh view on the question about the impacts of international labour migration it may provide new stimuli to follow-up research.

The author Izhar Khan - himself coming from a region of high out-migration in the Punjab Province Pakistan – has a strong foundation of personal observation experiences with the impacts of international migration on families left-behind. From that starting point he endeavoured to investigate the issue in the framework of a three-year research project. Given the relevance of the topic and the strong interest on the policy and social science level he received strong support for this project.

In his research, Izhar Khan investigates the question how the socio-economic situation of families in the Punjab Province Pakistan changes after one of their members has migrated to Europe. The investigation is essentially based on a survey among members of migrants' families, covering their economic conditions, family and outside-family social relationships, children's educational achievements and subjective feelings of well-being, comparing the situation before migration with that afterwards. In addition to this original empirical work, the author provides a good overview over the outcomes of previous investigations in the area. He also provides profound background knowledge about the relationship between Pakistan's economic and political development and the development of overseas migration, founded on an in-depth literature review and secondary data analysis.

As a result of an appropriate and well-organised research design, predominantly including qualitative methods, the work provides original insights into the consequences of labour migration for the families left-behind which had not been investigated before. In the context of Pakistan's culture of strong family ties where social relations are essential for individual achievements, and adult male family members play a key role in this context, significant changes in the overall family situation are to be expected whenever such a family member leaves for a longer

time and even more if he leaves to a faraway place overseas. This has been confirmed in the study, but at the same time some results might come as surprise to those who have thought about these issues before. In any case, the results confirm that considering the question if international migration should be promoted resp. supported, the material benefits are to be reflected against the social consequences. Izhar Khan's research results provide a lot of food for thought in this respect.

The research ends with useful and clearly addressed recommendations which hopefully will find their way into the policy sphere.

Béatrice Knerr

Acknowledgements

I am immeasurably indebted to ALMIGHTY ALLAH, the propitious, the benevolent and sovereign whose blessing and glory flourished my thoughts and boosted my ambitions, giving me talented teachers, affectionate parents, sweet sisters, a lovely brother and unique friends. Trembling lips and wet eyes praise the HOLY PROPHET (PBUH) for enlightening our conscience with the essence of faith in ALLAH, converging all His kindness and mercy upon him.

If there are dreams to sell, merry and sad, what would I buy, I would say "charming university days". Actually it is impossible, but it shows my blind love for this institution which is a homeland of knowledge, wisdom and intellect. I love my Alma – mater with the soul of my heart, because it is just like a mother's lap. I am proud of being a student at this University.

I wish to express my deep thanks and appreciation to Dr. Béatrice Knerr, Professor and Head of the Department of Development Economics, Migration and Agricultural Policy, Faculty 11 of the University of Kassel, Germany, for her research expertise, guidance, and consistent demand for quality work. Her kind support, understanding and patience were of immense help to me. Through our interaction, I also learned many things that are always useful in the real world. Her thorough analysis and rigorous critique improved not only the quality of this dissertation, but also my overall understanding. I am grateful for her ever inspiring guidance, keen interest, scholarly comments and constructive suggestions throughout the course of my studies.

I deem it my utmost pleasure in expressing my heartfelt gratitude with profound benedictions to Dr. Muhammad Iqbal Zafar, Professor and Chairman, Department of Rural Sociology, Faculty of Agriculture Economics & Rural Sociology, University of Agriculture, Faisalabad, Pakistan, for providing me with strategic commands at every step. His inculcation towards the spirit of hard work and maintenance of professional integrity besides other valuable suggestions will always serve as a beacon of light throughout the course of my life. I extend deep appreciation, gratitude and indebtedness for his valuable guidance.

Earnest and sincerest appreciation to Ms. Penny Pohlner, Secretary of the Department of Development Economics, Migration and Agriculture Policy, Faculty 11, University of Kassel, Germany, who since my first day in the Department, has always taken good care of me, both as regards academic and personal spheres. Her compassion and sense of humour have helped me through difficult times.

My deepest thanks and gratitude to Mr. Fawad Asif and Dr. B. Shahbaz from the University of Agriculture, Faisalabad, Pakistan, who have always been great friends to me. They have broadened my professional horizon and supported me throughout the course of study and I feel no hesitation by saying that without their support, it was not possible for me to complete my research work.

May thanks also go to my fellows Ashenafi Gedamu-Gobena, Alber El-Tabiep, Aaron Leopold, Neth Baromey and Michael Krause for their support and the intelligent critique they shared with me over the course of my writing. I recall with pleasure the seminars and conferences we attended.

Thanks are also due to all my friends and colleagues, especially Thair Nadeem Bhatti, Muhammad Imran Saleem, Ghulam Rasool, Dr. K.S. Khan, Dr. Muhammad Mumtaz Khan, Saleem Khan and staff members, from the University of Agriculture, Faisalabad, Pakistan, and all friends who provided me a peaceful environment, support, exchange of ideas and courage to complete this manuscript well in time.

Many thanks and appreciation to Sajed Petwari and their colleagues who assisted and facilitated my fieldwork in districts Gujarat and Jhelum.

No acknowledgement could ever adequately express my obligations to my affectionate loving FATHER and MOTHER (may they live a long, happy and healthy life) whose hands were always raised in prayers for me and without their moral and financial support; the present distinction would have merely been a dream. They always acted as a lighthouse for me in the dark oceans of life's path. No words can really express the feelings that I have for my beloved parents. The names of my parents will always be in my mind, as I will see their names on the cover of my dissertation, even though my name may be printed on it.

Cordial love and thanks to my beloved brothers Mr. Israr Ahmed, Dr. Iqrar Ahmed Khan, Major Tariq, my sister Dr. Azra, my loving wife Nazia, sweet and loving nephews Saram, Ahmad, Nehal, and my sweet daughter Amal whose hearts beat with golden sentiments, who exhibited a prolonged patience for my studies and whose hands have always been raised in prayers for my success.

May ALLAH ALMIGHTY infuse me with the energy to fulfill their noble inspirations and expectations and further edify my competence.

Izhar Ahmad Khan Azhar

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List of abbreviations

Abbreviation	Description
ACRE	1 acre = 0.405 ha
ADB	Asian Development Bank
ARTEP	Asian Regional Team for Employment Promotion
DFID	Department for International Development
ESCAP	Economic and Social Commission for Asia and the Pacific
FDI	Foreign direct investment
FIU	Financial Intelligence Unit
FY	Financial Year
GDP	Gross Domestic Product
GoP	Government of Pakistan
ILO	International Labour Organisation
IMF	International Monetary Fund
IOM	International Organisation for Migration
KANAL	1 Kanal—506 m2, 1 ha-20 Kanal
NGO	Non-government organisation
p.a.	Per annum
PIDE	Pakistan Institute of Development Economics
Rs	Pakistan Rupees
SBP	State Bank of Pakistan
TV	Television
UNO	United Nations Organisation
UNDP	United Nations Development Programme
WB	World Bank

Abstract

Labour migration from less developed countries to the industrialised countries of the North is a global phenomenon, and the role of remittances in a nation's economic development has been well documented by several contemporary studies. Pakistan is one of the largest recipients of foreign remittances, but a research gap exists regarding the socio-cultural and economic impacts of overseas migration on emigrants' families left behind in the rural areas of Pakistan. The present research study attempts to fill this gap by investigating the question; how the socio-economic situation families in Pakistani Punjab province changes after one of their family members migrates to Europe for employment. The respondents for this cross-sectional study were 300 randomly selected migrants' family members left behind in Jhelum and Gujrat districts. The data were collected with the help of a questionnaire instrument comprising both open and close ended questions. The data were analysed by using descriptive statistics, bivariate analysis and related statistical tests. For impact assessment of migration, the data regarding pre- and post-migration conditions of migrants' families left behind were compared; similarly the correlation of independent variable (age, education and job nature of migrants, pre-migration economic condition of the migrants' household, household expenditures and remittance use patterns by the migrants' families left behind) and dependent variables (change in education, economic condition, family and social conditions of the migrants' families left behind after migration) was studied.

The investigations covered the economic conditions, social changes, family relationships, educational achievements, savings and investment patterns, etc. of the migrants' families left behind. Pre-and post-migration data revealed that generally the quality of life of the migrants' families left behind was improved in terms of children's education, housing conditions, annual income, living expenses, high status/prestige in the society etc. The study also indicated various adverse migration impacts viz. lack of parental control on children left behind by the migrant, increased drug addiction by some of the migrants' family members, sense of personal insecurity felt by the migrant's female spouse and problems arising in arranging the marriages of migrant workers' sons and daughters. The results regarding migration impacts also revealed significant positive correlation

between the age, education level and job nature of the migrant and the migration impact (changes in education, economic conditions, family and social conditions of the migrants' families left behind). Similarly, significant positive correlations were recorded between the amount of remittances received, use of remittances and family associations and the migration impacts.

The result regarding remittances use patterns revealed that the migrants' families left behind used the major portion of the remittance on household consumption, house improvement, purchase of land etc; but a relatively small portion of the remittances was used on productive investment (business, livestock etc.) It is recommended that the government should develop a policy to encourage the migrants' families to use remittances on productive activities such as the establishment of small industrial units, small businesses etc. As most of the migrants' were doing low paid unskilled jobs in their destination countries, the government should establish professional training centres in the rural areas of Punjab so that trained and skilled personnel may go abroad and earn higher amounts than unskilled workers. The unemployed children of migrants should also be encouraged to join such centres so that they can use their talents in productive activities.

1 Introduction

1.1 Definition of problems and research questions

International migration produces a large inflow of valuable remittances for the migrants' home countries and offers an outlet for frustrated unemployed workers who might otherwise create serious problems for their families, community and country. As a result, policy makers in many less developed countries encourage overseas migration to reduce unemployment at home and accumulate valuable foreign exchange to stimulate economic growth. Over recent decades, the number of migrants is rapidly increasing throughout the world. The major portion of these migrants belongs to developing societies. According to the International Organisation of Migrants (IOM), there were 175 million international migrants in 2000; that is, one out of every 35 persons in the world was an international migrant. While in 1960, the total international migrants were 76 million. The world population during this period has doubled from 3 billion in 1960 to 6 billion in 2000 with an annual growth of 2.9 % indicating that the growth of the number of migrants is almost the same as the world population is growing (UNO 2005).

The long-term impact of overseas employment on the families left behind in the country of origin is an issue, which has increasingly attracted the attention of policy makers and scientists over the last few years. Interest is particularly focused on socio-economic impacts upon the families of the migrants, patterns of remittances being spent by the migrants' families, which maximise the benefits for the migrants' home countries (Ratha 2006).

Overseas migration from the poor "South" to the developed "North" has multi-dimensional effect on both the sending and the receiving countries. Hadi and Kamal (1997) identified that previous studies in overseas migration mainly focused on demographic and economic aspects while the most important socio-cultural aspects of overseas migration and their left behind families were ignored. They further added that due to methodological problems, the net effect of international migration on socio-economic lives of migrants and their families has not yet properly understood.

Durand et al. (1996) also studied the socio-economic effects of international migration. They expressed the same viewpoint as that of Hadi and Kamal (1997),

and found a very complex economic impact in the families of overseas migrants. Comparative analysis of migrant and non-migrant families indicates that economic gain by the migrants' families is not very much higher than that of non-migrants' families. The members of non-migrant families have enhanced their formal and informal educational skills and engaged in earning activities, whilst on the other hand overseas migrants could not improve their formal and informal skills in the foreign countries and are mostly engaged in non-technical professions. Evidence from various labour-exporting countries suggests that a considerable proportion of the remittances were used for household consumption, the purchase of real estate and residential housing. The share of investments in land improvement and business development or savings was remarkably low with 10% in India and about 13% in Pakistan (Govt. of Kerala 1988, Shahnaz Kazi 1989). Abella (1992), Burki (1991) argued that workers' remittances received from the Middle East have positive economic and social effects on households. Gilani et al. (1981) found that most of the remittances in Pakistan were spent on consumption (62%), while 38% of remittances were either invested or saved by the migrant families. Nishat and Bilgrami (1993) studied the pattern of use of remittances received from the Gulf States using information from Overseas Pakistani Foundation through a sample of 7,061 migrants. They found that supporting of families, accumulation spending on education, income, and investment in business were prominent patterns of remittances use. Alderman and Adams (1996, 1998) use five-year panel data for rural Pakistan and found that remittances were either invested in land, buildings or primarily used for consumption. Remittances have a positive effect on the accumulation of rural assets.

Legal labour migration from Pakistan is well monitored. According to the Bureau of Emigration and Overseas employment, the total number of labour migrants from Pakistan to all countries over the world reached up to 4-5 million. The principal destination countries include 45% in the Middle East, 29% in Western Europe and 23% in the USA and the remaining migration to other parts of world. (Tahir 2004). Overseas migration changed not only the destiny of individual migrants but also the socio-economic conditions of their families in the respective sending communities. Remittances have become the most visible evidence and yardstick for the ties connecting migrants with their societies of origin. Because of

their importance in economy of labour-exporting countries, monetary remittance flows (nevertheless) tend to be the only measured aspect of the migration.

In Pakistan, workers' remittances are the second largest source of foreign exchange after exports. Remittances have so far proved remarkably resilient and have hovered around $ 4.0 billion since 2002-03 (Economic Survey of Pakistan 2005-06). According to the IMF (2005) remittances can help improve the country's development prospects, maintain macroeconomic stability, mitigate the impact of adverse shock and reduce poverty. Remittances allow families to maintain or increase expenditures on basic consumption, housing, education, and small-businesses' activities. Mostly, families left behind use remittances for covering their basic consumption needs. Remittances resulted in reduction of poverty and possibly of economic inequality. The International Monetary Fund (IMF) mentions a close relationship between remittances and construction activities (World Economic Outlook, 2005).

Pakistan was the seventh largest beneficiary of remittances in the world in 2005. India received over $20 billion, followed by China and Mexico, who received almost the same amount in 2005, the Philippines comes in the middle with around $15 billion, followed by Morocco, Serbia and Montenegro (World Bank 2006). The indicator of assessing the impact of migration on economic development of a country is generally considered to be the contribution of remittances sent by the migrants to their families in the source countries. Socio-economic changes that took place as a result of international migration are considered to operate through the diffusion of secular values along with remittances. The role of remittances in economic development is fairly well known, but their non-economic (socio-cultural) impact, as well as the process through which the remittances and diffusion of values operate in order to change the society and culture, remain unknown (Hadi and Kamal 1997). Overseas migrants interact with their families and other kin left behind in many ways in terms of influence on traditional norms and values.

This research study was designed to analyse the social, economic and cultural impacts of migration on the migrants' families left behind. More precisely this study examined the patterns of remittances use by the migrants' families and

explored positive or negative changes in families. For the impact assessment of migration the technique of comparing pre- and post migration data was used. Similarly correlation between various independent variables (age, education, nature of job, economic condition etc) and dependent variable (change in education, economic condition, family relation and education after migration) was established to investigate migration impacts.

1.2 Objectives

The research presented has the following objectives.

1. To explore the socio-economic conditions of the migrants' families left behind before and after migration
2. To investigate the socio-economic effects of the remittances on the families left behind.
3. To find out the factors which motivated the migrants to move..
4. To suggest possible recommendations to the government to formulate policy to address the problems of migrants and their families left behind.

1.3 Hypotheses

The following hypotheses are framed to explore the research objectives.

H1: The higher the age of the migrants, the stronger the migration impact will be. .

H2: The higher the migrants' level of education, the stronger will be the migration impact.

H3: The migration impact increases with the payment the migrant receives abroad.

H4: The better the migrants' pre-migration economic conditions, the lower will be the migration impact.

H5: The lower the monthly expenditures before migration, the stronger the migration impacts will be.

H6: The better the households' material social conditions before migration, the weaker will be the migration impact.

H7: The more frequent remittances are received, the stronger the migration impact.

H8: The higher the use of remittances for private non-consumption purposes, the higher will be the migration impacts.

H9: The stronger the migrant's family relations (ties) are before migration, the weaker will be the migration impact.

1.4 Organisation of the work

In this introductory chapter the regional and global context of migration is examined to provide the rationale for this study. The objectives and hypotheses are also presented in the first chapter.

The second chapter describes conceptual aspects. Different definitions regarding migration and remittances are explained in this Chapter. In the third chapter evidence of the historical migration from Pakistan is presented. The evidence is preceded by information on Pakistan's socio-economic development of the Pakistan's, its labour market and education sector, which are essential in explaining human capital investment and migration. Evidence on the extent of out-migration of labour in general and human capital in specific is updated in this chapter according to the latest available sources.

In chapter 4, migration history and its impacts in Pakistan are reviewed based upon different studies conducted at national and international levels. In this chapter, the different aspects and issues of migration are identified for this research.

In chapter 5 the methodology is described. The selection of the study areas and respondents, development and pre-testing of questionnaire, conduction of field work for data collection, data feeding, editing, suitability of different techniques for data analysis and measurement, etc. are explained in detail in this chapter.

Chapter 6 describes socio-economic and demographic characteristics of migrants' families based on univariate analysis. In this chapter descriptive statistics are used such as frequency distributions, i.e. mean standard deviation to

describe different socio-economic and migration aspects of the migrants' left behind families.

Migration impact on families based on bivariate and multivarate analysis is discussed in chapter 7. Bivariate analysis is used to find out the relationship between the migrants' socio-economic characteristics and migration behaviour. Different tests such as Chi-square and gamma tests are used to explore the significance of the relationship among predictor and response variables. Pearson's correlation test is also used to verify the relations emerged from bivariate and multivariate analyses to find out the relative significance of the independent variables, such as age and education of the migrants, nature of their job, household size before migration, pre-migration social and economic conditions, migration behaviour and effects, remittances received from the migrants, uses of remittances and investments from remittances.

The last chapter contains a summary, conclusions and recommendations. The summary findings have been drawn based upon key research findings. Based on the summary and key findings, recommendations are made for the Government for framing a comprehensive policy to address the issue of overseas migration and problems faced by the migrants and their families left behind. The chapter also suggests potential policy implications as well as recommendations on further research.

2 Definitions

2.1 Migration and migrants

Migration is a central issue of our times. Each year, millions of men and women leave their homes and cross national boarders in search of greater human security for themselves and their families. Most are motivated by the desire for higher wages and better opportunities, but some are forced to leave their homes due to famine and poverty, natural disaster and environmental degradation, violent conflict or persecution (ILO 2004). According to their length of stay, their legal status and the direction of their move, the following categories of international migrants are distinguished.

Permanent immigrants

Non-nationals whose stay and work are not subject to foreigner-specific restrictions. An example for this kind of migration is the presence of Indians and Pakistanis in Great Britain. They often become British citizens (Arif 1997).

Temporary migrants

Regularly admitted migrants who are subject to limitations on stay or work. Most of the international migration to the Middle East countries belongs to this category since the majority of the migrants are working on the basis of medium- or short-term contracts (Arif 1997).

Irregular migrants

Their entrance into the host country is considered as illegal migration. They are not authorised by law to stay in the country and have to be prepared to be expelled. This category of migrants may still find illegal employment possibilities (Arif 1997).

International Migrants

An international migrant is a person who changes his or her country of usual residence. A long-term migrant is a person who does this for a period of at least one year. A short-term migrant, in contrast, is a person who moves for a period of at least three months but less than one year, except in cases where the movement to that country is for purposes of recreation, holiday, visit to friends and relatives, business, medical treatment or religious pilgrimage. The nature of the duration – whether it is the expected duration of stay, the duration of the

permit granted upon entry or the actual duration of stay in the host country – is not specified. Indeed, all are covered by the Framework for the Compilation of Migration Statistics presented in the UN-recommendations (UN 1998).

The one-year duration threshold is a pragmatic one, which happens to coincide with the reference period most commonly used for demographic measures of population change. The views of the receiving state as to what reasons or duration define long-term movements or as to whether the movement is intended to be permanent or temporary do not enter into the definition (UN 1998).

2.2 Remittances

Monetary remittances

Remittances are defined as the portion of international migrant workers' earnings sent back from the country of employment to the country of origin and where the remittent is not directly compensated by a counter-stream of goods and services (Knerr 1997).

Although remittances also can be sent in kind, the term "remittances" usually refers to monetary transfers only. In most of the literature, the term remittances is further limited to refer to migrant workers' remittances, that is, to cash transfers transmitted by migrant workers to their families and communities back home (Van Doorn 2001).

Social remittances

Many of the changes that migration gives rise to do not result from monetary remittance flows only. Other kinds of catalysts are also at work, among them social remittances. Social remittances are usually defined as the ideas, practices, identities and social capital that flow from receiving to sending country communities. Social remittances are transferred by migrants and travellers or they are exchanged by letter or other forms of communication, including by phone, fax, the internet or video (Levit 1996). They may affect family relations, gender roles, class and race identity, political, economic and religious participation. Social remittances constitute a so far neglected local-level counterpart to macro-level global monetary and cultural flows, although they are a key to understanding how migration modifies the lives of those who remain behind (Levit 2001).

2.3 Socio-economic status

The following definitions of socio-economic status will be used in the present study. They are taken from the Labour Force Survey, GoP 2003.

Marital status is categorised as never married, married, widowed and divorced.

Sex ratio is defined as the average number of males per 100 females.

Literate persons are those persons ten years of age and above who could read and write in any language with understanding.

Education is a consciously controlled process whereby changes in behaviour are inculcated in the person and through the person within the group. Education plays major role in personality building. It is measured in terms of the number of years of schooling completed by the respondents in educational institutions (Frances 1970). In the present study education of the respondent was explored through the following categories: The given categories mean level of schooling, i.e. a) illiterate, b) middle, c) matric, d) intermediate and above

Household is defined as the group of all those persons who usually live together and share their meals. A household may consist of one or more persons who may or may not be related to each other (Labour Force Survey, GoP, 2003).

Employment - the "employed" comprises all persons ten years of age and above who worked at least one hour during the reference period and were either "paid employed" or "self employed". Persons, employed on permanent/regular footings, who have not worked for any reason during the reference period are treated as employed (Labour Force Survey, GoP 2003).

Occupation means the type of work done during the reference period by the person employed (or the kind of work done previously if unemployed), irrespective of the industry or the person's employment status. It describes a person's job (Labour Force Survey, GoP 2003).

Unemployed persons are those of ten years of age and above who during the reference period were

i) "without work" i.e. were not in paid-employment or self employment, and

ii) "currently available for work" i.e. available for paid employment or self-employment, and

iii) "seeking work" i.e. had taken specific steps in a specified recent period to seek paid employment or self-employment.

(Labour Force Survey, GoP 2003)

Under-employed persons comprise all employed persons who during the reference period satisfied simultaneously the following three criteria according to Labour Force Survey, GoP 2003:

i) Working less than 35 hours per week,

ii) doing so on involuntary basis,

iii) seeking or being available for additional work.

2.4 Active population

The group of *economically active population* comprises all persons who provide labour services for the production of goods and services as defined by the United Nation's System of National Accounts, during a specific reference period. According to this definition, the production of goods and services includes

i) all production and processing of primary products whether for the market, for barter or for own consumption,

ii) the production of all other goods and services for the market,

iii) the household which produces such goods and services for the market and for own consumption,

iv) own account construction.

(Labour Force Survey, GoP 2003)

Labour force or *currently active population* include all persons of ten years of age and above who fulfil the requirements for inclusion among employed or unemployed persons during the reference period.

The *population not currently active* is also called *persons not in the labour force* comprising all those who were not employed during the reference period and hence were not currently active on account of the following reasons

a) Attending educational institutions

b) Engaged in household chores

c) Retired or old age

d) Too young to work

e) Agricultural landlord and/or property owners who do not work for their properties. The nature of ownership includes land, commercial/residential buildings, cinemas, hotels, petrol pumps, power looms, etc. (given on rent or lease).

f) Deriving their income solely from royalties, dividends, etc.

g) Engaged in immoral pursuits, such as prostitutes, beggars, thieves and smugglers etc.

h) Voluntary social workers doing work outside the family enterprise

i) Living consummately on charity

j) Other reasons such as infirmity or disability, which may be specified.

2.5 Employment status

Employment status refers to the type of a person's explicit or implicit contract of employment with other persons or organisations. Whether he/she is an employer, own account worker, employee or unpaid family worker is defined as follows[1]

An *employer* is a person working during the reference period, on his/her own-account or with one or a few partners at a "self-employment job" with one or more employees engaged on a continuous basis.

An *own account worker* is someone who operates his or her own economic enterprise, or engages independently in a profession or trade, and hires no employees. However, he/she may get the assistance of unpaid family workers.

An *employee* is a person working for a public or private employer and who receives remuneration in form of wages, salary, commission, tips, piece rates or pay in kind.

An *unpaid family worker* is a person who works without pay in cash or in kind in an enterprise operated by a member of his/her household or other related persons.

[1] Definitions based on GoP 2005

3 Pakistan's socio-economic framework

3.1 Population and education

Pakistan came into existence as an independent Islamic state on August 14, 1947, when British rule ended. Quaid-e-Azam Mohammad Ali Jinnah, the founder of Pakistan, became the first head of the state. With a population of 163.56 million (2006), Pakistan ranks at 6th position in the world in terms of population size in 2007. In addition, with the population growing at 2.1 % per annum and 3.1 million additional persons every year, it faces a formidable challenge of tackling the issue of economic development, employment and poverty reduction (GoP 2006, see Table 3.1).

Table 3.1: Pakistan's population rank order in the world

Year	Rank	Population (Million)
1950	14	33.0
2006	6*	163.56

*After China, India, U.S.A, Indonesia and Brazil

Source**:** National Institute of Population Studies: (GoP 2006)

Pakistan is basically a Muslim country, with 96.7% Muslim population. Among the non-Muslims, the Christians constitute about 1.6% and the Hindu 1.5%; Other religious groups (including the Ahmadis, Parsis, Buddhist, Sikhs and others) constitute about 0.2% (Khan 2002). It was actually the Islamic ideology which served as the basis for the creation of Pakistan. A number of different languages are spoken in the country. Most of them belong to the Aryan subfamily of the Indo-European language group[2]. Every province has its own language; Punjabi in Punjab, Sindhi in Sindh, Pashto in NWFP and Balochi/Pashto in Balochistan.

[2] Three branches of this subfamily are represented in Pakistan, i.e. the Iranian branch (Balochi and Pashto), the Dradic branch (Kashmiri, Khowar, Kohistani and Shina) and the Indo-Aryan branch (Gujrati, Hindko, Punjabi, Sindhi, Saraiki, and Urdu). Brahvi is the only Dravidian language spoken in Pakistan. It is closely related to Telegu and the other Dravidian languages spoken in southern India (Khan 2002).

Fig. 3.1: Map of Pakistan

Source: GoP 2005

However, the national language is Urdu, which is expected to be understood everywhere in Pakistan. English is the official language, whereas Arabic is the religious one.

Since Pakistan is predominantly an agricultural country, technically trained and skilled manpower in the field of agriculture is vital for its development. There are four agricultural universities located at Faisalabad, Peshawar, Tandojam and Rawalpindi; six agricultural colleges at Azad Kashmir, Dera Ghazi Khan, Dokri,

Larkana, Multan, and Quetta; one Faculty of Agriculture at Gomal University, Dera Ismail Khan; and a University of Veterinary Sciences at Lahore. There are 65 agricultural research institutes and 162 research stations, sub-stations and laboratories throughout the country. In addition, there are six in-service agricultural training institutes for the training of Field Assistants (FAs). According to the government's new educational policy 2005 (GoP 2005), access to higher education opportunities should increase by 10% annually. Allocation of funding research through an Endowment Fund is also being expanded. This is accompanied by a shift from Humanities to Science and Technology, from a ratio of 7:3 in 2005 to 5:5 in the future. Social services programmes and staff development are reviewed under the education sector reform (GoP 2005).

Pakistan does not fare well regarding literacy within the region. Sri Lanka and the Maldives have almost attained full literacy, the adult literacy rate for India is 61 as compared to 53% in Pakistan (World Bank 2004).The overall adult literacy rate of Pakistan for 2005 is 53% against the ambitious target (formulated in the Education Reform Action Plan 2001-05) of increasing it from 45% in 2001-02 to 60% in 2004-05 (Ministry of Education, GoP 2006).The discrepancies at the provincial level persist, ranging from Sindh with the highest literacy rates at 55% and Balochistan at 37%. The overall adult female literacy increased from 32% in 2001-02 to 40% in 2004-05. The corresponding change in the male literacy rate was from 58 to 65%. Literacy remains higher in the urban areas, with 71% as compared to the rural areas with 44%. In absolute terms, the number of illiterates in ten plus age group is 51.8 million. It is generally recognised that a low net participation rate (of about 57%) at the primary school level combined with a high dropouts' rate (estimated at 45%) reflecting a high inefficiency in the public education sector, has contributed to a low national literacy rate. The literacy ratio has been negatively exacerbated due to the absence of meaningful and ambitious literacy programmes in the past (GoP 2006). Further details can be seen in Table 3.2 and 3.3.

Table 3.2: Literacy level in Pakistan, 1980-2005 (in % of total population of six years old and above)

Year	Total	Male	Female	Year	Total	Male	Female
1980-81	26.2	35.0	16.0	1997-98	42.2	53.4	30.0
1984-85	28.8	38.1	18.1	1998-99	43.6	54.9	31.3
1988-89	32.7	42.6	21.5	1999-00	45.0	56.5	32.6
1989-90	33.8	43.9	22.4	2000-01	47.1	59.0	35.4
1990-91	34.9	45.1	23.3	2001-02	49.0	n.a.	n.a.
1993-94	38.4	49.1	26.5	2002-03	50.5	n.a.	n.a.
1994-95	39.6	50.5	27.6	2003-04	51.6	n.a.	n.a.
1996-97	40.9	51.9	28.8	2004-05	53.0	65.0	40.0

n.a. = not available

Source: GoP 2006

Table 3.3: Literacy rates for Pakistan and its Provinces 2004-05 (in %) of total population of six years and above)

Province/ Area	Total	Male	Female
Pakistan	53	65	40
Punjab	55	65	44
Sindh	56	68	41
NWEP	45	64	26
Balochistan	37	52	19

Source: Federal Bureau of Statistics, GoP 2005

3.2 Social and economic performance of Pakistan

3.2.1 Population in Pakistan

Pakistan's population has grown at an average rate of 3% per annum since 1951 and until the mid 1980s, which slowed down to 2.6% per annum during 1985-86

to 1999-2000. Since 2000-01, Pakistan's population is growing at an average rate of almost 2% per annum. Thus, Pakistan is among the countries of the world with the highest population growth rate (Federal Bureau of Statistics 2006). Pakistan's population size was estimated at 163.56 million, and it was expected that it will almost double over the following 32 years (Economic Survey of Pakistan 2005-2006). Therefore, Pakistan will be confronted with high population pressure in the 21st century.

Higher population growth supplies more work force to the market and, given the low economic growth in the past, fewer jobs will be created. Thus, it puts pressure on educational and health facilities and promotes unemployment, land fragmentation, overcrowding, katchi abadis (slum areas), poverty, crime and environmental degradation. Pakistan's overall literacy rate of 56% in 2005-2006 has increased by about one and a half percentage points for males and more than two percentage points for the females as compared since 2001 (LFS 2005-06). In the calendar year 2005, there was one doctor for 1359 persons, one dentist for 25107 persons and one hospital bed for 1540 persons. The caloric intake per person has increased from 2529 calories per day in 2001 to 2534 calories in 2005-6 and protein availability has reached to 65.8 grams in 2005-06. The percentage of the population living below the poverty line is provisionally estimated at 25.4% in 2005, down from 32.1% in 2001. More importantly, the rural poverty has declined more than urban poverty. The provisional estimates show that rural poverty has declined from 39.0% in 2001 to 31.8% in 2005 ─ a decline of 7.2 percentage points. Urban poverty on the other hand is provisionally estimated to have declined from 22.7% in 2001 to 17.2% in 2005 ─ a decline of 5.5 percentage points (Economic Survey of Pakistan 2005-06). The province of Punjab holds more than half of the population, however it displays a below-average growth rate since 1951 (see Table 3.4)

Table 3.4: Province-wise population and land area % distribution 1951, 1981, 1998 and 2005

Provinces	Area km^2	1951*)	1981*)	1988*)	2005*)
Pakistan	796,096 100	33,816 100	84,254 100	132,352 100	153,960 100
Punjab	205,344 25.80	20,557 60.80	27,292 56.10	73,621 55.63	85,650 55.63
Sindh	140,914 17.70	6,054 17.90	19,029 22.60	30,440 23.00	35,410 23.00
NWFP	74,521 9.10	4,587 13.60	11,061 13.10	17,744 13.41	20,640 13.41
Baluchistan	347,190 43,60	1,187 3.50	4,332 5.10	6,566 4.96	7,630 4.96
FATA	27,220 3.40	1,337 3.90	2,199 2.60	3,176 2.40	3,690 2.40
Islamabad	960 0.10	94 0.30	340 0.40	805 0.61	940 0.61

*) Total population in the first LINE, percentage share in the second LINE of Pakistan and of each province resp.

Source: Planning and Development Division, GoP 2005

3.2.2 Labour market in Pakistan

An increase of Pakistan's population consequently leads to an increase in labour force. This is evident from the number of labour force of 47.67 million in 2006, as compared to 40.49 million in 2000, which is an increase of 7.18 million working hands in Pakistan over that period (Economic Survey of Pakistan 2005/2006). Export of skilled labour is essential for the economy. By this, the country cannot only decrease unemployment, thereby moderating social frustration, but also

generate foreign exchange revenues through the inflow of remittances. In that sense overpopulation can be used as a “double-edged sword” for the country’s advantage.

In this regard, the Government of Pakistan has already taken a concrete step by signing a memorandum of understanding (MoU) with Malaysia to send semi-skilled and unskilled workers to Kuala Lumpur. Malaysia has agreed on importing manpower from Pakistan in the four sectors manufacturing, construction, agriculture, and services. At least 100,000 Pakistani workers per year are expected to benefit from this agreement. Pakistan’s more targeted labour policies have also resulted in an 85% increase in manpower export in 2005 (GoP 2005). The distribution of labour force from 1995 to 2003 is shown in Table 3.5, 3.6, 3.7**.**

Table 3.5: Population and labour force in Pakistan

Year [1)]	Population	Labour force	Official unemployment
1990	109.71	31.63	0.98
1991	112.61	31.50	1.98
1992	115.54	32.48	1.90
1993	118.50	33.01	1.56
1994	121.48	33.87	1.64
1995	124.49	34.18	1.83
1996	127.51	35.01	1.88
1997	130.56	37.45	2.29
1998	133.61	39.26	2.32
1999	136.64	40.15	2.37
2000	139.76	40.49	3.17
2001	142.86	41.38	3.24
2002	145.96	43.21	3.57
2003	149.03	44.12	3.65
2004	150.47	45.76	3.52
2005	153.93	46.82	3.60
2006	163.56	47.67	3.66

[1)] End June

Source: Federal Bureau of Statistics, GoP 2006

Table 3.6: Annual growth of labour force in rural and urban areas

Year	Labour force		Rural		Urban	
	Million	%age	Million	% age	Million	% age
1995	34.18	-	23.37	69.55	10.23	30.45
1996	35.01	2.5	23.83	69.21	10.60	30.79
1997	37.45	7.0	25.56	69.38	11.28	30.62
1998	39.26	5.5	27.31	70.24	11.57	29.76
1999	40.15	2.4	27.95	70.23	11.85	29.77
2000	40.49	0.8	27.88	69.47	12.25	30.53
2001	41.38	2.2	28.48	69.46	12.52	30.54
2002	43.21	2.0	29.07	69.50	12.77	30.50
2003	44.12	2.2	29.69	69.45	13.06	30.55

Source: Planning and Development Division, GoP 2003

Table 3.7: Employed persons aged 10 years and above, by major industries (% of total labour force)

Years	Agri-culture	Mining & manuf-acturing	Const-ruction	Elec-tricity & gas distri-bution	Trans-port	Trade	Others
1990	51.15	12.84	6.38	0.59	4.89	11.93	12.22
1991	47.45	12.38	6.62	0.83	5.24	13.24	14.22
1992	48.27	12.53	6.33	0.79	5.51	13.10	13.48
1993	47.55	11.00	6.93	0.84	5.52	13.32	14.84
1994	50.04	10.12	6.50	0.87	4.95	12.78	14.75
1995	46.79	10.50	7.21	0.82	5.07	14.50	15.12
1996	46.79	10.50	7.21	0.82	5.07	14.50	15.12
1997	44.15	11.20	6.75	0.98	5.71	14.62	16.60
1998	47.25	10.15	6.26	0.70	5.48	13.87	16.28
1999	47.25	10.15	6.26	0.70	5.48	13.87	16.28
2000	48.42	11.55	5.78	0.70	5.03	13.50	15.02
2001	48.42	11.55	5.78	0.70	5.03	13.50	15.02
2002	42.09	13.91	6.05	0.81	5.90	14.85	16.39
2003	42.09	13.91	6.05	0.81	5.90	14.85	16.39
2004	43.05	13.80	5.83	0.67	5.73	14.80	16.12
2005	43.05	13.80	5.83	0.67	5.73	14.80	16.12
2006	43.05	13.80	5.83	0.67	5.73	14.80	16.12

Source: Federal Bureau of Statistics, GoP 2005

3.2.3 Economic performance in Pakistan

Pakistan is a rapidly developing country, which has faced a number of challenges on both the political and economic fronts since its foundation. It has been predominantly agricultural. Despite being a very poor country at the time of its independence from the British Empire in 1947, Pakistan's average economic growth rate since then has been higher than the average growth rate of the world economy. Average annual real GDP growth rates were 6.8% in the 1960s, 4.8% in the 1970s, and 6.5% in the 1980s. Average annual growth fell to 4.6% in the 1990s, with significantly lower growth in the second half of that decade.

Industrial growth, including manufacturing, was also above average. In the late 1960s, Pakistan was seen as a model of economic development, and there was much praise for the way its economy was progressing. Later, economic mismanagement in general and fiscally imprudent economic policies in particular, caused a strong increase in the country's public debt and led to slower growth in the 1990s. Two wars with India in 1965 and 1971 adversely affected economic growth – in particular, the latter war brought the economy close to recession, although the economy rebounded sharply until the nationalisations of the mid-1970s.

Pakistan's economic outlook has brightened in the early 2000s in conjunction with rapid economic growth and a dramatic improvement in its foreign exchange position due to its current account surplus and a consequent rapid growth in hard currency reserves. In the 1990s, Pakistan experienced severe fiscal imbalances as its debts grew rapidly. Nuclear tests in May 1998 triggered the imposition of economic sanctions by the G-7, and in early 1999 Pakistan narrowly averted defaulting on its debt. Although the country had been receiving IMF assistance, the government had difficulties in meeting the conditionalities of the IMF programme, which was then suspended in July 1999 and resumed later during the administration of Pervez Musharraf.

Musharraf's economic agenda included measures to widen the tax net, privatise public sector assets, and improve the balance of trade. Governance reforms, privatisation and deregulation became the cornerstones of the country’s economic revival.

Pakistan's nominal GDP was US$ 75.3 billion in 1997, five years later in 2002, it had come down to US$ 71.5 billion. During this period, the real GDP grew by 3.0% p.a. on an average. Pakistan government's debt was 82% of its GDP in 2002. Over one-third of its revenues was used for interest payments on national debts.

In 2002, after removal of economic sanctions imposed after Pakistan's 1998 nuclear tests, the near stagnant economy suddenly showed miraculous growth. It grew by 5.1% in 2003, 6.4% in 2004 and 7.0% in 2005. The US$ 72 billions GDP of 2002, swelled into a US$ 108 billion in 2005. During 1997-2002 Pakistan's average export growth has been 1.2% per year, which has increased to 13% p.a. over the period 2003-05. Its debt came down from 82% of GDP in 2002 to 59% in 2005, and the government's interest payments from 35% of revenue collection in 2002 to 23% in 2005.

The first half of FY2006 was marked by a slowdown in both industry and agriculture however. Output of cotton declined by an estimated 10.9% from an all-time high of 14.6 million bales harvested in FY2005. Production of sugarcane, another major crop, was also estimated lower than the year before. The growth of large-scale manufacturing slowed to 8.7% in the first quarter of FY2006 from 24.9% in the same period of the previous year, primarily due to capacity constraints and the high-base effect, and growth of textiles tumbled to 7.2% from 29.6% over that period. Automobile assembly and electronics, which have shown the fastest expansion among sub-sectors in FY 2003 to 2005, also decelerated. After five years of price stability, inflation accelerated in FY2005. The consumer price index more than doubled to 9.3% from 4.6%, mainly due to higher food prices and rising house rents. Transport costs also jumped as a result of a sharp increase in domestic oil prices. Core non-food, non-oil inflation also doubled, from 3.7% to 7.4%.

Sectoral contributions to GDP growth

Pakistan's economic growth has been broad-based and is shared by all the major sectors of the economy (see Tables 3.8 and 3.9). However, the major contribution has come from the services sector, which has emerged as a new growth powerhouse for some time. The commodity producing sectors (agriculture and

industry) have contributed one-third of the 2005/06 GDP growth of 6.6% and the service sector the remaining two-thirds. Within the CPSs, agriculture contributed 0.55 percentage points (i.e. 8.4% of the total) to overall growth, while industry contributed 1.54 percentage points (i.e. 23.3%). The reliance on agriculture is dropping over time, while the contribution of wholesale and retail trade is increasing. It has contributed 1.84 percentage points (i.e. 28% of the total) to GDP growth. This sector is highly labour-intensive and its higher growth rate may have contributed to increasing employment and income level of the people attached with the sector (Economic Survey 2005-06).

Table 3.8: Share of various sectors in gross domestic product (at constant factor cost)

Sector	1969/70	1998/99	2000/01	2001/02	2002/03
Commodity producing	61.6	51.1	49.7	49.4	49.3
1. Agriculture	38.9	25.4	24.7	23.9	23.6
- Major crops	23.4	10.3	10.0	9.5	9.6
- Minor crops	4.2	4.9	4.1	3.9	3.8
- Livestock	10.6	9.2	9.3	9.4	9.2
- Fishing	0.5	0.9	0.9	0.7	0.8
- Forestry	0.1	0.1	0.3	0.3	0.3
2. Mining & quarrying	0.5	0.5	0.5	0.5	0.5
3. Manufacturing	16.0	17.1	17.7	17.9	18.4
- Large scale	12.5	12.1	12.5	12.7	13.1
- Small scale	3.5	5.0	5.2	5.3	5.3
4. Construction	4.2	3.4	3.4	3.4	3.3
5.Electricity & gas	2.0	4.7	3.6	3.7	3.4
6. Services sector	38.4	49.1	50.3	50.6	50.7
7. Transport, storage & communication	6.3	10.2	10.3	10.0	9.9
8. Wholesale & retail trade	13.8	15.2	15.3	15.2	15.5
9. Finance & insurance	1.8	2.5	2.5	2.6	2.4
10. Dwellings' ownership	3.4	5.9	6.1	6.2	6.2
11. Public admin. & defense	6.4	6.1	6.4	6.6	6.6
12. Others services	6.7	9.0	9.7	10.0	10.1
13. GDP	100.0	100.0	100.0	100.0	100.0

Source: Economic Survey of Pakistan 2003

Table 3.9: Sectoral contribution to GDP growth in Pakistan (%-points)

Sector	FY-2002-03	FY-2003-04	FY-2004-05	FY-2005-06
Agriculture	1.04	0.55	1.54	0.55
Industry -	1.01	3.84	2.91	1.54
Manufacturing	1.10	2.28	2.17	1.53
Services	2.69	3.09	4.12	4.51
Real GDP	4.73	7.48	8.57	6.61

Source: Economic Survey of Pakistan 2005-06

Per Capita Income

Per capita income is one of the main indicators of economic well-being. It is regarded as a simple reflection of the average level of prosperity in the country or the average standards of living of the people. Pakistan's per capita income, defined as the Gross National Product (GNP) at market price in dollar terms divided by the country's population, grew at a much slower pace of 1.4% p.a. in the 1990s than over the decade before, due mainly to slower economic growth, a declining trend in workers' remittances and a fast depreciating exchange rate. In contrast to that, starting from 2003-04 the per capita income grew at a tremendous pace, an average rate of 13.6% p.a. from 2003 to 2006, rising from US$ 669 to US$ 847 (SPB 2005-06). The main factors responsible for the sharp increase in per capita income include acceleration in real GDP growth, stabilisation or even appreciation of the exchange rate and four-fold increase in the inflow of workers' remittances.

Over the 2000s, the role of remittances in reducing poverty has been widely acknowledged. They allow families to maintain or increase their expenditures on basic consumption, housing, education, and small-business formation. Total remittances inflows from 2001-02 to 2005-06 have amounted to over US$19 billion or Rs.1129 billion. Such a massive inflow of remittances particularly towards the rural or semi-urban areas of Pakistan has helped to loosen the

budget constraints of their recipients, allowing them to increase consumption as well as investment. Poorer sections of society depend on remittances for their basic consumption needs and an increased inflow of remittances would be associated with reduction in poverty.

Table 3.10 Real GDP growth and per capita income in Pakistan

Year	Real GDP growth (%)	Per capita income (US$)
1999-00	3.9	526.0
2000-01	2.0	501.0
2001-02	3.1	503.0
2002-03	4.7	582.0
2003-04	7.5	669.0
2004-05	8.6	742.0
2005-06	6.6	847.0

Source: GoP 2005-06

Exports

Pakistan's exports earned more than 12 million US$ in the FY 2005-06. They comprise rice, furniture, cotton fibre, cement, tiles, marble, textiles, clothing, leather goods, sports goods (renowned for footballs/soccer balls), surgical instruments, electrical appliances, software, carpets, and rugs, ice cream, livestock meat, chicken, powdered milk, wheat, seafood, vegetables, processed food items, assembled Suzukis, defense equipment, salt, marble, onyx, and engineering goods, and many other items. Yet, they are highly concentrated in a few commodities, namely cotton, leather, rice, synthetic textiles and sports goods. These five categories accounted for almost three quarters of total exports during

the first nine months of the FY 2005-06, with cotton manufacturers alone contributing 58.4%, followed by leather (6.1%), and rice (6.9%).

Pakistan's exports are highly concentrated in a few countries; seven countries, namely USA, Germany, Japan, UK, Hong Kong, Dubai and Saudi Arabia account for 50% them. The United States is the single largest export market for Pakistan, accounting for 27% of its exports, followed by the United Kingdom, Dubai, and Germany.

Imports

Pakistan spent more than 20 billion US$ on imports during 2005-06, mainly machinery, petroleum and petroleum products, chemicals, transport equipment, edible oil, iron and steel, fertilizer and tea, which altogether accounted for 72.5% of the total import. Machinery, petroleum and petroleum products, and chemicals alone accounted for 53.4%. Concentration of imports remained, by and large, unchanged over the last decade except for 2000-01. Pakistan's imports are highly concentrated from a few countries. Over 40% of them permanently originate from seven countries, i.e. the USA, Japan, Kuwait, Saudi Arabia, Germany, UK and Malaysia. Saudi Arabia is emerging as the major supplier followed by the USA and Japan (SBP2005-06).

Remittances

During the FY 2005-06, remittances reached US$ 4.601 billion (see Table 3.11). The foreign exchange thus earned provided opportunities for the government and individuals to embark upon various development projects, generating significant economic activity. Remittances were a major factor in achieving the GDP growth of 5.6%. Without them, the economic development could not have been possible to such an extent. In addition, remittances have raised the standards of living of the people and contributed to a rise of per-capita income to US$ 847. They enabled Pakistan to achieve a consistently economic high growth rate, to widen its revenue and tax base, secure macro-economic stability through robust fiscal and banking reforms, to repay debts and to address the issues of poverty alleviation and social development.

Table 3.11: Exports, imports and workers' remittances in Pakistan (US$ million)

Fiscal year	Exports	Imports	Remittances	Year	Exports	Imports	Remittances
1980-81	2,958	5,409	2,166	1993-94	6,803	8,564	1,446
1981-82	2,464	5,622	2,225	1994 95	8,137	10,394	1,866
1982-83	2,694	5,357	2,886	1995-96	8,707	11,805	1,461
1983-84	2,766	5,685	2,737	1996-97	8,320	11,894	1,409
1984-85	2,495	5,906	2,446	1997-98	8,628	10,118	1,490
1985-86	3,070	5,634	2,595	1998-99	7,779	9,432	1,060
1986-87	3,686	5,380	2,279	1999-00	8,569	10,309	984
1987-88	4,455	6,391	2,013	2000-01	9,202	10,729	1,087
1988-89	4,661	7,034	1,897	2001-02	9135	10,340	2,389
1989-90	4,954	6,935	1,942	2002-03	11,160	12,220	4,237
1990-91	6,131	7,619	1,848	2003-04	12,313	15,592	3,872
1991-92	6,904	9252	1,467	2004-05	14,391	20,958	4,169
1992-93	6,813	9,941	1,562	2005-06	12,073	20,693	4,601

Source: GoP (economic survey), 2005-06

Currency exchange rates

Before the 1970s, Pakistan had linked its currency, the rupee, to the pound sterling. With the strengthening economic influence of the USA, in 1971 the rupee was attached to the US$. Since 1971, the exchange rate of the Pakistani rupees against the US$ declined steadily (Table 3.12).

Table 3.12: Exchange rates of Pakistan rupees per US dollar

Year	Rupee per U.S $	Year	Rupee per U.S$
1971	9.800	2000	58.173
1975	8.000	2005	59.610
1980	10.000	2006	60.262
1985	15.980	2007	59.830
1990	21.720		
1995	34.280		

Source: State Bank of Pakistan 2007

3.3 Punjab: the study province

Location and population

The Punjab or Panjab (in Punjabi) province is Pakistan's most populous region. It is home to the Punjabis and various other groups. Neighbouring areas are Sindh to the south; Balochistan and federally administered tribal areas to the west; the North West Frontier Province, Azad Kashmir, Indian controlled Jammu Kashmir and Islamabad to the north; and Indian Punjab and Rajasthan to the east. The main languages are Punjabi, Seraiki and Urdu. The provincial capital is Lahore. The name Punjab literally translates from Persian into the words 'Panj' five, and 'Aab' water respectively, which can be translated as "five water" (hence the poetic name "Land of the Five Rivers"), referring to the Beas, the Ravi, the Sutlej, the Chenab and the Jhelum rivers[3]. The province Punjab is administratively distributed into 35 districts (see GoP 2005). The Muslims of Punjab took an active part in the Pakistan Movement and showed their national affiliation and enthusiasm with the Muslim League and Quaid-e-Azam at every crucial point

[3] Part of the Indus River also runs through Punjab, but it is not considered one of the "five rivers".

after the creation of Pakistan in 1947; they also held the influx of refugees, which entered Pakistan from India. The Punjab is the most competitively developed province. It is considered to be “nerve centre” of Pakistan besides being known as its “Cultural Capital”.

Certain qaums (i.e. clans or tribal groups) came to predominate, especially the Rajputt, Jatt Gujjars, Awans, Arains, and Khokkars in northern Punjab, and Gilanis, Gardezis, Qureshis, and Abbasis in the south. Other Punjabis trace their heritage to Arabia, Persia, Balochistan, Afghanistan, and Kashmir. Thus, in contrast to many other areas, where people often remained isolated, Punjabis have very diverse origins. The extent of this diversity facilitated their coalescence into a coherent ethnic community (GoP 2002).

Table 3.13 shows the socio-economic status of the different districts of Punjab as measured by the guidelines of the Human Development Index (HDI) and its components[4].

[4] For details of the HDI see UNDP 2009.

Table 3.13: Socio-economic status of Punjab's districts (2002)

District	Literacy rate (%)	Real GDP per capita	Educational attainment Index	Health Index	Income Index	HDI
Attock	49.3	1,349	0.403	0.906	0.210	0.507
Bahawalpur	35.0	1,827	0.328	0.884	0.291	0501
Bhakkar	34.2	3,373	0.328	0.865	0.551	0.581
Chakwal	56.7	1,480	0.535	0.868	0.232	0.545
D.G. Khan	30.6	1,692	0.281	0.863	0.268	0.471
Gugranwala	56.6	1,116	0.527	0.890	0.171	0.529
Gujrat	62.2	768	0.603	0.913	0.113	0.543
Hafizabad	19.06	1,798	0.262	0.910	0.286	0.486
Jhang	37.1	2,007	0.362	0.904	0.321	0.529
Jhelum	68.9	3,278	0.648	0.926	0.535	0.703
Kasur	36.2	3,065	0.348	0.883	0.499	0.577
Khaniwal	39.9	1,657	0.376	0.899	0.262	0.513
Khushab	40.5	2,646	0.389	0.907	0.429	0.575
Lahore	64.7	1,121	0.600	0.902	0.172	0.558
Lodhran	29.9	1,717	0.286	0.866	0.272	0.475
Mandibahudin	47.4	2,140	0.467	0.895	0.343	0.568
Mianwali	42.8	1,930	0.418	0.887	0.308	0.537
Multan	43.4	1,183	0.406	0.895	0.182	0.494
Muzafargharh	28.4	1,559	0.269	0.863	0.246	0.459
Narowal	25.5	1,253	0.319	0903	0.194	0.472
Okara	37.8	1,914	0.365	0.912	0.305	0.528
Pakpattan	34.7	1,743	0.327	0.890	0.277	0498
Rahim yar khan	33.1	2,755	0.311	0.866	0.447	0.541
Rawalpindi	70.4	888	0.674	0.922	0.133	0.576
Sahiwal	43.9	1,842	0.412	0.918	0.293	0.541
Sargodha	46.3	1,564	0.451	0.908	0.246	0.535
Sheikhupua	43.8	3,350	0.416	0.899	0.547	0.621
Sialkot	58.9	1,159	0.576	0.911	0.178	0.555
Vehari	36.8	1,781	0.347	0.893	0.283	0.508

Source: Government of Punjab, Pakistan 2003

Natural Environment

The province extends over an area of 205,345 km^2. It consists mostly of plains north and south of the ancient Salt Range, which starts from east to west. It can be divided into the five major physical regions, (i) Northern Mountains (ii) South-west Mountains, (iii) Potowar Plate (iv) the Upper Indus plain, and (v) the Deserts. In the north, there are the smaller ranges of the Himalayas: the Murree and Khauta hills in the north and the Pubbi hills of Gujrat in the south. In the southwest are the hills of the Sulaman Range, which, running from north to south in the D.G. Khan division, are lower than 1200 metres and are dry and barren. The area across the Indus is also called "Derajat". The Potowar plateau (305 to 610 metres high) has an area of 17,944 km^2 and is bounded by the River Jhelum in the east and by the Indus in the west. Covering virtually the whole of the Rawalpindi division, it extends to the northern slope of Kala Chitta range and Margalla hills and to the salt range in the south. It has deep ravines and slopes from northeast to southeast, a direction followed by Soan River. The upper Indus plain covers Lahore, Multan, Gujranwala, Faisalabad divisions and large parts of Sargodha. D.G. Khan and Bhawalpur divisions are featureless terrain. It slopes gently to southwest to the southwest of Sutlej. A vast desert of 2592 million hectares covers about two-thirds of the entire Bhawalpur division, divided into "smaller" and "greater" Cholistan, consisting of saline alluvial land with low sand dunes, ridges and depressions.

Most areas in the Punjab experience fairly cool winters, often accompanied by rain. By mid February the temperature begins to rise until the summer heat of August with temperatures above 46^oC and regular reports about people having succumbed to the heat. The south west monsoon normally reaches Punjab by May. August is punctuated by the rainy season, which brings relief in its wake. The hardest part of the summer is then over, but the cooler wet season does not come until late October (GoP 1994).

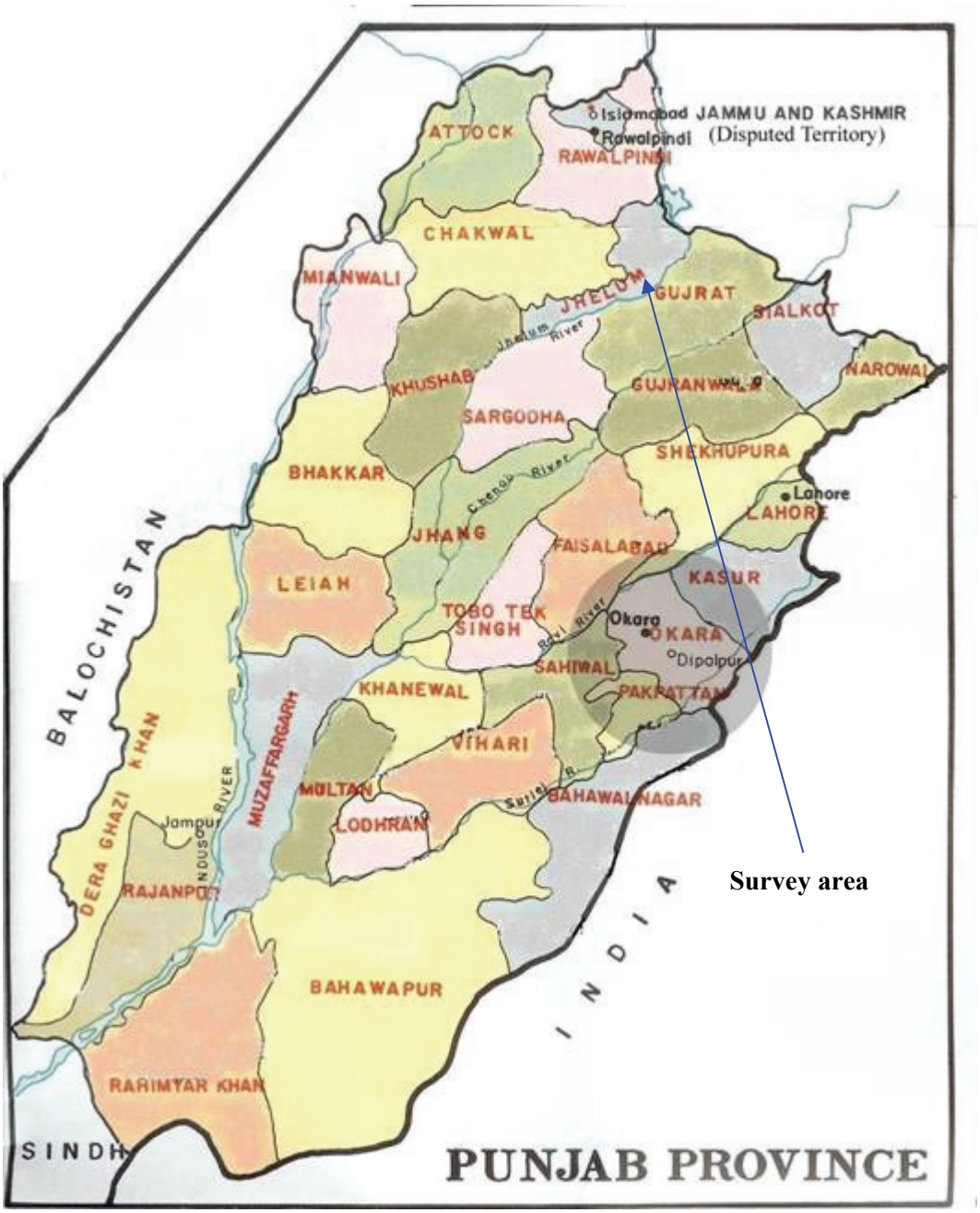
The arbitrary division of the Punjab at Independence cuts across the natural drainage pattern of the major river basins of the region, leaving the East Punjab tributaries of the Indus in India and the West Punjab tributaries in Pakistan. The signing of the Indus Waters Treaty in 1960 allocated the eastern rivers (Beas,

Ravi and Sutlej) to India and the western rivers (Indus, Chenab) to Pakistan. The Indus Waters Treaty initiated the building of two large dams, the Mangla Dam on the Jhelum and the Tarbela Dam on the Indus. They allowed the improvement and extension of Punjab's agriculture.

At the Punjab's northern margins, the hills of Murree and Kahuta are outlying spurs of the Himalayas. Running from Mandra to Kalabagh is the Salt Range, two lines of low rugged hills whose seasonal rivers have carved out deep, colourful gorges interspersed with vibrant, fertile oases. The range is rich in ancient Palaeolithic sites, and rock salt has been mined here for over 2000 years. The mine at Khewra is the world's most extended salt mine, and the second largest in terms of production. In the south west of the Province, to the west of the Indus is the Suleiman Range, a line of low, dry and barren hills that separate the Punjab from Baluchistan. In the north is the Photwar Plateau with deep canyons and gorges carved into the Soan, and covered by varying depths of wind blown silt. The Photwar is the earliest proven oil-producing region in Pakistan with the country's oldest refinery at Rawalpindi. Despite modest rainfall, making it hard to cultivate the land, it is rich in sites of some of South Asia's earliest settlements. The plains of the Punjab merge imperceptibly with those of Sindh to the south and Indian Punjab to the east (GoP 2003).

In the South East of the state extending across the international border into the Rajasthan Desert in India and across the state border of the desert in Sind, is the Cholistan Desert. Covering over 25000 km^2, it is the largest desert in Pakistan. Much of Punjab's other large deserts lies between the Indus and the Jhelum, and are undergoing drastic transformation through irrigation (Abadit 2002).

Fig. 3.2 Map of Punjab



Source: Government of Pakistan

3.4 Selection and socio-economic description of the survey area

3.4.1 International migration from Punjab

Punjab has the highest rates of out-migration of Pakistan. Based on the most recent data about out-migration and socio-economic status within all districts of Punjab, provided by the Government of Punjab 2003 (see Tables 3.13 and 3.14), the present study was confined to the districts of Jhelum and Gujrat in arid areas (rain fed). They are densely populated, have small land holdings, and irrigation facilities are insufficient. The incomes of the farm families consequently are low. In search for a better living standard, most of the able-bodied persons have taken up other employment than in agriculture, and many of them have gone abroad. The families of such persons are mostly living in their native villages and are receiving remittances from abroad. Jelhum und Gujrat represent the arid (rain fed) areas of the Punjab Province and were thus picked up with a view to study the socio-economic changes caused by migration and the utilisation patterns of remittances sent by migrant workers to their families.

Table 3.14: Major districts of out-migration within Punjab

District	Share of migrants (%)
Jehlum	11.1
Sialkot	10.9
Gujrat	10.7
Attock	9.3
Gujranwalla	8.2
Chkwall	6.5
Rawalpandi	7.8

Source: Government of Punjab, Pakistan 2003

3.4.2 Jhelum District

The word “Jhelum” is a combination of two words ‘Jal’ and Ham’ Jal means “pure water” and Ham stands for “snow”. Thus it refers to the iced water of the Jhelum River flowing from the snowy peaks of the Himalayas.

Jhelum district is situated in the-north eastern part of Pakistan and is one of four districts of Rawalpindi division. It was constituted under the British regime on 23rd March, 1849. Its headquarters were located at Pind Dadan Khan. It consisted of the tehsils of Pind Dadan Khan, Chakwal and Jabbi. In 1849 too, the tehsil of Rohtas was transferred to the new district from Rawalpindi, and in 1851, the Jabbi area was transferred to it from the Rawalpindi district. In 1857, sixty-five additional villages were shifted to the Jhelum district. Thus, at the time of Independence, the district consisted of three tehsils, Jhelum, Pind Dadan Khan and Chakwal, covering an area of 2772 km^2 (see Table 3.15). During 1992, Chakwal district was created comprising Chakwal tehsil, Talagang tehsil of Attock district, and a substantial part of Pind Dadan Khan tehsil. In this way a good part of Jhelum district was detached. At the same time, Jhelum tehsil was bifurcated into two parts, creating the new tehsil of Sohawa. From then on, the district consists of the tehsils Jhelum, Sohawa and Pind Dadan Khan (GoP 2002).

Table 3.15: Area and population in Jhelum District

Admin. unit	Area km^2	Male	Female	Sex ratio	Population density per km^2	Urban share (%)	Average household size	Annual population growth (%)
Jhelum District	3,587	468,112	468,845	99.8	261.2	27.2	6.1	2.09
Jhelum tehsil	1,062	263,932	253,010	104.3	486.8	38.7	6.4	2.28
Pinddadan u Khan tehsil	1,267	130,158	133,457	97.5	208.1	17.7	5.8	2.00
Sohawa tehsil	1,258	74,022	82,378	89.9	124.3	8.1	5.8	1.65

Source: Government of Punjab, Pakistan, 2002

Location

Jhelum District is bounded in the north by the district of Rawalpindi; in the east by th River Jhelum, the districts of Gujrat, and Mirpur of Azad Jammu and Kashrnir; in the south by the River Jhelum and the districts of Mandi Bahauddin and Sargodha; and in the west by the districts of Chakwal and Khushab (GoP 2002).

It contains four towns, i.e. Jhelum City, Dina, Pind Dadan Khan and Sohawa. The administrative headquarters are situated in the south-eastern corner of the district. There are three Assistant Core-missioners stationed at Pind Dadan Khan, Sohawa and Jhelum Saddar. The eastern part of the district constitutes Jhelum tehsil, while the western part is divided into Sohawa and Pind Dadan Khan tehsils (GoP 2002).

Culture

The people of the Jhelum district are mainly of Hindu origin, and the Hindu stamp on the culture is clearly visible in marriage traditions. Islam allows inter-marriages among all believers; whereas in this district, marriages are confined within a

particular caste and creed. The marriages take place after some preliminary negotiations conducted by the barber, mirasi or relatives. The wedding date is mutually fixed by both the families. On the day of marriage the Barat starts off for the bride's house with the groom mounted on horseback, camelback or in a car. At the start, prayers for the success of marriage are offered. Upon arrival, the Barat is received at the bride's house by the heads of family and other respectable persons. The Nikah ceremony is solemnised in the presence of respectable members and the Nikah Registrar properly registers Nikah. After the wedding is over, the groom's parents call for their relatives and acquaintances and serve them with a feast which is known as 'Walima". The influence of Hindu culture is strongly visible. The people set aside the Islamic spirit of simplicity and make lavish arrangements to maintain what they perceive as "honour" and "prestige". Sometimes they undergo a great burden of debt for that purpose and it takes years to clear them. The custom of dowry also has its origin in Hinduism. Because of this custom many girls of middle class family cannot get married. In the 21st century, this practice of dowry has assumed unprecedented proportions and the bridegroom and his family shamelessly make candid demands for dowry from the bride's father (GoP 2002).

Literacy

In the 1998 census a person was classified as literate if he could read newspapers or journals of the same standard, or could write a simple letter in any language. The literacy rate is measured as the ratio of the literate population to the corresponding population aged 10 years and over. In Jhelum district it has increased from 39% in 1981, to 64% in 1998. For males it is 77.7% and for females 50.5%. It is significantly higher in urban than in rural areas (see Table 3.16).

Table 3.16: Literacy ratios by sex and rural/urban areas in district Jhelum (%)

Area	total	male	female
All areas	68.9	77.7	50.5
Rural	58.6	74.3	44.4
Urban	77.2	84.9	68.0

Source: Government of Punjab, Pakistan, 2002

Economic characteristics

as enumerated in the census IT was 19.6% of the total population (crude activity rate), or 26.8% of the population aged 10 years and older (refined activity rate). The formal percentage is known is as crude activity rate (CAR) and the latter is known as refined activity rate (RAR). Of the total male population 38.0% were economically active. 27.4% were children under 10 years; 19.4% were students, 2.2% domestic workers and 13.0% were landlords, property owners, retired persons, disabled and others. The participation rate is higher in urban than in rural areas. Further details can be seen in Table 3.17.

Table 3.17: Population by economic activity category, sex and rural/urban areas (%)

	All Areas			Rural areas			Urban areas		
Economic Category	total	male	female	total	male	female	total	male	female
Eco-nomically active	19.6	38.0	1.3	17.7	35.1	1.3	24.7	44.7	1.5
Not eco-nomically active	80.4	62.0	98.7	82.3	64.9	98.7	75.3	55.3	98.5
Children under 10	26.7	27.4	25.9	27.8	29.5	26.2	23.9	22.6	25.2
Students	9.8	19.4	0.2	9.5	19.5	0.2	10.5	19.4	0.2
Domestic workers	37.4	2.2	72.5	38.5	2.5	72.3	34.5	1.4	73.0
Others	6.5	13.0	0.1	6.5	13.4	*	6.4	11.9	0.1
Un-employ-ment rate	30.1	31.1	0.7	31.2	32.4	0.4	28.1	28.8	1.4

Source: Government of Punjab, Pakistan, 2002

3.4.3 District Gujrat

Location

The district takes its name from the headquarters town of Gujrat. This town grew up around a fort, established by the emperor Akbar in A.D. 1580, with the help of the Gujar inhabitants of the neighbouring areas. It forms the most northern portion of the Chaj Doaba, lying between the Jhelum and the Chenab rivers (GoP 2002).

It is bounded on the north-east by the districts Mirpur and Bhimber of Azad Jammu and Kashmir; in the north-west by the River Jhelum, separating it from Jheluin district; in the south-east by the river Chenab, separating it from the districts of Gujranwala and Sialkot; in the east by the River Tawi, which separates it from Sialkot district; and on the southwest by Mandi Bahauddin district. According to Survey of Pakistan its area is 3.192 km^2 (GoP 2002). The average

household size in the tehsils ranges from 6.3 (Sarai Alamgit) to 6.8 (Gujrat). See Table 3.18.

Culture

However, there is considerable variation in the standard of diet between the poor and the rich classes of people in the villages as well as towns. The staple diet in Gujrat District is baked wheat chappatis and cereals (Dal) occasionally with meat (GoP 2002). Rice boiled in water (Khushka) or cooked in meat (Pulao) is taken mainly by better classes of people. Bajra, or maize, is eaten when wheat is scarce. Rice food is usually served at marriage feasts and at festivals. The people in towns usually have a richer diet consisting of chappatis made of wheat atta (flour), rice, Dal, vegetables meat and occasionally, some sweet dishes or fruit.

Table 3.18: Area and population in the Gujrat District

Admin unit	Area km^2	total	sex ratio, male to female	popu-lation density per km^2	urban share (%)	population growth rate p.a. (%)
Gujrat district	3,192	2,048,008	100.4	641.6	27.7	2.23
Gujrat tehsil	1,463	1,093,088	100,3	747.2	33.2	2.28
Kha-ran tehsil	1,154	779,632	102.5	675.6	21.5	2.14
Sarai Alam-gir tehsil	575	175,288	92,2	304.8	21.2	2.26

Source: Government of Punjab, Pakistan, 2002

Marriages

The usual age for marriage for boys is between 15 to 20 years. The recent legislation for increasing the age of marriage for boys and girls has curbed the tendency for early marriages prevalent before.

The tendency is to avoid many of the old traditional details and to make the wedding a simple and less expensive affair. On the wedding day, the pair traditionally is dressed in new clothes. The bride's parents then display articles given by them, such as dowry clothes, ornaments and furniture according to her circumstances. The girl is then taken to the bridegroom's house, where she stays for a few days and then returns to her parents' house. The final departure of the bride to her husband's home takes place after a few weeks when the bridegroom goes again to take her to his house for good (so-called Muklawa). In such cases, the Muklawa ceremony is combined with the marriage.

The wedding expenses vary according to the circumstances of the families. There is a trend both among common people as well as rich families, to be more satisfied with a simple ceremony of Nikah by the priest at the house of the girl in the presence of a few friends (GoP 2002).

Literacy

The literacy ratio in Gujrat district has increased from 31.3% in 1981 to 62.2% in 1998. For males it is 73.0% and for females 51.6%. It is 15% higher in urban areas than in rural areas as shown in Table 3.19 (GoP 2002).

Table 3.19: Literacy ratios by sex and rural/urban areas in Gujrat District 2002

Area	total	male	female
all areas	62.2	73.0	51.6
rural	57.9	70.2	46.6
urban	72.8	79.3	65.4

Source: Government of Punjab, Pakistan, 2002

Economic activities

According to the census, 27.5% of the population aged 10 years and over was economically active. The activity rate is higher among the male population than among the female and the participation rate is significantly higher in urban areas than in rural areas (GoP 2002). Further details can be seen in Table 3.20.

Table 3.20: Economically active and not-active population, Gujrat District (%)

	All areas			Rural areas			Urban areas		
Economic category	total	male	fe-male	total	male	female	total	male	fe-male
Active	20.0	38.4	1.4	18.5	36.7	1.1	23.7	42.7	2.4
Not active	80.0	61.6	98.6	81.5	63.3	98.9	76.3	57.3	97.6
Children under 10	27.4	28.1	26.7	28.3	29.6	27.0	25.1	24.5	25.8
Students	9.6	18.5	0.7	8.9	17.9	0.2	11.4	19.9	1.8
Domestic workers	36.6	2.4	71.0	37.9	2.8	71.6	33.3	1.3	69.1
Others	6.4	12.6	0.2	6.4	13.0	0.1	6.5	11.6	0.8
Unemployed	21.6	22.2	6.0	21.0	21.5	3.7	23.0	23.7	8.9

Source: Government of Punjab, Pakistan, 2005

4 Overseas migration from Pakistan, history and impacts

4.1 Historical background in South Asia

4.1.1 Population movements within South Asia

Population movement has been an integrated part of life in South Asia since ancient times. For hundreds of years, circular movements of people have been taking place in the region, primarily to diversify income sources beyond subsistence agriculture (ADB 2003). The absence of a centralised bureaucratic administration determining citizenship or membership to ethnic groups during the pre-colonial period encouraged the free movement of people across the Indian

subcontinent (Bose et al. 1998). The advent of colonial rule marked some changes in the migratory patterns as people from the Indian subcontinent became constrained or contracted labourers for the British. Many people from India were also transported to work in mines, plantations, and households in North and South America, the Caribbean and South-East Asia, eventually becoming settlers in those colonies.

Independence and subsequent partition of the Indian subcontinent in 1947 resulted in bloody, ethnic, religious, and communal conflicts, leading to massive "partition migration". 35 to 40 million people moved across national boundaries of India, Pakistan, Sri Lanka, Nepal and what is known today as Bangladesh (Weiner 1993). The end of the British colonial period also saw a large number of people migrating to European countries from South Asia. During the post-Second World War period, many European countries experienced labour shortages, especially in low-skilled professions and hence attracted labour migrants from former colonies including the Indian subcontinent (deBruyn and Kuddus 2005).

The emergence of nation-states in 1947 resulted in the inception of various regulations and procedures intended to restrict people's mobility within South Asia for the first time. However, this could not altogether stop the flow of people within and outside the subcontinent. The "naturally integrated labour market" of South Asia remained a major factor behind the fluid movement of people within the region.

Afghans have a long tradition of economic migration to neighbouring countries and the Silk Route significantly influenced the country's historical migration pattern. These historical ties have been altered during the period of civil unrest and war. The massive displacements of people from Afghanistan saw the growth of the world's second largest refugee population and at the same time the development of one of the largest diaspora communities (Jazayery 2002). Since the early 1980s new ties between Afghanistan and its neighbours have emerged, particularly with the Islamic Republic of Iran and with Pakistan, reinforcing the ethnic ties, traditional linkages and nomadic character existing in the region.

The oil boom in the 1970s marked a major historical change in the migration dynamics for the people of South Asia. With the large labour demand from the oil

producing countries in the Middle East, for less skilled workers mainly in the construction sector, a large population from all South Asian countries migrated to the Middle East for temporary contract work. Another significant change in trends of migration was caused by the rapid economic growth and declining fertility in South-East Asia and the Far East in the mid-1980s, which led to a considerable rise in demand for migrant labour in that region, subsequently filled by South Asian migrants.

4.1.2 The partition of India: Pakistani state formation and migration

Drawn state boundaries have an important bearing on the subject of this study, since the difference between international and internal migration is whether or not such boundaries are traversed. It is useful, therefore, to consider the formal establishment of Pakistan in August 1947. State formation was, in fact, associated with massive population movements, which have continued to influence migration patterns (Burki 1991). Migration was an important factor in the genesis of the state of Pakistan. While the claim for India's partition was premised on the creation of a separate homeland for Indian Muslims, it nevertheless, resulted in significant religious minorities in both India and Pakistan. Muslim migrants from India to Pakistan were officially recognised as "Mohajirs" - literally persons who have left home - but the word also has connotations in Islamic history with migration induced by persecution. This term has been employed by various government agencies, also in the 1951 population census, which identified Indian Muslims' migration into Pakistan as "Mohajirs". Punjab and Sindh were the Pakistani provinces that absorbed most of them. They settled mainly in urban areas. Simultaneously, Hindus and Sikhs from these provinces, particularly from the urban areas, in turn migrated to India. Immigrants into Punjab originated largely from the neighbouring Indian Punjab, while those in Sindh mostly came from other regions of northern, central and western India (Burki 1991).

4.1.3 Migration as a result of irrigation development of semi-arid wastelands

Emigration from eastern and central Punjab to western Punjab dates back to the 1880s when the British colonial government embarked upon an ambitious programme of irrigation development in what were then considered as wastelands (Ali 1988). The construction of large-scale irrigation works was accompanied by

the westward migration of entire communities of “cultivating castes” from the more densely populated districts of central and eastern Punjab. This had significant demographic impacts. Some of the partition-related immigration in Punjab took place along the lines of the so-called “Canal Migration”: Hindu and Sikh communities originating from eastern Punjab who had moved to and settled in the western Punjab canal areas returned to their places of origin in the east; and Muslim migrants from the east took over their place in the west. Some of them already had connections with earlier canal immigrants originating from their areas.

Gazdar (2003) argues that the movement resulting from partition was on a far greater scale than even the canal colony migration. In fact, in Punjab there were virtually no people of “minority religions” eventually left behind on the “wrong side”, unlike the partition experiences from others parts of India and Pakistan. For example in the Pakistani provinces of East Bengal and Sindh, for example, there remained substantial non-Muslim minorities. Although these provinces received immigrants from the Indian provinces of West Bengal, Bihar, United Provinces, Central Provinces, Rajasthan and Bombay, significant Muslim minorities have remained there after partition.

4.2 Migration from Pakistan to overseas countries

International labour migration to countries outside South Asia has become important for Pakistan, as skilled and unskilled workers in search for employment and improved economic opportunities responded to labour demand from abroad. According to the Bureau of Emigration and Overseas Employment, Pakistan had 3.75 million citizens abroad in 2004 of which 22.8% were residing in North America and 29.3% in Europe. Its colonial links with the UK may have encouraged permanent migration to West Europe. Nevertheless, as many as 45.6% of the international migrants were located in the Middle East and only 1.6% had moved to neighbouring Asian countries (see Table 4.1).

Table 4.1: Stock of overseas Pakistanis (2004)

Region	Persons	Percentage
Africa	21,720	0.6
Libya	3,000	
South Africa	2,500	
Kenya	1,862	
Asia (Far East)	60,728	1.6
Hong Kong	20,000	
Japan	10,000	
South Korea	7,000	
Iran	6,344	
Malaysia	3,750	
Thailand	3,500	
Asia (Middle East)	1,701,804	45.4
Saudi Arabia	950,000	
UAE	470,000	
Kuwait	101,499	
Qatar	55,000	
Bahrain	45,000	
Americas	850,554	22.7
USA	650,000	
Canada	200,000	
Europe	1,093,573	29.3
UK	850,000	
France	45,000	
Netherlands	40,000	
Germany	37,016	
Greece	32,500	
Norway	23,581	
Australia and New Zealand	18,000	0.5
Australia	15,000	
New Zealand	3,000	
Total	3,746,379	100.0

Source: Pakistan Ministry of Labour, Manpower and Overseas Pakistani, 2004

Imran (1997) explains three types of migration from Pakistan to richer countries in the EU, North America, and East Asia. First, there is migration through formal channels. Some of the migrants entering via such ways have family relations in the host countries, while others apply through formal legal channels for landed migrant status. In both cases, the migrants come from the non-poor in Pakistan. Second, there are those who move to developed countries as students and remain there after completing their studies. This is particularly the case with respect to North America. These migrants, too, are generally from non-poor households.

Third, there are people, mostly young men, who either migrate to developed countries illegally, or who enter legally and then stay on by violating their visa conditions. The number and characteristics of those who move along such channels is the most difficult to document or estimate. It is sure however that these are the ways which are mainly open for less well-off people. Imran (1997) further stated that destination countries have their own statistical system and methods of collecting social data about overseas Pakistani migrants. In some cases, community organisations of people with Pakistani origin and agencies of the Government of Pakistan have produced rough estimates of the number of Pakistani immigrants. The results suggest that there are at least two to three million people of Pakistani origin residing in developed countries. From such information it is possible to gain an impression of immigration trends. Young men of working age began to migrate in large numbers to the UK from Pakistan in the 1950s and 1960s. Many, initially, were from communities in Azad Jammu and Kashmir (AJK) where there was a long tradition of male emigration for seafaring and related activities. There was a further impetus to emigrate when the stored water of a large irrigation project submerged the city of Mirpur and its surroundings. The displaced were awarded legal migrant status to the UK as part of a compensation package, because the UK government was one of the international guarantors for the irrigation project.

Gazdar (2003) reported that these migrants were mostly men with relatively little education who took up low-paid industrial jobs in the UK. Also over the 1950s and 1960s, mostly educated male migrants arrived in West Europe in significant

numbers and were employed in industrial and service sectors. The male migration gave rise to the follow-up migration of families and dependents from Pakistan.

Emigration to developed countries has, by and large, involved young men from better off and upwardly mobile families and communities in Pakistan. The exceptions are important and interesting. They include, for example, the people displaced from Mirpur, as well as members of religious and ethnic communities that have faced social and political discrimination in Pakistan. The general pattern of migration to developed countries has been changing over time, yet: Greater numbers of less educated young men increasingly have taken their chances by overstaying their visitor visas. They are relatively less likely to be in a position to settle in their countries of destination or to bring their families with them.

4.3 Post-September 11 changes

Since September 11, 2001, overseas Pakistanis, especially illegal residents, have become more vulnerable as a result of stepped up security measures. This vulnerability has manifested itself in unexpected ways. So the volume of foreign currency remittances sent home by Pakistanis from abroad has almost doubled between FY 2001-02 and 2002-03. Much of this increase is due to the repatriation of funds from developed countries. According to Gazdar (2003) there are several features of the post-September 11 situation worldwide that have had a major impact on Pakistan's migration situation. Although the final impact of these changes is not clear, some significant developments are worth mentioning.

First, Pakistan as one of the major source regions of young men migrating to North America and Europe faces much more serious restrictions than before. As this path of out-migration provided an important mobility channel for particular socio-economic groups in Pakistan, the more restrictive environment reduces economic opportunities, at least in the short term. If it persists, it probably will have significant long-term impacts on communities which might have expected to utilise international migration as a route to upward economic mobility.

Second, the financial insecurity of Pakistani migrants abroad has increased. Law enforcement agencies declared that they might investigate the financial assets of people from countries suspected of supporting terrorism, which resulted in some nervousness on the part of migrants holding savings. It manifested in the massive

increase in remittance flows to Pakistan since 2001. The most dramatic change has been the 10-fold increase in remittances from the US. The idea that the hundi (or hawala) system might have been used to embezzle money for terrorism has also induced remitters to turn to the formal banking channels. The short-term inflow of financial transfers has been positive for Pakistan's economy. As far as the increase in officially recorded remittances represents increases in real flows (and not only re-channeling from unofficial ways), and the incoming funds find investment opportunities in Pakistan, they may also bring longer-term benefits.

4.4 Household benefits from international migration

The overwhelming evidence from surveys conducted in Asia is that families gain a net benefit from remittances, that they generally spend more on consumption than similar non-remittance receiving families, and have higher rates of savings. The bulk of the studies about remittance impacts on receiving households indicate that these households benefit from the additional money by additional consumer goods, improved housing, better access to health and education services and, in many cases, investments in productive activities. Abella (1992) and Taylor et al. (1996) point out that the first-round effects of international migration on economic development are, therefore, concentrated in the migrants' household itself.

While most studies indicate that much of the remittances was spent on consumption, more recent research found out that investment in productive activities has been substantial (Eki 2002). Moreover, as Taylor et al. (1996) point out almost all studies had failed to analysis the second and third-round impacts of consumption spending in terms of generating employment and economic development. Certainly, if consumption is predominantly of locally produced items, the effects on the migrants' home region will be substantial. However, as far as it involves the purchase of goods manufactured outside the region, there will be leakage effects. Yet, in some cases such purchases (e.g. of a motor vehicle) may also have important positive impacts on the local economy (e.g. through enabling locally produced goods to be more readily marketed).

Weir (1987) analysed the economic and social impact of labour migration on the small rural community of Al-Jabal in the Northwestern Highlands of the Yemen Arab Republic. He described that due to the particular conditions of Al-Jabal the

short-term effect of labour migration boosted the local economy and strengthened certain traditional structures, as the migrants and their families spent remittances on modern comforts' facilities, which helped them to improve their daily life, change their cropping patterns and promoted local development in the area.

Hyun (1989) observed that since the 1970s Korean workers successfully sought foreign employment. Their remittances significantly supported the national economy, and provided substantial relief to the balance of payment. Hyun described that the substantial outflow of migrants indicated that for them despite the hardships of foreign employment, monetary gains by far outweighed the non-financial costs of migration. He also shows that the migrants earned much more overseas than at home which extended substantial economic benefits to the individual workers as well as the national economy. Still, the migrants sacrificed many social benefits they would have enjoyed being closer to their families at home.

Kandil and Metwally (1990), based on the analysis of annual data series covering the period of 1970 to 1984, concentrated on the positive impact of foreign remittances. Estimating a standard Keynesian macroeconomic model by applying three stages Least Square techniques, they concluded that the impact of remittance varies across the different components of GNP. They displayed strongly positive impacts on domestic consumption, and the weakest impact on private investment.

Based on data from the National Family, Income and Expenditure Survey, Asian Migration News (2003) in the Philippines, reported that 17.4 % of all households had an overseas relative who remitted money to them. These households accounted for 25.3 % of total household expenditures in the Philippines. The impact of remittances is substantial when it is considered that this does not include the effects of remittances sent home to families by Filipinos who have permanently emigrated to other countries.

It sometimes has been argued that the development impacts of remittances are limited because the bulk is spent on consumer items. However, other research results suggest that the positive development impacts have been underestimated for reason explained by e.g. Eki (2002). He found considerable development-

related expenditures out of remittances in his intense village study in East Flores, Indonesia, suggesting that survey type research may overlook many of the development enhancing activities associated with remittances. Most studies have found that a high proportion of remittances is being spent on upgrading housing, which is categorised as consumption. Detailed research in Mexico has shown that the second and third-round effects that on housing are considerable where local labour force is employed and local materials are used. Adelman and Taylor (1990) found that for every dollar remitted from abroad, Mexico's total GNP increased by between US$ 2.69 and US$ 3.17, and that the largest income multipliers were in rural communities where spending patterns favoured the purchase of locally produced goods and services and labour-intensive production technologies. Similar findings from Bangladesh (Stahl and Habib 1991) indicate that each migrant worker overseas creates three jobs at home through remittances. To the extent that housing materials, household goods and day-to-day items purchased from remittances are brought in from elsewhere the benefits on development will also be felt elsewhere rather than in the region of out-migration.

Pakistan, like other countries, has developed a package of measures to attract remittances from overseas citizens through official channels, as opposed to the channels of the Hundi system. This has been partly an attempt to overcome overseas Pakistanis' suspicions caused by corruption and inefficiencies in the country's banking system and by the government's short-lived 1999 decisions to freeze foreign currency accounts (Pakistan Economist 2000). The Ministry of Finance for that purpose has introduced a Foreign Exchange Remittance Card (FERC). If US$ 2,500 or more are remitted through official channels, it entitles its holders to the free issuance and renewal of their passports, duty-free allowances etc**.** (Asian Migration News, 2001).

The World Bank (2004) shows that labour flows from developing countries and the counter-flow of remittances have increased significantly since the early 1980s, coinciding with the era of globalisation. They have come to occupy a centre stage in the development discourse, both as important drivers of the globalisation process and as one of its major consequences. The annual flow of international

migrants more than tripled from 1.5 million during 1965-1985 to 5 million for the period 1985 to 2000, with the bulk of the migrants originating from developing countries (Martin 2003). Over the same period, workers' remittances to developing countries have increased, from US$ 20 billion to US$ 93 billion (World Bank 2004). This trend contrasts with the slow-down of net foreign direct investment (FDI) and official finance flows to developing countries, especially since the mid-1990s. Today workers' remittances are the second largest component of external finance to the developing countries, constituting the size of nearly 66% of total FDI flows and of two and a half times net official finance flows.

Luttrell et al. (2004) highlight the importance of mobility and migration as a positive livelihood option for the poor in Vietnam's coastal areas, who depend on fisheries and agriculture with sharp seasonal fluctuations and long slack periods. Remittances are a vital part of the economies of most households there. While agricultural production provides just enough for domestic food, other purchases mainly depend on remittances (Thanh et al. 2004). A study covering villages of Nhat and Ngoc Dong in the Red River Delta area shows that migration has been particularly important in raising the standard of living in Nhat, where 36.8% of households have at least one migrant, and remittances account for 17% of household income.

Major spending categories out of remittances are daily needs, which improves food security and nutritional status; medical/healthcare and education, which can improve the livelihood prospects of future generations; consumer durables (bicycles, motorbikes, milling machines, televisions, stereos) some of which can contribute to income generation; improvement or building of houses; buying or leasing of land or livestock; investment in socio-cultural life (festivities on the occasion of births, weddings, funerals); loan repayments (often loans contracted to cover the migration costs); savings for income or employment-generating activities; and investment in agricultural implements or machinery (water pumps, ploughs etc.), purchase of cash inputs into agriculture (hired labors disease and pest control, etc.), resulting in better cultivation practices and higher yields (Carter 1997).

A number of studies done in China conclude that there is a net positive economic effect of migration on the households left behind. De Brauw et al. (2001) show that the loss of labour to migration had a negative effect on households' cropping income. However, they provide evidence that received remittances compensate for the lost labour effect, and contribute to increase household incomes directly and indirectly by stimulating crop production and possibly self-employment. Taking into account both the multiple economic effects of migration and the change in household size, the authors found that migration increased the household's per capita income by between 14 and 30%.

Yang (2004a) who worked in areas of high out-migration in China shows that as a result of migration total grain output in several locations declined by less than 2%, while disposable household income increased by 16%. Du et al. (2004) analysed two complementary household data sets from poorer areas in China to gain empirical evidence on the role of migration in poverty alleviation. Remittances were found to have an important effect on measured poverty rates concerning both the migrants themselves as well as the household members left behind.

Similar evidence is emerging from South Asia. Conroy et al.'s (2002) research in poor and dry parts of Rajasthan shows that, whereas urban poverty had increased, rural poverty had declined partly due to increased remittances. In Bangladesh, Rahman et al. (1996) based on an analysis of panel data sets found that the extent of poverty was much lower (around 30%) for households having migrant members than for households without migrants (around 60%). The proportion of those who perceived themselves as poor, or extremely poor, declined from around 60 to 30% between 1990 and 1995.

4.5 The role of the State Bank of Pakistan

The Central Bank or the State Bank of Pakistan (SBP) is a statutory organisation that is formally independent of the executive arm of the government. SBP has a key stake in the issue of international migration due to the foreign currency remittances Pakistani migrants send home. It is the main official source of data on this subject. From the policy point of view, the SBP is interested in channeling more of the home-bound remittances through the banking system instead of informal money transfer systems. The SBP in the 2000s conducted monetary

transactions in some kerbed markets outside Pakistan – markets that have emerged as a result of international migration.

4.6 Remittances

4.6.1 International experiences

One of the major impacts of international labour migration on countries of origin is the generation of remittances, i.e. are the portion of migrant workers' earnings sent from the host country to the country of origin. If labour is considered an exportable service, remittances are that part of the payment for labour exports that returns to the exporting country.

Given the nature of remittances, their impact can be studied at three levels: at the micro (household) level, community level and macro (national) level. As the flow of money is mainly from the workers abroad to their families at home, the direct impact would be on the household level. However, when remittances are of significant amounts, they make a dent in the national balance of payments and their impact is felt in foreign exchange reserves. Also, remittances are sometimes targeted to community or social purposes and sent to organisations instead of households, in which case the impact is felt immediately on community development. Remittances may also be invested in the source country's government bonds.

Remittances are not always in cash but in the form of consumer goods, capital goods or skilled services. They may be sent by an individual migrant or groups of migrants, for example, the so-called 'hometown associations' where emigrants join together and send money for public festivities, public works projects and other community activities (see Hamann 2007).

4.6.2 Remittances to Pakistan

Overseas employment has become an important element of Pakistan's economy. A large number of workers proceeded abroad, and the remittances they sent back home occupy the second position in the foreign exchange earnings of the country. During the FY 2005-06 they touched US$ 4.6 billion which came mainly from the US, Saudi Arabia and the United Arab Emirates (UAE) (see Table 4.2). This foreign exchange provided opportunities for the government and individuals to

embark upon various development projects, generating massive economic activities. Foreign exchange remittances were a major factor in achieving the country's GDP growth of over 5.6 %. Without them, the economic development would not have been possible at that level. In addition, remittances have also raised the standard of living of the people and promoted the rise of per-capita income to US$ 785 (Economic Survey 2005-06).

Pakistan regularly receives remittances but the country as a whole takes insufficient advantage of this due to the fact that it has no appropriate policy regarding the use of remittances. A large share of the foreign exchange is being spent in the real estate business. Migrants have no training nor institutional guidance to invest their money in more useful commerce and industrial activities and add value to their capital. This would have stimulated the country's commerce and industry, created jobs and kept the money in circulation.

Table 4.2: Country-wise worker's remittances received in Pakistan (US$ million)

	Country	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
I.	Cash Flow	1,021.59	2,340.79	4,190.73	3,826.16	4,152.29	4,588.11
	Bahrain	23.87	39.58	71.46	80.55	91.22	94.79
	Canada	4.90	20.52	15.19	22.90	48.49	51.32
	Germany	9.20	13.44	26.87	46.52	53.84	56.33
	Japan	3.93	5.97	8.14	5.28	6.51	7.45
	Kuwait	123.39	89.66	221.23	177.01	214.78	246.47
	Norway	5.74	6.55	8.89	10.19	18.30	21.22
	Qatar	13.38	31.87	87.68	88.69	86.86	89.22
	Saudi Arabia	304.43	376.34	580.76	565.29	627.19	750.44
	Oman	38.11	63.18	93.65	105.29	119.28	120.23
	UAE	190.04	469.49	837.87	597.48	712.61	716.30
	Abu Dhabi	48.11	103.72	212.37	114.92	152.51	151.40
	Dubai	129.69	331.47	581.09	447.49	532.93	567.87
	Sharjah	12.21	34.05	42.60	34.61	26.17	27.16
	Others	0.03	0.25	1.81	0.46	1.00	1.09
	U.K	81.39	151.93	273.83	333.94	371.86	438.65
	U.S.A.	134.81	778.98	1,237.52	1,225.09	1,294.08	1,242.49
	Other countries	88.40	293.28	727.64	567.93	507.27	667.24
Total.		1,021.59	2,340.79	4,190.73	3,826.16	4,152.29	4,588.03

Certificates (FEBCs) & Foreign Currency Bearer Certificates (FCBCs)

Source: State Bank of Pakistan Report, GoP 2005-06

Table 4.3: Workers' remittances to Pakistan FY1972-73 to 2005-06

Year	US$ mio	Year	US$ mio
1972-73	136	1989-90	1,942
1973-74	139	1990-91	1,848
1974-75	211	1991-92	1,467
1975-76	339	1992-93	1,562
1976-77	578	1993-94	1,446
1977-78	1,156	1994-95	1,866
1978-79	1,398	1995-96	1,461
1979-80	1,744	1996-97	1,409
1980-81	2,166	1997-98	1,490
1981-82	2,225	1998-99	1,060
1982-83	2,886	1999-00	984
1983-84	2,737	2000-01	1,087
1984-85	2,446	2001-02	2,389
1985-86	2,595	2002-03	4,237
1986-87	2,279	2003-04	3,872
1987-88	2,013	2004-05	4,169
1988-89	1,897	2005-06	4,601

Source: State Bank of Pakistan, 2006

The provinces NWFP and Azad Kashmir attract the highest amount of remittances in Pakistan due to the large number of migrants from those areas working abroad, particularly in the Persian Gulf states. Gazdar (2003) reports that in NWFP 10% of the households receive remittances, and the government reports that in 2001–2002 remittances in NWFP accounted on average for 7.3% of the households' monthly income. According to Shah (2006), the figure for Azad Kashmir was 25.1% in 2001. Such statistics must, however, be treated very carefully. Migration, and the remittances resulting from it, are distributed unevenly within these areas, and livelihoods vary greatly according to the geographical conditions (see Steimann 2005), especially altitude and rainfall. Areas of low

agricultural productivity have been the main source of labour migration to the Gulf (Gazdar 2003).

4.6.3 Impact of remittances at the macroeconomic level and on the families left behind

Remittances are a major source of foreign exchange earnings of labour exporting economies. In some cases, they account for a significant share of GDP, and have helped alleviating the partly serious balance of payment deficits many developing countries have faced. In Pakistan workers' remittances according to the IMF contribute 4% to the GDP and are equivalent to about 22% of annual exports of goods and services (IMF 2006). Remittances can also play an important role in the economic development process by financing the import of capital goods and essential inputs required to promote investment and capacity utilisation. This concerns large-scale investors who may receive working capital in form of credits for example by development banks, as well as small-scale entrepreneurs who may deposit remittances on their own bank accounts.

Remittances have a positive impact on the recipient households and countries as they ease foreign exchange constraints and improve balance of payments; permit imports of capital goods and raw materials for industrial development; are potential sources of savings and investment capital for development; help to cushion the effects of external shocks (e.g. oil price increases); raise the recipients' immediate standard of living; and improve income distribution if the poorer and less skilled migrate (Russell et al. 1990:23). A study carried out by ESCAP concluded that in Pakistan, remittances have had a positive effect on economic growth by relieving pressure on the balance of payments and bolstering domestic savings (ESCAP 1986). Using regression analyses Knerr attributed a significantly positive effect to remittances with regard to GDP growth in the major labour exporting economies (Knerr 1996).

According to Arnold, however, labour migration, particularly from rural areas, would lead to a reduction of agricultural production (Arnold 1992). By contrast, studies in Pakistan and Thailand did not show such a decrease of agricultural output (Stahl 1989). According to Knerr, the agricultural production even increased in several labour exporting countries in South Asia as a result of labour

export and remittances. This might be due to the inflow of remittances combined with high-income elasticities of demand for agricultural products and the availability of a large supply of cheap underemployed labour in rural areas (Knerr 1996:221). Giving examples of five African countries supplying labour to South Africa, Lucas documents that at first the emigration of workers reduced domestic crop production. In the long run however, investment of remittances led to higher crop production and the accumulation of cattle (Lucas 1983). Based on research in Bangladesh, Afsar (2003) explains that remittances help to expand business in agricultural products and construction materials. They also generated savings, the major source of capital in the absence of institutional credit on supportable terms. She arrived at the result that migration and remittances have invigorated the land tenancy market in rural areas: between 1988 and 2000, the land under tenancy cultivation increased from 11% to 33%, and the proportion of tenant farmers from 42% to 57%.

A few academic papers explicitly addressed the economic effects of remittances on Pakistan's economic development. For example, Burney (1987) investigated the impact of workers' remittances from the Middle East on Pakistan's GNP growth, balance of payments, and domestic savings, using time-series data for 1969-70 to 1985-86. He concluded that remittances had helped to reduce the current account deficit as well as the external debt burden; they improved the country's debt servicing capacity and diminished the need for additional foreign loans. The study mentioned that nothing, however, is known about the exact magnitude of remittances' contribution to long-term GNP growth. Nishat and Bilgrami (1991) used a simple Keynesian structural model to estimate the remittances multiplier for Pakistan, taking data for the period 1959-60 to 1987-88. They found a multiplier of 2.4, which operates primarily through consumption. The study also found that remittances have positive impacts on consumption, investment and imports.

4.6.4 Impact of remittances on the microeconomic level and their impacts on the families left behind

At the micro level, remittances can augment household income and savings, facilitate purchase of consumer durables and investment in productive assets,

and alter the local income distribution. As suggested by the so-called “new economics of migration”, migrants’ remittances can be a valuable source of income for households and a means of risk diversification. They can also provide investment capital to those households, which do not have access to domestic capital markets such as access to loans (Commission on Population and Development 1996).

The issue whether remittances are mostly spent on consumption or investment has been the subject of some debate. One school of thought argues that remittances are primarily used for the purchase of land, housing, jewellery or for daily household consumption, instead of being devoted to productive investment, and that therefore they contribute little to economic development. An alternative view is that expenditures on land, housing or jewellery are rational investment strategies under prevailing conditions. In addition it is argued that both investment in housing as well as consumption have positive multiplier effects for the wider economy. Moreover, expenditures on housing, education and health care constitute investment in human capital that will eventually enhance productivity (Commission on Population and Development 1996).

Globally, these transfers of private funds are predominantly used for household consumption, rather than investment and savings (Steimann, 2005). Typically, this consumption contributes to cover basic subsistence needs of the household, such as food, clothing, medicines, education and housing (Meyers 1998; Black 2003; World Bank 2006; Shahbaz 2007). Research in Pakistan shows that remittances are mostly used to meet daily expenses such as food, clothing and health care. As an income source for daily consumption, they form a critical part of the livelihoods of recipient households. In addition, funds are also spent on building or improving housing, buying land, cattle or durable consumer goods, the repayment of loans for migration and to fund pilgrimages to Mecca (Siddiqui 2004; Steimann 2005; Shahbaz 2007).

Several studies show that the stability and reliability of remittance flows mean that they play a significant role in ‘consumption smoothing’ (World Bank 2006). While other forms of income may be variable and unpredictable, remittance income is constant and allows the household to absorb shocks and unexpected expenses.

This implies that migrant workers' remittances can serve as a form of insurance to draw on at times of urgent need. Indeed, there is evidence to suggest that remittance flows increase in response to crises (Yang 2005; Yang and Choi 2005; World Bank 2005). For example while remittances in Pakistan were initially severely disrupted by an earthquake, they have significantly increased in the following year (State Bank of Pakistan 2006).

Evidence from several studies suggests that a high proportion of remittances is devoted to satisfy consumption needs and that expenditures on investment neither absorb a large proportion of remittances nor appear to have high priority (Stahl and Habib 1991). However, those findings are mostly based on studies that consider only the share of total remittances spent on certain items. Adams argues that one should instead consider the marginal propensities to spend studying the behaviour of migrant and non-migrant households. Doing this in rural Egypt, he found out that marginal budget shares spent on consumption generally are relatively low (less than 32%), and that they are lower for households with migrants than for those without migrants. In contrast, marginal expenditures on durables are higher among households with migrants than among those without migrants; and households with migrants allocate a larger share of marginal budget increments to investments than households without migrants (Adams 1991). Evidence from a study in rural Pakistan suggests that remittances from international migrants affect the level of land holdings and livestock holdings significantly positively; whereas remittances from internal migrants show no effect on the accumulation of income-generating assets (Adams 1998).

Most studies in Pakistan have concentrated on survey data and examined the uses and effects of workers' remittances mainly through descriptive analyses. For example, Siddiqui and Kemal (2002), using 1993 HIES data, concluded that the decline in remittance inflows is a major explanatory of the increase in poverty in Pakistan. Arif (1999) examined remittances and investments at the households' level, using 1986 ILO/ARTEP Survey of Return Migrant Households and found that 68% of all remittances were saved and invested by the migrants and their families. Adams (1998), using panel data for five years from rural Pakistan, arrived at the result that, contrary to common notion, remittances are primarily

used for consumption; external remittances have a positive effect on the accumulation of rural assets. Based on an analysis of five-year panel data for rural Pakistan, Aldermann (1996) found that remittances to a large share were invested in land and buildings. Amjad (1986), using survey data from the 1986 ILO/ARTEP Phase II migration study from Pakistan found that remittances financed significant portions of aggregate consumption and residential and other investments. The study also found that growth rates in small-scale manufacturing, construction, transport and communication as well as wholesale and retail trade were positively affected by the increased inflows of workers' remittances. Commenting on Amjad's research, Ahmed (1986) pointed out that Pakistan's investment-GDP ratio had stagnated and productive infrastructure deteriorated despite the significant inflow of remittances. He argued that remittances had not added much to GDP growth. According to ILO/ARTEP (1986), an estimated about 20% of total remittances were invested. Gilani et al. (1981) found that most of the remittances in Pakistan were spent on consumption (62%), while 35% were either invested or saved by the migrants' families.

Burki (1991) concluded that workers' remittances from the Middle East have positive economic and social effects on receiving households. Kozel and Alderman (1990) undertook a study on labour force participation and labour supply in Pakistan using data from the IFPRI/PIDE 1986 urban survey. They found a significantly negative impact of remittances on male labour force participation.

Bilquees and Hamid (1981) analysed both private and social returns of out-migration, focusing on women and children left behind. The resulting cost-benefit ratio suggested that private returns were positive because a stream of remittances, which benefited both the national economy and the individual migrant worker, accompanied the wave of out-migration. But the same did not hold for the social returns. Although migrant workers' income increased and yielded positive results on their welfare, some social factors such as children's education, insecurity, and the frustration of the family left behind as well as excessive and laborious jobs and climatic conditions overseas certainly reduced the social benefits. In addition, the fact that migrant workers earned a manifold

more abroad than they would have done in their home country motivated their children to opt for going abroad too, instead of acquiring education, thus causing them to drop out of school. In this context, the researchers described that children going to school up to class three was bigger in the migrant sample (i.e. 22.08% male and 11.35% females) than in the non-migrants' sample (where the percentage was 13.3 and 3.48 respectively). But above class three, the position was reverse, as the percentage of school-going males was 14.3% among migrants' families as compared to 17.8% in non-migrant families. Furthermore the overseas departure of large numbers of young males has adversely affected the agricultural sector.

In this study about the impact of international workers' remittances Swamy (1981) explored the various micro- and macro-level dimensions. Based on primary data from countries of Europe, Middle East, Asia, West Africa, South and Central America he analysed regional structures and growth. In all the countries he observed, remittances were the major source of foreign exchange. Remittances helped to improve the countries' debt servicing abilities while individual workers used them for improving the social situation of their families. They improved their housing, and raised their families' living standard, but the commercial sector remained dormant.

Bushra (1983) showed that remittances had changed the life style of the families left behind. Households with migrant workers spent a major portion of the received transfers on consumption, improvement of housing, social events like celebration of marriages, dowry and bari. She further added that problems of insecurity, deprivation and drop out from schooling due to lack of control on children were common in the families left behind.

Differentiating between respondents who received remittances during the year prior to the survey and those who did not, Abbasi and Irfan (1983) found out that major effects of out-migration on the family members left behind were increased schooling of children, reduced workload and higher levels of consumption. They also observed that in some cases females had fallen victim to psychological disorders/diseases. Also, children of out-migrants turned into delinquents because of the absence of parental control. According to Abbasi and Irfan, clinical

data of some other studies reflected certain unhealthy developments. Summarising, the researchers pointed out that there were many problems which contributed to impute a shadow cost to the husband's absence.

Burney (1987) investigated the impact of remittance transfers on Pakistan's national economy focusing especially on how they were used to finance domestic consumption, investment, and debt servicing. He emphasised that increasing with remittances, the domestic savings at the same time decreased.

Malik and Sarwar (1993) analysed the utilisation pattern of domestic and foreign remittances to find out differences in the consumption behaviour between households who received remittances and those who did not. The analysis was based on data from the Household Income and Expenditure Survey of 1987-88. The researchers differentiated between expenditures for consumption, for durables and total expenditures and related them to income including and not including remittances. They revealed that the major portion of the remittances income was spent on non-productive purposes and a small share was poured into the commercial sector. They concluded that the huge spending in non-productive sector was responsible for fueling inflation in the country.

Nishat and Bilgrami (1993) analysed the determinants of workers' remittances received from the Gulf States, using information from the Overseas Pakistani Foundation gained through a survey among a sample of 7,061 migrants. The main determinants were found to be the wish to support the families back home, self-interest, desire for accumulation, living without family, future planning for business and migrants' personal characteristics in particular education, income, skill level.

Nishat and Bilgrami (1993) attempted to find the factors, which cause a person to migrate, and in effect remittances occurred as a major reason. They argued that Pakistani migrants' behaviour towards remitting was related to socio-economic characteristics such as age, current career status, skills, education, future plans, accumulation of property, length of stay abroad and background in Pakistan.

Nisar (1996) focused his study on the role of return migrants in information and technology transfer. In order to check the degree of technology transfer, he studied both the amount of earnings overseas and the amount of remittances

brought back by the respondents on their final return. He observed that 75% of the returnees had earned Rs. 5001-15000 per month at the start of migration and 49% had that income at the end of it. The majority (44.4%) brought less than Rs. 50,000 home while 29.8% brought more than Rs. 200,000 at the end of migration.

Lubna Shanaz (1996) concluded that out-migration resulted in a dynamic impact on the families left behind and was closely related to the age of the wife and the family life style at the time of migration. Remittances from abroad generally exerted a positive effect on the socio-economic activities of women. In a nutshell, overseas remittances improved the socio-economic status of such families.

Ballard (1994) explained that the role of social capital among household members and the relationship to the migration process is documented by the practice of home remittances resulting from South Asians' mass migration to Britain. It started in the 1950s and 1960s and comprised mainly men who arrived to work in low paid and low skilled jobs in Britain. Following that, a pattern of chain migration became established, involving mainly men, who helped additional incoming migrants to find work and to adjust to a life in 'new environments'. This type of sharing was largely based on linkages from back home; usually members of the same village settled in particular regions of the UK. Sharing resources was part of social norms and morality, translated into the British context, notably in the creation of information pools pertaining to jobs and accommodation. The migration experience differs according to a group's point of departure, migration histories, kinship structures, and religious identities. These factors also bear an impact on cultural practices, socio-economic status in the migratory context, and on the experience of transnationalism for particular groups (Ballard 1994; Gardner1995; Mand 2004; Shaw 2000).

Analysing data on incomes from different earning sources provided by the Federal Bureau of Statistics provides information. Gazdar (2003) showed that those remittance-receiving households are disproportionately located in the upper income deciles.

5 Materials and Methods

5.1 Research Methodology

The materials and methods used to provide the researchers a path to complete the process of collection, analysis and interpretion of the data. The research design is the “blueprint” that enables him to come up with solutions to the problems encountered during the research (Nachmias and Nachmias 1992). Therefore, the main objective of this chapter is to explain various tools and techniques employed for research. They are discussed at length in this chapter.

5.1.1 Study design

Keeping in view the type of study, data availability, cost and times restrictions, both quantitative and qualitative methods were combined with the aim to produce the most robust results. As discussed by Bamberger (2000) there are several benefits of using integrated (i.e. combining quantitative and qualitative methods) approaches in research to have in-depth, rich and meaningful research findings. Although as shown in Chapter 3 there are a lot of secondary data available about migration from Pakistan to overseas countries and about the impacts on families left behind, this study is unique in this regard, as it focuses on families of migrants who live and work in Europe and still have part or all of their family members left behind in Pakistan.

In this study, initially secondary research work was conducted in order to understand personal characteristics and personality differences. Literature was reviewed to know how scholars and authors have approached this topic before and what major factors were identified by them. For that purpose previous studies made in Pakistan (Abbasi 1983; Arif 2004; Ballard 2003a; Gazdar 2003; Gilani 1981) were reviewed. Different factors identified by these authors were considered when formulating the questionnaire for collecting primary data from interviews.

In the second phase, first hand knowledge was obtained through a structured questionnaire in which several open ended and closed ended questions were asked to exactly identify different factors playing a pivotal role for migrants’ families. The responses were collected in a quantitative way, i.e. through an

appropriate questionnaire, and through a qualitative method, through conducting direct interviews. The respondents were the heads of the households or senior members of families which had a member who was an emigrant. Their responses were analysed and summarised to derive conclusions about the migration impacts, by post- and pre migration data.

5.1.2 Selection of survey villages and course of the survey

In order to identify the Union Councils (administrative units at community level) with high migration concentration, a detailed list of migrant people was collected from district offices based on the 2002 census. This list also contains data on the number of people who worked abroad, down to the villages from each Union Council. Based on the information gathered from the revenue officer (Patwari), the mayor Nazim and the members of Union Councils of these areas in all tehsils, the villages were randomly selected. The second selection criterion applied was that an equal number of three Union Councils was selected from all tehsil areas within two districts.

After the selection of the villages from the research areas the researcher visited migrant households for pre-selection. In the course of this mission, about 100 villages were recorded. In every village, the Union Council Nazim, Member or Chaudhrys, Rajas, or other influential persons of these areas were informed about the purpose of the study. This procedure was found to be very efficient in terms of getting access to important persons and information, and for building up confidence with village people. Reference persons, mostly revenue collectors, extension officers or teachers, were selected in every village to serve as liaison persons with the researcher and to keep them informed about the exact date of the next visit. Most of the reference persons did not have a job in politics and they were usually well known in the village. They provided all necessary information about migrants' households. This technique is called "opportunistic survey".

After completing the pre-selection travel, which took about one month, the sample size was determined. About 300 households were randomly selected out of the population of 10,000 according to the share of migrants in the 1998 census of Pakistan, considering a rejection rate of 10%. Additionally, 300 households were randomly chosen as substitute households in case some of the sample

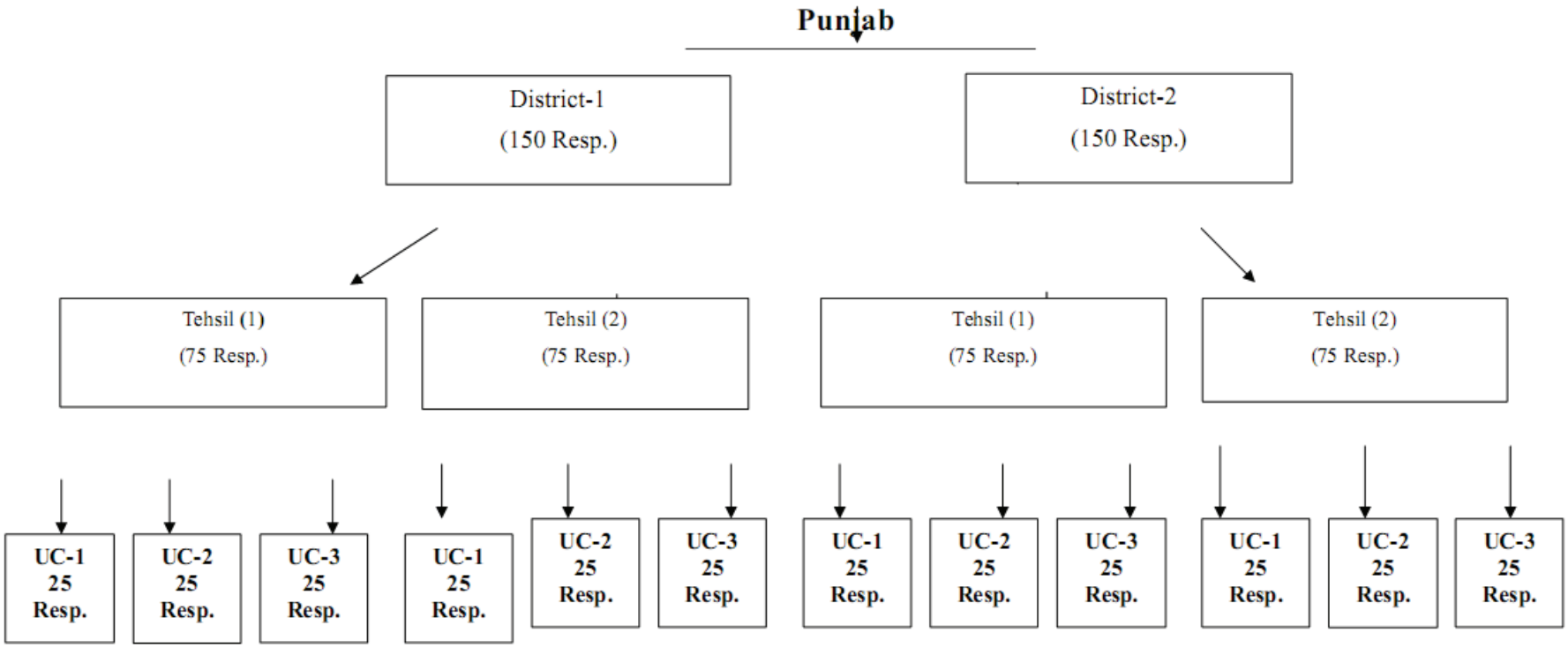
households were not available. The reference person was informed about which household had been included in the sample and at which time they could expect the researcher. The survey was conducted from November 2004 to April 2005. All interviews were conducted by the researcher under the supervision of Prof. Dr. M. Iqbal Zafer, Head of the Department of Rural Sociology, University of Agriculture, Faisalabad, Pakistan. Fig. 5.1 visualises the survey procedure by a tree of data collection.

5.1.3. Construction of questionnaire and interviewing schedule

The major considerations involved in formulating the questionnaire were contents, structure, format and sequence. Moreover, two basic principles were followed: Avoid confusion and keep the respondent's perspective in mind. In order to motivate the respondents to provide the information being sought, maximum attention was paid to avoid jargon, slang, ambiguity, confusion, emotional language, prestige bias, double-barrelled questions, leading questions, threatening questions, false premises and double negatives. The wording of the questions was kept simple and phrases were not used. Foddy (1993) found that if simple wording was not used, half the respondents would interpret the questions with their own personal background. At the designing stage of the questionnaire appropriate care was exercised to exclude sensitive or embarrassing questions or to place them at the position in the questionnaire where it could be expected that the respondents would already have developed trust in the interviewer.

The researchers were concerned that the order in which the questions are presented may influence the respondents' answers. Therefore, particular care was taken in sequencing the questions in order to minimise any discomfort and confusion of the respondents. Moreover, the items in the overall questionnaire and context were organised in a way that specific questions would be answered before others were asked. The mixing of questions on different topics was also avoided.

Fig. 5.1 Tree of data collection



The following aspects were dealt with in the survey (for the complete questionnaire see Annex I), in the frame of a standardised interview schedule:

a) All household members: Age, gender, education, occupation, marriage status

b) Personal characteristics of the migrant before, during and after migration: Educational level, employment, employment status abroad, income, remittances, investment

c) Family system: Joint and nuclear

d) Investment in the agricultural sector: Assets, value of land, investment in livestock

e) Household income, expenditures and revenues: Composition of household income, agricultural revenue from renting out, detailed splitting up of the expenditures (including marriage expenditures)

f) Land assets, purchase of land, property of houses and additional buildings

To control and check the respondents' answers, several experts per village were asked the following: General information about the village or Union Council, land tenure system, agriculture yields, typical cropping pattern, migrants' property.

5.1.4 Conceptual framework

In this conceptual framework, developed for exploring the research objectives, the variables are divided into three categories (see also Fig. 5.2).

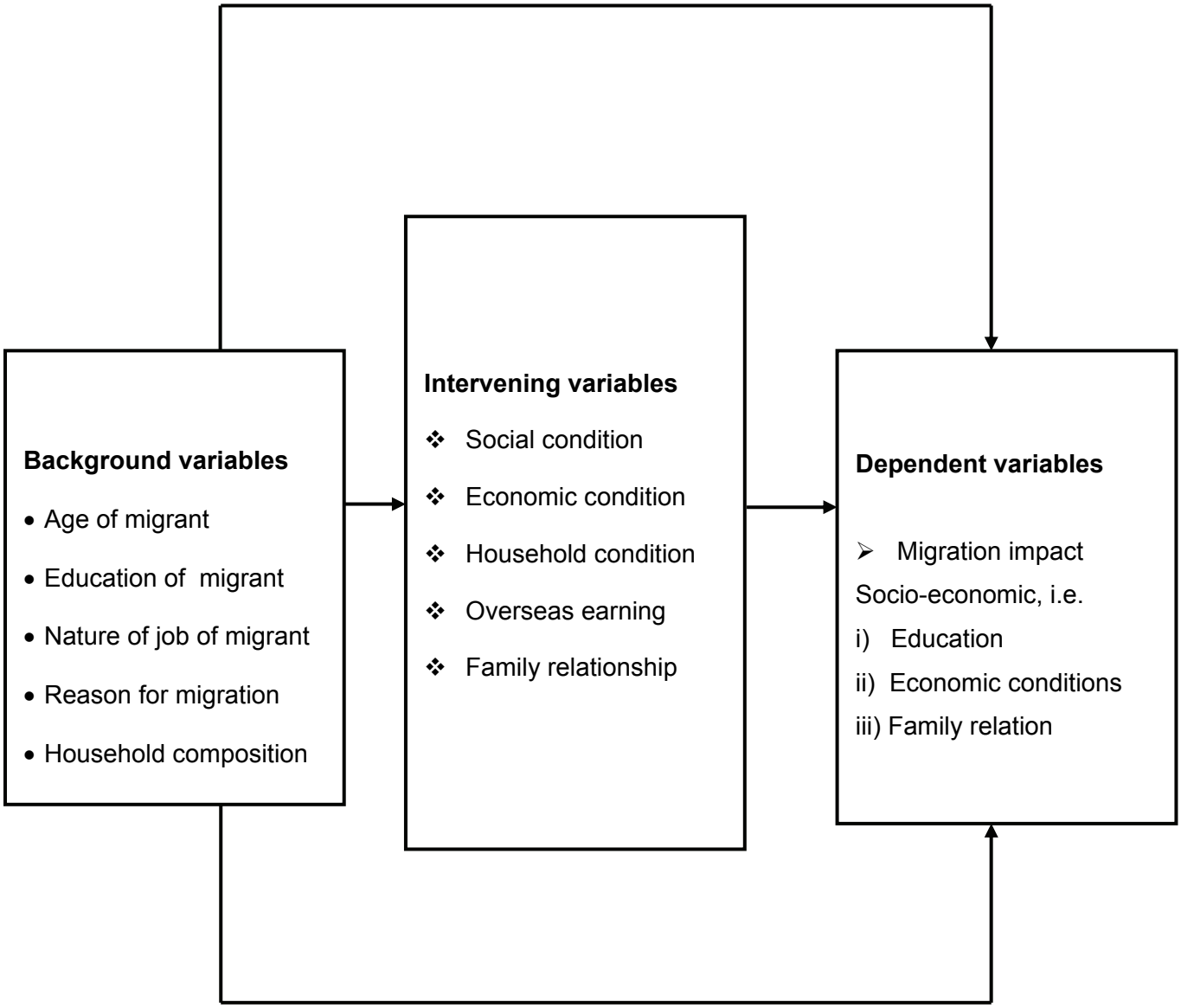
a) Background variables, including the migrants' age, education, nature of job, reason for migration and household composition. They play a significant role in determining the effect of intermediate variables on migration impacts on families left behind. Moreover, the dependent variables are also directly affected by background variables. These intangible variables exist intrinsically and are amongst the major factors in determining the migration impacts.

b) Intervening independent variables. They constitute the manipulated, influential experimental factor. The label "independent variable" indicates that this variable can be changed independently of any other factor. In the frame of the

present study they include social, economic and household conditions, overseas earnings, family relationships and social development of migrants' families.

c) Dependent variables. They are the variables that are measured in an experiment. They may change as the independent variable is manipulated. The label "dependent variables" is used because they depend on what happens to the participants in an experiment in terms of the intermediate variables and background variables. The dependent variable in the present study is the socio-economic impact on migrants' families.

Fig. 5.2: Conceptual framework



5.1.5 Sample Size

The sample size depends on the population size, the population characteristics, the kind of the data analysis, time and resources available, and finally accuracy of the sample selection. A large sample size alone does not guarantee a representative sample. A large sample without random sampling or with a poor sampling frame might be less representative than a smaller one with random sampling and a complete sampling frame. The question of sample size can be

addressed in two ways: One is to make assumptions about the population, like the degree of variation in the population and the degree of confidence (or number of errors) that is acceptable and then use a statistical equation for the random sampling process. This method was not possible in the present context because the information required for it was not available. Sudman (1976a) explained that most of the researchers do not use statistical equations for calculating the sample size because of the information required for applying them is not available. He further stated that a second, more frequently used method is a rule of thumb, a conventional or commonly accepted sample size. Researchers have used it because it applies sample sizes close to those of the statistical method. A related principle is that applied for smaller samples. Smaller increases in sample size then result in comparatively bigger gains in accuracy; equal absolute increases in sample size produce more additional accuracy for smaller than for larger samples. For example, an increase in sample size from 50 to 100 would reduce errors from 7.1% to 2.1%, but an increase from 1,000 to 2,000 would only decrease errors from 1.6% to 1.1% (Sudman 1976).

Keeping in view the above-mentioned for the present study, a meeting of the supervisory and advising committee was organised by the researcher to finalise the sample size and after thorough discussions, a sample of 300 respondents was agreed on.

5.1.6 Coding

A mixed questionnaire of closed ended and open ended questions was prepared as relying completely on closed ended questions could distort the validity of the results. A maximum of possible questions was pre-coded to save time during the data collection, processing and analysis and to take care of accuracy requirements. The collected data were transferred to coding sheets in order to ensure complete accuracy. The few open ended questions, which were asked during the survey, were coded after the questionnaire's administration. The data were entered into SPSS version 10.0 for the analysis. Attention was also paid to that coded categories were exhaustive and mutually exclusive.

5.1.7 Data quality control

Checking all the completed questionnaires for errors, omissions and discrepancies soon after the interview remained a key step throughout the field survey in order to ensure high data quality. The researcher checked and audited every questionnaire on the same day at the end of the interview. He carried out the data cleaning process after the completion of the entry to tally the entered data with the coding sheet or the original questionnaire. The purpose of the procedure was to eliminate mismatching codes, inconsistencies and incompatibilities through computer editing. When it was ensured that the data were cleaned and free from errors, they were stored on hard discs and on data flash drives for further analysis. Afterwards, a backup master copy was made for safekeeping.

5.1.8 Reliability of the instruments

A major consideration for any researcher working on a survey is to ensure that the respondents provide accurate information. Apart from the competence of interviewer, the instrument itself plays an important role in obtaining reliable data. A reliable instrument yields the same results over repeated measurements and subjects. Bryman and Cramer (1990) state that a measurement is reliable to the degree that it does not vary over time (stability), and that the same basic measurement procedure employed in a different context at the same time yields the same results (equivalence). They indicate that reliability comes to the forefront when variables developed from summated scales are used as predictor components in objective models. Summated scales are an assembly of interrelated items designated to measure underlying concepts. Therefore, it is important to know whether the same set of items would elicit the same responses if the same questions are recast to the same respondents. Variables derived from test instruments are declared to be reliable only if they provide stable and equivalent responses over a repeated administration of the test. A test is reliable to the extent that whatever it measures, it does so consistently. Whether those results are valid is a separate question. However, an unreliable instrument cannot produce valid results.

In the present research the correlation coefficients for the selected variables were calculated by using Statistical Package for Social Science (SPSS, version 12 windows). The statistician entered the data using Microsoft Access software. Office editing was done prior to and post entry. A random check for data entry disclosed few errors. The stratification/status and confidence intervals for cluster sampling were assessed.

5.1.9 Field experiences

The data were collected within six months from March to October 2004. For most of the time the researcher resided in the study area. As in the research area the means of transportation and communication were not well developed, the survey team moved on four-wheel drive.

The survey procedure suffered from a number of problems. Lengthy and detailed interviews were perceived by the respondents as useless. Being asked for an interview was often considered a waste of time, particularly if high opportunity costs arose in the course of an interview. Also, long traveling, consumption of researcher's time and energy, and especially the non-availability of respondents on first and second visits negatively affected the data collection schedule. The research also encountered problems due to the non-availability of convenient facilities for long traveling, especially in remote village survey areas. A lot of time was required for preparing the sampling frame and the organisation of fieldwork.

A major problem faced during the exploration was the monetary aspect. In Pakistan, people used to consider researchers' work as a part of the government's efforts to expand the tax net. At the time of the fieldwork, the Pakistani government launched a campaign for the expansion of the tax net. Tax departments were making a great outcry both on print and electronic media. At the beginning of the interviews, most of the respondents thought that socio-economic data might be used against them for enforcing any type of tax by the government. In such an atmosphere, the researcher had to spend a lot of time on explanation and building up confidence among the respondents for obtaining reliable responses.

In addition data collection was hampered because respondents (i.e. family members of the migrants) hesitated to give proper information about the migrants'

attitude, income etc. Still, although initially hesitating to provide that information, later on when convinced of the purpose of study, they usually gave satisfactory responses.

5.2 Techniques of data analysis

The quantitative data collected through the field survey were entered into the computer using the SPSS version 12.0 package in order to obtain simple frequency tables.

Statistical techniques such as chi-square test, Pearson correlation, Gamma test, bivariate analysis, and multiple linear regression models were used to process the data for examining the study questions. They are briefly described below.

5.2.1 Univariate analysis

Univariate analysis was carried out in the form of frequency distribution. Frequency distribution expresses the number of cases within each value of a variable as a percentage or proportion of the total number of cases (Argyrous 2000). In this way patterns of responses for each independent and dependent variable were examined.

5.2.2 Bivariate analysis and Chi-square test (χ^2)

Analysis of two variables was explored through bivariate analysis. A relationship between two variables means that the distributions of the values of two variables are associated. In other words, the variation explained by one variable is patterned in such a manner that its variance is not randomly distributed in connection with the other variable. In the context of a bivariate relationship, the question arises whether it has arisen by chance. The validity of bivariate relationships was confirmed through the Chi-square test. The Chi-square test is a general test designed to evaluate whether the differences between observed frequencies and expected frequencies under a set of theoretical assumptions is statistically significant. It is widely used for detecting the probability that the observed relationship may have arisen by chance. This measure was calculated by comparing the observed frequencies in each cell in a contingency table with those that would occur if there was no relationship between two variables. They are known as “expected frequencies”. The value of Chi-square depends upon the

difference between the expected and the observed frequencies. A high Chi-square indicates a large difference. Generally, the significance of the relationship is examined by establishing a null hypothesis which assumes that there is no difference or no relationship between two variables. A confirmation or rejection is made with regard to the Chi-square value and the level of significance. The level of significance basically expresses an acceptable risk that the null hypothesis may be rejected. Usually it is taken as acceptable up to 0.05 or 5 %.

The Chi-square distribution is the probability distribution of the Chi-square statistic for an infinite number of random samples of the same size, drawn from populations where two variables are independent of each other (Argyrous 2000).

The static used to evaluate these differences in Chi-square (χ^2), is defined as:

$$\chi^2 = \Sigma \frac{(Fo - Fe)^2}{Fe} \qquad (5.1)$$

where Fo = observed cell frequencies
Fe = expected cell frequencies

5.2.3 Gamma test

The strength of the relationship between the dependent and independent variables were measured by Goodman and Kruskal's Gamma (γ). It is a symmetrical statistic, based on the same order pairs (Ns) and number of different ordered pairs (Nd). It is calculated by using formula (5.2)

$$\gamma = \frac{Ns - Nd}{Ns + Nd} \qquad (5.2)$$

If the same order pair predominates, the value of γ is positive; if different order pairs predominate, it is negative. If the ranking of both variables is identical, the number of the same order pairs is equal to the total number of pairs because different order pairs would become zero. γ will then be equal to 1.0 which means

1.0 indicates that the dependent variable can be predicted on the basis of independent variables without any error. If Ns = 0, the coefficient will be negative, but the prediction is still accurate. A γ of zero (Ns=Nd) reflects that there is nothing to be gained by using the independent variable to predict the dependent variable (Nachmias and Nachmias 1992).

5.2.4 Correlation analysis

Chi-square test only helps to explain the existence of a relationship but not its strength. The strength relates to the degree or extent of a relationship between variables. A large value of Chi-square does not necessarily mean a strong relationship. The vigour of the relationship between variables is described by correlation. The closeness (interdependence) is measured by the so-called "coefficient of Pearson correlation". It measures simple linear correlation and is denoted by "r" for the sample. The value of "r" lies between "-1" and "+1"; r close to "-1" implies a strong negative and r close to "+1" implies a strong positive linear correlation between variables. A coefficient near to "0" means that there is no apparent linear correlation, although there may be a curvilinear relationship.

Pearson's correlation coefficients were calculated for further examination of the strength and direction of the relationship between different variables. Index scores, which were used to find correlation coefficients, were treated as interval variables. There is evidence that ordinal data can be treated as interval data (Bryman and Cramer 1990).

5.2.5 Multivariate analysis (multiple linear regressions)

Several methods are available to describe the relationship between a response variable Y and more than one explanatory variables, X_1, X_2,…,X_n. The most common procedure to explore the significance of each of the factors involved is multiple linear regression. It provides an explanation of a relationship, which is not possible through simple correlation or bivariate analysis. This alternative explanation can be sought by the introducing of a control group.

The most widely used approach for conducting multivariate analysis is regression analysis. It is used as a means to establish the relative importance which independent or explanatory variables have for the dependent or responsive

variables. The analysis of variance for multiple linear regression models is usually expressed by the following equation (5.3)

(5.3) $Y = a + b_1 x_1 + b_2 x_2 + b_3 x_3 + \ldots\ldots\ldots + b_n x_n + e.$

Where the x's are the independent variables, a is the intercept, b's are the regression coefficients (i.e. the extent of change in the response or dependable variable in reaction to a unit change in the explanatory or independent variable), and e is an error term indicating the proportion of unexplained variance in the dependent variables.

For comparing the independent variables, standardised regression coefficients (or beta weights) are calculated by multiplying the regression coefficients which derive from the different units of measurement by the standard deviation of the relevant independent variables, and dividing the product by the standard deviation of the dependent variable. Standardised regression coefficients in a regression equation bear the standard unit of measurement. This can be used to compare the significance of two or more independent variables in terms of the explained variance in the dependent variable, because the magnitude of unadjusted coefficients is affected by the nature of the measurement scale for the variables itself.

The Pearson's correlation coefficients were also calculated in order to detect multi-co-linearities in the data. The stability of regression coefficients may be doubtful in the presence of multi-co-linearity. The independent variables are highly correlated if the correlation coefficient is higher than 0.80. The extent of significance (magnitude) of each of the independent variables was examined by stepwise analysis. Moreover, the more conservative collective effect of all independent variables on the dependent variable was examined by adjusted R^2 (the coefficient of determination) (see Johnson and Wichern 2002).

6 Socio-economic characteristics

6.1 Migrants' personal background

This chapter presents the descriptive analysis of the economic, social and demographic emigration factors. Financial issues like foreign remittances, spending patterns and investment behaviour of migrants' families are also described.

6.1.1 Relation of respondents with migrants abroad

The respondents in this survey were the household heads of families left behind. They were asked about their relationship with the migrants. The results, as depicted in Table 6.1, indicate that the majority (57.3%) were fathers of the migrants, followed by brothers (15.7%) and wives (13%). In the patriarchal social setup of the Pakistani society, the heads of the household are usually male. They were more easily approachable as compared to female respondents, also reflected in the results.

Table 6.1: Relationship of respondents with migrants

Relation with migrant	F	%
Father	172	57.3
Mother	28	9.3
Wife	39	13.0
Brother	47	15.7
Son	14	4.7
Total	300	100.0

Source: Author's survey

6.1.2 Destination countries

The country-wise trends of migrants' destinations are shown in Table 6.2. The migrants moved mainly towards West European countries. The majority (51.7%)

went to the United Kingdom, followed by Germany (15%). More than 8% went to Italy and France respectively. The United Kingdom was therefore the favourite choice of Pakistani migrant workers, mainly due to language as English is the official language of Pakistan and traditional ties.

Table 6.2: Distribution of migrants according to their destination country

Country of migration	F	%
United Kingdom	155	51.7
Germany	45	15.0
Italy	25	8.3
France	25	8.3
Norway	12	4.0
Austria	6	2.0
Spain	15	5.0
Greece	4	1.3
Denmark	6	2.0
Holland	7	2.3
Total	300	100.0

Source: Author's survey

6.1.3 Year of migration

The respondents were asked about the year when their migrant family member left country. Table 6.3 indicates that more than 40% had left after 1990. This may be due to the opening of new centres and relaxed visa policies of the European countries at that period. About 24% migrated during 1971-1980. The data reveal that the cohort of those who left over the 1960s is comparatively weak. In the

1970s and 1980s, a wave of international migration emerged due to the industrial boom in European countries and favorable policies of the governments with regard to obtaining a passport and other traveling permits. Similarly, private recruitment agencies stepped forward during this period to facilitate completing migration formalities and documentation.

Table 6.3: Distribution of migrants according to their year of migration

Year of migration	F	%
1961-1970	25	8.3
1971-1980	73	24.3
1981-1990	73	24.3
1991 and later	129	43.0
Total	300	100.0

Source: Author's survey

6.1.4 Number of home visits by migrants

The results presented in Table 6.4 show that almost 70% of the migrants had visited Pakistan more than five times since they migrated, followed by almost 20% who never visited the country since their leaving to go overseas, including mostly those who had migrated recently. Illegal migrants may fall into the category of those who never returned after moving abroad because crossing the border a second time would have been difficult, risky and expensive.

Table 6.4: Distribution of migrants according to the number of visits to Pakistan after migration

Visits paid to Pakistan	F	%
0	56	18.7
1	9	3.0
2	4	1.3
3	5	1.7
4	12	4.0
5	6	2.0
More than 5	208	69.3
Total	300	100.0

Source: Author's survey

6.1.5 Reasons for migration

The reported responses presented in Table 6.5 indicate that unemployment (30.3%) was the major reason for international out-migration followed by low income and poor socio-economic status of the family. Other prime reasons were the desire to marry a foreign national (18.7%), and family conflicts (16.9%). It can be argued that economic insecurity was the dominant factor in shaping emigration behaviour. Many other studies have also confirmed the importance of stagnant economic conditions in Pakistan for out-migration to countries which provide better economic opportunities.

Table 6.5: Distribution of migrants according to the reason for migrating abroad

Reason to migrate abroad	F	%
Low income	81	27.0
Uncertainty of farm income	16	5.3
Unemployment	91	30.3
Family conflict	7	2.3
Target saving	49	16.3
Foreign marriage	56	18.7
Total	300	100.0

Source: Author's survey

6.1.6 Socio-economic characteristics

Table 6.6 shows the migrants' personal characteristics.

At the time of the interview 34.3% of the migrant workers were between 41 and 50 years old. The data indicate that the majority of the migrants had spent their most productive working age in overseas countries and would return in old age. 29% of the migrants were in the age group of 31-40, 20.7% were 30 or less and only 1.7% more than 61 years old. The standard deviation of 19.63 years indicates a wide spread in the age pattern of the migrants.

Educational attainment plays a pivotal role in shaping migration behaviour. 60% of the migrant workers had attained 1-8 years of schooling, whereas 18.7% had 9-12 years of schooling and only 13.7% had more than 13. 7.7% were Illiterate.

Table 6.6: Distribution of socio-Economic and demographic characteristics of the migrants

Socio-economic and demographic characteristics	F	%
Age		
Up to 30	62	20.7
31-40	87	29.0
41-50	103	34.3
51-60	43	14.3
61 and above	5	1.7
Mean = 42.04	S.D = 19.630	
Education (years of schooling)		
Illiterate	23	7.7
1-8	180	60.0
9-12	56	18.7
13 and above	41	13.7
Mean = 10.25	S.D = 2.707	
Nature of job		
Daily wages	100	33.3
Temporary/seasonal	25	8.3
Permanent	51	17.0
Own Business	124	41.3
Marital status before migration		
Married	86	28.7
Unmarried	214	71.3
Number of male children before migration		
No male child	283	94.3
1-2 male children	9	3.0
3 and more male children	8	2.7
Mean = 1.0833	S.D = 0.36077	

Table 6.6 continued **Number of female children before migration**		
No female child	274	91.3
1-2	6	2.0
3 and more female children	20	6.7
Mean = 1.1533	S.D = 0.51384	
Land ownership before migration		
No land	153	51.0
1-3 acre	114	38.0
4 acres and above	33	11.0
Mean = 1.61	S.D = 0.679	
Occupation before migration		
Non Farming	231	77.0
Owner	64	21.3
Tenant	5	1.7
Annual income of farming migrants before migration (Pak. Rupees)		
Up to 1,000	45	65.2
1,001-10,000	18	26.1
10,001 and above	6	8.7
Mean = 1,008.2500	S.D. = 5,370.159	
Annual income of the non-farming migrants before migration (Pak. Rupees)		
Up to 5,000	161	69.3
5,001-10,000	42	18.2
10,001 and above	28	12.1
Mean = 9,637.33	S.D. = 26,895.852	
Approximate monthly expenditure before migration (Pak. Rupees)		
Up to 5,000	191	63.6
5,001-10,000	62	20.7
10,001 and above	47	15.7
Mean = 6,020.83	S.D. = 8,710.724	

Table 6.6 continues **Residence ownership before migration**		
Yes	300	100.0
No	0	0
Status of the residence before migration		
Katcha (mud) house	70	23.3
Pacca (brick) house	230	76.7
Commercial property ownership before migration		
Yes	76	25.3
No	224	74.7
Value of migrants' property before migration of migrant (Pak. Rupees)		
Up to 250,000	46	60.5
250,001-500,000	21	27.6
500,001 and above	9	11.9
Mean = 438400.00	S.D. = 972653.60	

Source: Author's survey

The mean of years of migrants' schooling were 10.25 years, with a standard deviation 2.71 years. This indicates that the majority of the migrants had quite a representable level of education in the context of Pakistan's social environment.

41.3% of the migrants had established their own businesses abroad, but only 17% of them were in a permanent job overseas. 33.3% worked on daily wages; these might be those who had migrated recently and might be illegal migrants. 8.3% of the migrants were temporary or seasonal workers.

Prakash (1979), Saleem (1980) and Bushra (1983) had found a high percentage of the migrant working as labourers in the 1970s and 1980s. Similarly, Weiner (1982) showed that in the early 1980s semi-skilled and unskilled workers represented the bulk of the migrants. UNDP (1992) pointed out that in the early 1990s the majority of migrant workers were doing laborious and low paid jobs. In 1997 Arif and Irfan stated however that "overseas work experience may be an agent for social change, and migrants may move upon their return towards an

occupation that provides higher income and social status, and 60% of those who changed their profession moved to business". Campbell et al. (1974), Thomas Hope and Nutter (1989) presented similar findings.

A large proportion of the migrants (71.3%) was unmarried at the time of migration. Work, defined as any activity undertaken for pay, profit or family gain (Abbasi 1993) has the potential to provide people livelihood security, contributes to acquiring skills and signifies an important marker of adulthood. 23% of the migrants had been farmers before they left.

Landholding is an important indicator of socio-economic status in the Punjab. About half of the migrants possessed agricultural land before leaving, 38% of the landholders had 1-3 acres, and the average farm size was 1.61 acres, with a standard deviation 0.679. The majority of those who had a farming profession before they left had been landowners and only a small percentage were tenants. Landholdings in Pakistan are usually fragmented due to the inheritance customs, which reduced the farm size for cultivation, whilst the farm labour has increased due to the large family sizes, which has resulted in surplus labour. This is the main reason which compels smallholders to withdraw from cultivation as they cannot secure the livelihood of their families on that basis, and hence prefer to look for alternative opportunities, both inland and overseas.

Annual income is also an indicator of the socio-economic status of the migrant and his family. The information collected in this regard shows that an overwhelming majority of the farming migrants (95.4%) belonged to income category up to 1,000 rupees followed by Rs.1,000 to Rs.10,000 (2.3%) From these results, it can be inferred that low income has been a main driver of international migration. Non-farming migrants had a significantly higher income-level before they left. The majority of them earned up to Rs.5,000, followed by the category Rs.5,001 to Rs.10,000 (23%) and Rs.10,001 and above (15.7%). Their mean total income was Rs.9,637 with a standard deviation of Rs.26,895.

The annual expenditure is another major indicator to show the social status of migrants' families. The majority (63.60%) of the migrants were in the category of up to Rs.5,000; 15.7% were reported to have spent more than Rs.10,000. The mean annual expenditure was Rs.6,020.

The ownership of a residential house is the strong indicator to show the prestige in rural society. It also indicates the owner's economic status. All the respondents reported that they already had their own house before their family member migrated abroad. The majority (76.7%) of them had been living in a brick house (Pucca house), whereas 25.3% had been living in mud houses (Kutcha houses). This could be explained by the fact that at that time they were living in rural areas or suburbs of the main town. It also shows their poor economic conditions before migration.

The ownership of commercial property reflects the financial stability of the respondents before migration. A quarter of the respondents declared that they had such property before their migrant family member left. The majority (82.0%) of them had property with a market value of up to Rs.250,000 whereas 12.0% explained that their property had a value of Rs.250,001 to Rs.500,000. Only 6.0% declared that they had commercial property worth more than Rs. 500,001.

6.17 Means and costs of traveling abroad

Table 6.7 provides information about the ways through which migrants went abroad. Only 6.7% of the respondents reported that their migrant family member went abroad by their own efforts. Moving on their own indicates that they were self confident and knew the procedures and formalities for immigration, and how to tackle difficulties of crossing the borders and resettling. 15.3% told that for the sake of immigration, their migrant family member got married with a female of foreign nationality, which demonstrates their keen interest for going abroad. 16.7% revealed that the migrants moved with the help of their kin or relatives; the majority (61.3%) reported that their migrant family member got immigration through travel agents.

Table 6.7: Migrants' means and ways of traveling abroad

Means and ways of traveling	F	%
Supporter		
By oneself	20	6.7
Relative	50	16.7
Travel agent	184	61.3
Marriage with foreign national	46	15.3
Visa expenses (Pak. Rupees)		
≤ 75,000	104	34.7
75,001-150,000	140	46.6
> 150,000	56	18.7
Mean = 150708.83	S.D. = 171868.91	
Air ticket expenses (Pak. Rupees)		
≤ 15,000	211	70.3
15,001-30,000	79	26.3
> 30,000	10	3.3
Mean = 18892.42	S.D. = 15667.03	
Source of migration expenses		
Accumulated family savings	174	58.0
Borrowing from friend	117	39.0
Borrowing from relatives/others	9	3.0
Sale of assets for migration		
No information	217	72.3
Sale of Ornaments	59	19.7
Sale of land	24	8.0
Support in finding a job		
By oneself	120	40.0
Relative	144	48.0
Traveling agent	34	11.3

Source: Author's survey

The expenses incurred by the migrants for obtaining a visa were quite substantial. 46% of the migrants spent between Pak. Rs.75,000 to Rs.150,000 for that purpose. 18.7% spent more than Rs.150,000. This high amount was due to strict migration policies and airport security. The mean value was Rs.150,708.

The majority of the migrants (58.0%) used family savings for covering the migration expenses. Borrowing from friends (39.0%) was the second main source. A vast majority of the respondents (72.3%) did not want to disclose from which asset sources this money was mobilised. 20% of them said that migrants and their family sold gold ornaments, followed by the sale of land (8.0%). The results indicate that the majority of the migrants' families had sold major resources, expecting that their socio-economic conditions would improve if one of their members went overseas.

One of the major concerns while migrating for overseas employment was the type and extent of work that would be found abroad. Education is probably the most important factor in determining the type of work and the earnings. Almost half of the migrants found their overseas job through relatives, followed by self-finding (40%). About 12% of the jobs were arranged by traveling agents.

6.1.8 Employment abroad

Table 6.8 shows the distribution of the most common economic activities undertaken by the overseas migrants. The majority (40.7%) were engaged in their own business. It was followed by daily labour (33.7%) and permanent jobs in various sectors (17.3%).

6.2 Amount and use of remittances

6.2.1 Amount of remittances received

Information about the monthly income earned by the migrants overseas is presented in Table 6.9. The majority of the respondents (60.3%) declared that they did not have any information about the migrants' earnings.

Table 6.8: Types of migrants' jobs abroad

Job abroad	F	%
Daily labour	101	33.7
Temporary seasonal work	25	8.3
Permanent employment	52	17.3
Own business	122	40.7

Source: Author's survey

Table 6.9 shows that 46.2% received remittances every two months, while 16.6% received them on the occasion of necessity. 8.3% of the respondents had received remittances for the purchase of assets. 8.8% had received transfers from the migrants during their visit at home.

Table 6.9: Respondents information about migrants' income and frequency of remittances received

Information about migrants' income	F	%
Yes	119	39.7
No	181	60.3
Frequency of remittances received		
Monthly	55	46.2
Bi-monthly	20	16.8
At any necessity	15	12.6
Purchase of assets	10	8.4
At visit to home	19	16.0

Source: Author's survey

Table 6.10 shows the amount of remittances received by the respondents from overseas migrants. 39% had received an amount of up to Rs.25,000 per month, 58% between Rs.25.000 and Rs.50,000.

Table 6.10: Amount of remittances received

Amount of remittances received (Pak. Rupees)	F	%
Monthly		
≤ 25,000	20	36.4
25,001-50,000	26	47.3
> 50,000	9	16.3
Mean = 27,283.33	S.D. = 19,953.032	
Bimonthly		
≤ 25,000	9	45.0
25,001-50,000	8	40.0
> 50,000	3	15.0
Mean = 26,003.35	S.D. = 29592.474	
At any necessity		
≤ 200,000	7	46.7
200,001-400,000	5	33.3
> 400,000	3	20.0
Mean = 119,033.33	S.D. = 139266.71	
At purchase of assets		
≤ 500,000	6	60.0
500,001-1,000,000	3	30.0
> 1,000,000	1	10.0
Mean = 274333.33	S.D. = 470416.16	
At visit to home		
≤ 400,000	9	47.4
400,001-800,000	6	31.6
> 800,000	4	21.0
Mean = 213500.00	S.D. = 416,360.54	

Source: Author's survey

The majority of those respondents who had received remittances at the time of necessity received up to Rs.200,000. 20% received more than 400,000. The mean necessity remittances received by the respondents were Rs.119,033.

60% of those who had remittances for the purchase of assets got up to Rs.500,000, while 30.0% received between Rs.500,000 and Rs.1,000,000 for that purpose. The majority of the respondents who had received transfers on the occasion of the migrants' home visit had received up to Rs.400,000, 21% more than Rs.800,000. Overall, the findings reflect that migrants had sent a considerable amount of money to their families back home.

6.2.2 Pattern of expenditure by migrants' families

Table 6.11 shows the annual spending pattern of the migrants' families according to average daily life expenditures (A), and also expenditures out of remittances as far as major spending categories, like investments, are involved. The majority of the families (54.3%) spent up to Rs.20,000 on household expenditures after migration, followed by 38% with Rs.20,000 to Rs.40,000. Only 7.7% spent more than Rs.40,000. The mean household expenditure after migration was Rs.22,483. The overall picture shows that migrants' household expenditures increased substantially as compared to the situation before migration (see Table 6.6 for comparison). 11.7% of the respondents said that they paid off loans with the help of remittances. The majority of the respondents (58%) used remittances for performing Hajj and also a majority (59.7%) used them for house construction. In 54% of the families remittances were allocated to the repair and maintenance of their house, and 38.3% used them for house extension. In Pakistani culture the families have to spend huge amounts in the form of a dowry on the occasion of their daughter's marriage. This issue was also explored in the study. The findings show that 80% and 21% of the respondents respectively had used received remittances for the marriage of migrants' sisters and daughters. 59.3% of the respondents used the received remittances for the marriage of brothers. The majority of the respondents (83.3%) said that they donated part of the received remittances for community development (public welfare).

Table 6.11: Respondents' families spending pattern after migration (Pak. Rupees)

A Household's annual expenditures after migration	**F**	**%**
≤ 20,000	163	54.3
20,001-40,000	114	38.0
> 40,000	23	7.7
Mean = 22483.33	S.D. = 4930.71	
B Uses of remittances, for major spending categories (multiple answers)	**Yes**	
Loan pay-off	35	11.7
Performance of Hajj	174	58.0
House construction	179	59.7
Repair and maintenance of house	162	54.0
Extension of house	115	38.3
Daughter's marriage	63	21.0
Son's marriage	48	16.0
Sister's marriage	236	78.7
Brother's marriage	178	59.3
Community development	250	83.3
pay off loan		
Did not spend	265	88.3
≤ 500,000	13	4.3
500,001-1,000,000	10	3.3
> 1,000,000	12	4.1
perform Hajj		
Did not spend	126	42.0
≤ 200,000	88	29.3
200,001-400,000	61	20.3
> 400,000	25	8.3

house construction		
Did not spend	121	40.3
≤ 200,000	31	10.3
200,001-400,000	49	16.3
> 400,000	99	33.0
repair and maintenance of house		
Did not spend	138	46.0
≤50,000	115	38.3
50,001-100,000	28	9.3
> 100,000	19	6.3
for extension of house		
Did not spend	185	61.7
≤ 300,000	21	7.0
300,001-600,000	40	13.3
> 600,000	54	18.0
daughter's marriage		
Did not spend	237	79.0
≤ 1,000,000	35	11.7
1,000,001-2,000,000	21	7.0
> 2,000,000	7	2.3
son's marriage		
Did not spend	252	84.0
≤ 1,000,000	23	7.7
1,000,001-2,000,000	19	6.3
> 2,000,000	6	2.0
sister's marriage		
Did not spend	64	21.3
≤ 1,000,000	134	44.7
1,000,001-2,000,000	76	25.3
> 2,000,000	26	8.7
brother's marriage		
Did not spend	122	40.7

≤ 100,000	106	35.3
100,001-200,000	53	17.7
> 200,000	19	6.3
community development		
Did not spend	50	16.7
≤ 100,000	165	55.0
100,001-200,000	73	24.3
> 200,000	12	4.0

Source: Author's survey

The data presented show that remittances from abroad are an essential source for the families left behind to perform essential social and economic activities, such as the paying back of a loan, construction and repair of the house, performing Hajj and marriages of sons, daughters, sisters or brothers. The families received remittances for such purposes ranging for 100,000 to 200,000 thousands. Pak. Rupees, depending upon the nature of the activity to be performed. The findings demonstrate that foreign remittances primarily played a vital role in addressing socio-economic and cultural needs of the families left behind. They also suggest that the emigration of family members has proven beneficial in enhancing the families' socio-economic status.

6.2.3 Remittances used for commercial activities

Table 6.12 shows the distribution of the respondents according to remittances used by the respondents for purchasing commercial property. The data reveal an uplift in the economic conditions of a large share of respondents as well as an amelioration in their social status. The majority reported that they had purchased a residential plot and a house for rent purposes; 22% and 29.7% had purchased a commercial plot and a shop, respectively. 22% had used the transfers for opening a business.

Table 6.12: Items purchased in commercial sectors on receipt of remittances (Pak. Rupees)

Items purchased by respondents (multiple replies, n = 300)	F Yes	%
Residential plot	202	67.3
Commercial plot	66	22.0
Shop	89	29.7
House to rent	70	23.3
Business	66	22.0
Value of residential plot purchased		
Did not purchase	98	32.7
≤1,000,000	65	21.7
1,000,001-2,000,000	62	20.7
> 2,000,000	75	25.0
Industrial plot		
Did not purchase	234	78.0
≤ 200,000	29	9.7
200,001-400,000	21	7.0
> 400,000	16	5.3
Shop		
Did not purchase	211	70.3
≤2,000,000	67	22.3
2,000,001-4,000,000	15	5.0
> 4,000,000	7	2.3
House to rent		
Not purchased	230	76.7
≤ 5,000,000	55	18.3
5,000,001-10,000,000	11	3.7
> 10,000,000	4	1.3
Business		
Did not purchase	234	78.0
≤ 1,000,000	48	16.0

1,000,001-2,000,000	11	3.7
> 2,000,000	7	2.3

Source: Author's survey

21.7% of the respondents reported that they had spent up to Rs. one million and and 20.7% between one and two million for a residential plot, 25.0% had spent more than Rs.2,000,000 for that, whereas industrial plots were a minor spending category. 22.3% reported that they spent up to Rs. two million on the purchase of shops, respectively.

In the Pakistani society the socio-economic status is decisively expressed in terms of house ownership. This is reflected in the purchase of houses by migrants' families. In addition to family houses, houses for rent were purchased out of remittances. 18.3% of the respondents reported having spent up to Rs. five million on the purchase of a house for rent, 3.7% declared to have used between Rs. five million and Rs. ten million and 1.3% more than Rs. ten million for that. 22% of the respondents had spent remittances on business purposes, 16% incurred up to Rs. one million for that purpose.

6.2.4 Investment in agricultural land and farm assets

The ownership of agricultural land is a major determinant of families' socio-economic status in Pakistani rural village culture. Rural people engaged in agricultural activities prefer to purchase land and farm machinery to expand and develop their farming activities. This also provides honour and respect to such families. This issue was explored in the survey. The investments in purchases of agricultural land and tools such as farm machinery, i.e. tractors, cultivators, rotavators, threshers, drills and tube wells, are shown in Table 6.13. The results show that a high percentage of respondents had invested substantial amounts in farm activities. Almost half of the respondents had used remittances for buying land; 19.3% purchased up to 5 acres, 14.7% had purchased between 6 and 10 acres. 23.7% of the respondents had spent up to Rs one million, and 14.3% between Rs one and two million and 5.7% more than two million Rs. on such land purchases.

Table 6.13: Respondents according to their investment in agricultural land and farm assets out of remittances (Pak. Rupees)

Investment in agricultural land and farm machinery	F	%
Size of agricultural land (acres)		
Not purchased	169	56.3
1-5	58	19.3
6-10	44	14.7
> 11	29	9.7
Value of agricultural land		
Not purchased	169	56.3
≤ 1,000,000	71	23.7
1,000,001-2,000,000	43	14.3
> 2,000,000	17	5.7
Farm machinery (items)	Purchased	
Tractor	37	12.3
Cultivator	37	12.3
Rotavator	25	8.3
Thresher	35	11.7
Sowing drills	35	11.7
Tube well	105	35.0
Value of tractor		
Not purchased	263	87.7
≤ 300,000	15	5.0
300,001-425,000	13	4.3
> 425,000	9	3.0
Value of cultivator		
Not purchased	263	87.7
≤ 15,000	20	6.7
15,001-30,000	12	4.0
> 30,000	5	1.7

Value of rotavator		
Not purchased	275	91.7
≤ 40,000	15	5.0
40,001-48,000	7	2.3
> 48,000	3	1.0
Value of thresher		
Not purchased	265	88.3
≤ 40,000	12	4.0
40,001-50,000	14	4.7
> 50,000	9	3.0
Value of sowing drills		
Did not purchase	265	88.3
≤ 15,000	18	6.0
15,001-20,000	8	2.7
> 20,000	9	3.0
Value of tube well		
Not purchased	195	65.0
≤ 100,000	66	22.0
100,001-200,000	26	8.7
> 200,000	13	4.3

Source: Author's survey

35% of the respondents reported that they had bought tube-wells for irrigation purposes from remittances, 12.3% a tractor, and 11.7% a cultivator and threshers, sowing drills. Also rotavators were bought by a smaller percentage of the respondents. The ownership of farm machinery, tractor and other implements, in addition to being a productivity-enhancing asset, reflects the respondents' esteem among the farming community as well as their socio-economic status. A small portion (5%) of them had spent up to Rs.300,000 for that purpose. 67% of the respondents had spent up to Rs.15,000 for a cultivator, 4% between Rs.15,000 and Rs.30,000, and 1.7% more than Rs.30,000. 5.0% had spent up to

Rs.40,000, 2.3% between Rs.40,000 and Rs.48,000 and only 1% more than Rs.48,000. 4.0% of the respondents spent up to Rs.40,000, and 7.7% more than Rs.40,000 for a thresher. 22.0% used up to Rs.100, 000 for the construction of a tube well and 4.3% more than Rs.200,000.

6.2.5 Investment in livestock

Livestock is an essential part of agriculture and Pakistani rural life. The livelihood of the majority of the rural population is based on livestock and it also provides a substantial share in GDP (Economic Survey of Pakistan, 2006). The livestock sector also plays a vital role in poverty alleviation in Pakistan. It is a growing sector in the country's economy. So, people prefer to invest in this sector to enhance their income. Table 6.14 shows the amount of livestock and poultry purchased out of the remittances received. Almost 20% of the migrants' families had purchased oxen, 13.7% had bought buffalos, 10% cows, and 5.3% goats.

Table 6.14: Respondents' investment in livestock on receipt of remittances (value in Pak. Rupees)

Investment in livestock	F	%
Livestock		
Buffalo	41	13.7
Oxen	58	19.3
Cow	30	10.0
Goat	16	5.3
Poultry farm	11	3.7
Value of buffaloes		
Not purchased	259	86.3
≤ 100,000	31	10.3
100,001-200,000	7	2.3
> 200,000	3	1.0
Value of oxen		
Not purchased	242	80.7
≤ 150,000	15	5.0
150,001-275,000	19	6.3
> 275,000	24	8.0
Value of cows		
Not purchased	270	90.0
≤ 20,000	16	5.3

20,001-30,000	9	3.0
> 30,001	5	1.7
Value of goats		
Not purchased	284	94.7
≤ 5,500	6	2.0
5,501-8,800	6	2.0
> 8,800	4	1.3
Value of poultry farms		
Not purchased	289	96.3
≤ 35,000	6	2.0
35,001-43,000	4	1.3
> 43,000	1	3

Source: Author's survey

Most of those who spent remittances on the purchase of livestock bought oxen. 8% had spent more than Rs.75,000, 6.3% between Rs. 150,00 and Rs.275,000 for that. 10.3% of the respondents reported that they spent up to Rs.100,000 (on the purchase of buffaloes), and only 1% spent more than Rs.200,000 on that and 5% less than Rs.150,00 on the purchase of an oxen. 10% of the respondents had spent remittances on the purchase of cows, 1.7% more than Rs.30,000. 5.3% of the respondents had purchased goats on which they had spent minor amounts. 3.6% had bought poultry farms; 0.3% had spent more than Rs.43.000 for that purpose.

6.3 Return of the migrants

The intention of the migrants to return to their place of origin in Pakistan as expected by the respondents is shown in Table 6.15. Only 6% of them reported that their migrant family member would need more than five years to return to their home permanently. 70.7% expressed that the migrant would return within the next two years whereas 23.3% thought that it would take three to four years for the migrant to come back permanently.

Table 6.15 Migrants' expected return to Pakistan

Return within years	F	%
1-2	212	70.7
3-4	70	23.3
> 4	18	6.0

Mean = 1.353 S.D. = 0.59132

Source: Author's survey

7 Migration impacts on families

7.1 Migration Impacts

This research was designed to analyse the social, economic and cultural impacts of migration on the families left behind. More precisely it examined the patterns of remittances used by the families and explored resulting positive and negative changes in the families. For the impact assessment of migration the technique of comparing pre- and post-migration situation was used. Also, correlation between various independent variables (age, education, nature of job, economic condition, etc.) and dependent variables (change in education, economic condition and family relation) were established to investigate migration impacts.

7.1.1 Ownership of assets before and after their migration

Table 7.1 shows different durable consumer goods, considered as "luxury items" owned by the migrants' families before and after migration. These articles are the determinants of the socio-economic status of any family in Pakistan. The respondents were asked about the ownership of different household items. The majority reported that they had blankets, suitcase, jewellery, refrigerator, television, tape recorder, motorcycle and an electric iron respectively before the migration of their family member, and almost all the families owned all of these items at the time of the survey; exception were motorcycles where the share of owners increased from 52% to 85%. The share of those who had owned deep

freezers before migration was 20.7%, while 15.7% had a motor car and 1.7% a jeep; 93%, 64% and 25.7% respectively did so afterwards and hence demonstrated a considerable improvement of their living standard. More than half (56%) possessed a computer after migration, a 21-fold increase as compared to the time before migration. Similarly, the share of video-camera owners increased to 28.3%.

Table 7.1: Ownership of durable consumer good before and after migration

Items purchased	Before migration		After migration	
	F	**%**	**F**	**%**
Motor cycle	156	52.0	255	85.0
Motor car	47	15.7	192	64.0
Jeep	5	1.7	77	25.7
Television	202	67.3	300	100.0
Tape recorder	162	54.0	298	99.3
VCP/VCP	148	49.3	298	99.3
Video camera	3	1.0	85	28.3
Camera	50	16.7	236	78.7
Mobile set	25	8.3	299	99.7
Refrigerator	192	64.0	300	100.0
Juicer/Blender	69	23.0	282	94.0
Food factory	63	21.0	267	89.0
Deep freezer	62	20.7	279	93.0
Micro-wave oven	49	16.3	278	92.7
Suitcases	282	94.0	298	99.3
Blanket	297	99.0	300	100.0
Electric iron	234	78.0	300	100.0
Jewellery	253	84.3	297	99.0
Computer	8	2.7	168	56.0

Source: Author’s calculations

7.1.2 Socio economic benefits from migration

The socio economic benefits acquired by the migrants' families left behind were examined in this study. The large majority of the respondents reported an improvement in all four indicators of migration benefits, namely children's education, housing, position in the family community and lifestyle. Table 7.2 shows that 44.3% reported an improvement in their families' life style (quality of life) to a great extent, 18.3% got a more central position in the family and community, i.e. a social value honoured by society, and 40.3% an improvement of housing to a great extent. 34.3% reported that the migration of their family member facilitated children's education to a great extent.

Table 7.2: Distribution of respondent's according to their benefits acquired after migration (n=300)

Improvement of ….	to a great extent	to a reasonable extent	to some extent	no improve-ment
	%	%	%	%
… children's education	34.3	31.3	24.0	10.3
… housing	40.3	30.7	20.3	8.7
… central position in family / community	18.3	43.0	23.7	15.0
… life style	44.3	40.0	12.3	3.3

Source: Author's calculations

7.1.3 Socio-economic adverse effects of migration

It is a well-established fact that overseas migration has an effect on families left behind, positively as well as negatively. The families considered in the survey gained socio-economic benefits from the migration but at the same time, they also reported dimensions of adverse effects. Table 7.3 describes the various socio-

economic and cultural problems they faced due to the absence of the migrants. Almost 70% of the respondents expressed that they felt loneliness to a great extent in their life after the migrant had left. The same percentage reported that the behaviour of the youngsters became rude to a great extent, 47.3% said that in the absence of migrants (usually a head of household) the young generation became addicted to various drugs, whereas 50.7% faced to a great extent problems in arranging the marriage of their daughters and sons due to the absence of a male family head. Almost half of the respondents reported that the atmosphere in the family was seriously affected due to the absence of the male head of family, and 41.0% stated that they felt problems to a great extent in dealing with other family members within the strict socio-cultural value system of the male-dominated society in rural Pakistan.

On the other extreme 17.7% of the respondents told that they were not bothered by the absence of the family head, while 13.3% felt that there was no change in the drop-out from school and colleges of their children. Similarly less than 10% of the respondents were of the opinion that there was no change in other socio-economic and cultural values due to the departure of their family member.

Table 7.3: Perceived problems/disadvantages faced in the absence of migrant (n=300)

Problems/ Disadvantages	To a great extent		To a reasonable extent		To some extent		No change	
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Lack of parental control on children	178	59.3	80	26.7	25	8.3	17	5.7
Misbehaviour of children with mother	164	54.7	105	35.0	26	8.7	5	1.7
Misbehaviour of children with elders	203	67.7	71	23.7	20	6.7	6	2.0
No care of children for others	156	52.0	78	26.0	13	4.3	53	17.7
Drug addiction of children	142	47.3	100	33.3	42	14.0	16	5.3
Lavish expenditures	127	42.3	92	30.7	61	20.3	20	6.7
Deficiency of male member in family	167	55.7	81	27.0	30	10.0	22	7.3
Loneliness in life	209	69.7	67	22.3	20	6.7	4	1.3
Problems in dealing with relatives	123	41.0	119	39.7	35	11.7	23	7.7
Unpleasant social atmosphere in family	149	49.7	117	39.0	24	8.0	10	3.3
Personal insecurity	124	41.3	114	38.0	41	13.7	21	7.0
Problems in arranging son’s/daughters marriages	152	50.7	100	33.3	33	11.0	15	5.0
Children drop out from school	127	42.3	75	25.0	58	19.3	40	13.3
Children drop out from college	119	39.7	95	31.7	46	15.3	40	13.3

Source: Author’s survey

7.1.4 Changes in family status after migration

Table 7.4 shows that the migrants and their families had certain ambitions regarding their family members, especially the family's financial security and the children's education. 43.7% of the respondents declared that they had achieved their household's targets to a great extent; 38.0% reported that they were satisfied to a great extent with the educational status of their children; and 42.7% said that their expectations regarding their financial position were achieved to a great extent. Between 35 and 42% responded that the desired development was achieved to a reasonable extent. Less than 10% of the respondents in each category observed no change in these reported variables.

Table 7.4: Respondents' perceived development of the family status (n=300)

Opinion / Indicator	To a great extent		To a reasonable extent		To some extent		No change	
	F	%	F	%	F	%	F	%
Household planned targets have been achieved	131	43.7	106	35.3	43	14.3	20	6.7
Children came up to your expectations in terms of educational achievements	114	38.0	124	41.3	41	13.7	21	7.0
Household family financial expectations have been fulfilled	128	42.7	108	36.0	36	12.0	28	9.3

Source: Author's survey

7.1.5 Overall impacts of migration on family welfare indicators

Table 7.5 highlights the extent of welfare change which the families experienced due to the migration of their member. 85% observed a positive change in their households' economic conditions, 94% were of the opinion that their social

relations had improved and 86.7% and 94.3% did so with respect to education and family relations. Almost 40% reported that a positive change was observed to a great extent in the standard of children's education, 18.3% revealed that the economic condition of the family, 9.3% and 44.3% that their family relations and their social relations respectively were improved to a great extent. It can be concluded that migration of a male family head generally resulted in a positive change in children's education, economic condition, family and social relations for the families left behind.

Table 7.5: Distribution of the respondents according to family welfare indicators (n=300)

Impact indicator	To a great extent		To a reasonable extent		To some extent		No positive change	
	F	**%**	**F**	**%**			**F**	**%**
Children's education	119	39.7	95	31.7	46	15.3	40	13.3
Economic condition	55	18.3	129	43.0	71	23.7	45	15.0
Family relations	178	59.3	80	26.7	25	8.3	17	5.7
Social relations	133	44.3	120	40.0	37	12.3	10	3.3

Source: Author's survey

7.2 Bivariate analysis

In this section, the bivariate analysis is presented. It was used in this research for exploring the relationship between various independent variables and the socio-economic impact of migration on the families left behind.

The section "testing of hypothesis" explores the influence of the background variables on the dependent variables indicating the migration impact, i.e. education, economic conditions, family and social relations.

7.2.1 Construction of index variables

The measuring instrument consisted of matrix questions to be answered by employing the Likert scale. The index variable comprises more than one item and several response categories. Through the descriptive or univariate analysis, the individual item or statement is studied by tabulating the frequency distribution and calculating the respective percentages of the responses. In bivariate analysis, each single item in the matrix question is cross-tabulated with the respective response variable which is quite lengthy and cumbersome. Also, it may not be meaningful or even not fulfill the objectives of the study. In order to overcome this problem, an index variable is usually constructed to study the combined effect of all the items in predicting the response variable. For this purpose, all statements in the matrix questions are combined together to form an index variable.

However, before the index variable is developed, consistency among all the items in the question matrix has to be ensured. For this purpose, a reliability check is carried out, and the value of Crombach's Alpha is determined. The Statistical Package for Social Sciences (SPSS) extends this facility using an analysis menu, followed by a sub-menu scale that contains the reliability analysis test. If, during the reliability check, the value of Alpha remains within the range 0.7 to 1.0, all of the statements in the question matrix can be combined to develop an index variable. If the value of Alpha is below 0.7, the element of consistency between different statements is determined individually, and weaker ones are excluded from the index variable to improve the value of Alpha. On confirmation of the consistency element, the scores on all items in a question matrix recorded through response categories are summed up. The minimum and maximum values are determined through sub-menu descriptive statistics, followed by frequencies. The minimum values are subtracted from the maximum values, and the remainders are divided by the number of categories in the index variable.

Example (benefits acquired after migration)

Benefits acquired after migration were explored through a set of four indices, i.e. improvement of children's education, improvement of housing, central position in family/community, and improvement of life style. The migration impact (dependent variable) was explored as a set of three statements, i.e. educational impact,

economic impact and family relation impact. The respondents' answers were recorded in four predefined categories, namely: to a great extent, to a reasonable extent, to some extent and no positive change. Thus, the categories were ranked from higher to lower and coded in chronological order. A low score indicates a strong migration impact, and high score means a low migration impact.

In order to study the combined effect of the post-migration benefits was represented by the respondents' statements, on the aggregate variable "migration impact", an index variable was constructed. A reliability analysis provided the value of Cronbach's Alpha (0.880) which confirmed the presence of consistency elements in all the statements. Hence, they can be combined to construct a single statement representing benefits acquired after migration. For that purpose, the score of all statements was summed up. The minimum score assigned in the matrix question was 4 while the maximum was 16. A rounded value of 4 was obtained by subtracting the minimum score from the maximum and dividing the remainder by the number of the desired level categories for the index variable, which was 3 and comprised low, medium and high. The score range from 4 to 16 was converted into three equal categories of answers. Score 4 to 7 is categorised as "low" effect, range 8 to 11 as "medium", and 12 to 16 as "high". The low, medium and high indicates the intensity of benefits acquired after migration. Descriptive statistics were applied to determine the mean score and the standard deviation, which were recorded as 12.54 and 4.91 respectively.

7.2.2 Association between ages of the migrants with their migration impact

This section shows the results of testing hypotheses H1 to H9. The outcome of cross-tabulations is displayed in Tables 7.6 to 7.16, the Chi-square and gamma values are indicated below and masked by * = significant at 5% level, ** = highly significant at the 1% level, and n.s. = not significant.

Hypothesis 1: The higher the age of the migrants, the stronger the migration impact will be.

Table 7.6: Relationship between migrants age with their migration impact

Age of the migrants	Migration impact						Total	
	weak		medium		strong			
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Up to 30	32	36.4	17	19.3	39	44.3	88	29.3
31-40	35	61.4	5	8.8	17	29.8	57	19.0
41-50	30	56.6	3	5.7	20	37.7	53	17.7
51-60	21	36.8	11	19.4	25	43.8	57	19.0
61 and above	6	13.3	15	33.3	24	53.3	45	15.0
Total	124 (41.3)		51 (17.0)		125 (41.7)		300 (100)	

Chi-Square = 58.041*

Gamma = 0.601*

Source: Author's calculations

Table 7.6 indicates the association between the migrants' ages and migration impact. It shows that 61.4% of the migrants aged 31-40 years had attained a low score on the index variable "migration impact". They are more numerous than of the same group which had attained a high score on that index variable (29.8%). The table also indicates that 13.3% of the respondents older than 60 had attained a low index score, fewer than those who belong to same age group and attained a high score (53.3%).

The migrants' age is significantly associated with the migration impact. Younger migrants had low impact in terms of educational attainment, economic conditions, family relations and social relations, while older migrants had a stronger impact. This appears logical as the older migrants may send substantial remittances for the improvement of socio-economic conditions of the family; less so the younger ones. The chi-square value at the 5% level and the Gamma value confirm the

significant association between age and migration impact. The hypothesis that the higher the age of the migrants, the stronger is the migration impact hence is accepted.

Hypothesis 2: The higher the migrants' level of education, the stronger will be the migration impact.

Table 7.7 shows that 54.7% of the respondents who were illiterate, had attained a low score on the index variable "migration impact", while about 22% had attained a high score. In contrast, only 28.1% of those with an educational level of 13 years and above had attained a low score on this index variable, while almost 54% of that group had attained a high score. Migrants' education is significantly related to the migration impact. Less educated migrants had a comparatively low impact, while the more educated had a stronger impact. This might be explained by the fact that higher educated migrants sent larger amounts of remittances. The chi-square and the gamma tests show a significant association between the migrants' education and the migration impact, with the chi-square value reaching 102.143 and the gamma value 0.601. Therefore, the hypothesis that the higher the education of migrants is, the stronger the migration impact, is accepted.

Table 7.7: Relationship between migrants' education and migration impact

Migrants' education (years of schooling and study)	Migration impact						Total	
	weak		medium		strong			
	F	%	F	%	F	%	F	%
Illiterate	35	54.7	15	23.4	14	21.9	64	21.3
1-8	31	32.6	11	11.6	33	55.8	75	31.7
9-12	33	45.8	9	12.5	30	41.7	72	17.3
13 and above	25	28.1	16	18.0	48	53.9	89	29.7
Total	124		51		125		300	

Chi-Square = 102.143* Gamma = 0.112*

Source: Author's calculation

Hypothesis 3: The migration impact increases with the payment the migrant receives abroad.

It can safely be assumed that the level of payment the migrant receives increases from temporary/seasonal work over daily wages and permanent work up to running his own business. Table 7.8 shows that most (55%) of the migrants who held jobs of temporary/seasonal nature, had attained a low score on the migration impact index variable. In contrast to that, the largest share of those who worked on the basis of daily wages, permanent employment or had their own business had a strong impact. The chi-square value is highly significant and gamma is non-significant. The hypothesis that high paid migrants have a stronger migration impact as compared to low paid migrants is accepted.

Table 7.8: Relationship between the nature of the migrants' job and the migration impact

Nature of job of the migrants (Index variable)	Migration impact						Total	
	weak		medium		strong			
	F	%	F	%	F	%	F	%
Temporary/seasonal	50	54.9	15	16.5	26	28.5	91	30.4
Daily wages	28	40.0	12	17.1	30	42.9	70	23.3
Permanent	26	40.6	11	17.2	27	42.2	64	21.3
Own Business	20	26.7	13	17.3	42	56.0	75	25.0
Total	124		51		125		300	

Chi-Square = 125.142** Gamma = -0.158^{NS}

Source: Author's calculation

Hypothesis 4: The better the migrants' pre-migration economic conditions, the lower will be the migration impact.

The respondents were categorised according to their pre-migration economic conditions, i.e. farming or non-farming; and if farming then size of farm in acres,

owner, tenant, owner-cum-tenant, annual income and if non-farming then self employed, government service, private service, daily wages labour, student, jobless, annual income. Table 7.9 shows that 56.5% of the respondents who had attained a low score on the index variable of the pre-migration economic condition also attained only a low migration impact index variable. Those who had better pre-migration economic conditions reached a high score on the migration impact index variable (58.6%). The economic conditions of the migrants are associated with the migration impact. The chi-square value 125.142 is highly significant, and the gamma value is significant with a value of -1.147. Therefore the hypothesis that the better the pre-migration economic conditions of the migrant's household, the stronger will be the migration impact, is accepted.

Table 7.9: Relationship between migrants pre-migration economic condition with their migration impact

Pre-migration economic condition of the migrants' (Index variable)	Migration impact						Total	
	weak		medium		strong			
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**
low	61	56.5	12	11.1	35	32.4	108	39.3
medium	43	46.3	18	19.3	32	34.4	93	31.0
high	20	20.2	21	21.2	58	58.6	99	29.7
Total	124		51		125		300	

Chi-Square = 151.156 **Gamma = -1.147^{NS}

Source: Author's calculation

Hypothesis 5: The lower the monthly expenditures before migration, the stronger the migration impacts will be.

Table 7.10 shows that 54.1% of the migrants who had attained a low score on the monthly household expenditure before migration displayed a weak migration impact while only 39% of those with high expenditures did so. The migration

impact was strong in households with high pre-migration income (50.4%), while medium-expenditure households mostly attained a medium impact too. Tests confirm the significant association between monthly household expenditure before migration impact. The hypothesis that the higher the monthly household pre-migration expenditures, the lower will be the migration impact, was rejected. In contrast, the migration impact increased with the expenditures done before migration.

Table 7.10: Relationship between migrant's monthly household expenditure before migration and migration impact

Monthly household expenditure before migration (Index variable)	Migration impact						Total	
	weak		medium		high			
	F	%	F	%	F	%	F	%
low	53	54.1	11	11.2	34	34.7	98	32.7
medium	32	25.8	20	39.2	31	24.8	83	27.6
high	39	32.7	20	16.8	60	50.5	119	39.7
Total	124		51		125		300	

Chi-Square = 143.375** Gamma = 0.554*

Source: Author's calculation

Hypothesis 6: The better the households' material social conditions before migration, the weaker will be the migration impact.

In order to explore the relationship between the household's social conditions before migration and the migration impact, the respondents were asked to provide information about residential house (yes, no), and if they hand on, it is katch, pacca, commercial property (yes, no.) before the migrant left. This information was transformed into an index variable. Table 7.11 shows that 46.2% of the migrants' households had attained a low score on the social condition of the index variable, and at the same time had a low score on the migration impact index

variable. The migrants' families who had attained a high score on the household's social condition index variable showed a low score on the migration impact index variable (21.9%). With 168.213 the chi-square value is highly significant and Gamma was significant with a value of 0.193. Therefore, the hypothesis that the better the household's material social conditions before migration, the weaker is the migration impact, was accepted.

Table 7.11: Relationship between households' social conditions before migration and migration impact

Household social conditions (Index variable)	Migration impact						Total	
	weak		medium		strong			
	F	%	F	%	F	%	F	%
low	49	46.2	19	17.9	38	35.9	106	35.3
medium	72	58.4	12	13.5	25	28.1	89	29.7
high	23	21.9	20	19.0	62	59.1	105	35.0
Total	124		51		125		300	

Chi-Square = 168.213 **Gamma = 0.193*

Source: Author's calculation

Hypothesis 7: The more frequent remittances are received, the stronger the migration impact.

In order to explore the association between remittances received and migration impact, the respondents were asked about the frequency of remittances received, i.e. monthly, bimonthly, at any necessity, at the purchase of assets, or on the occasion of home visits. Table 7.12 shows that the majority (56.5%) of the households who had attained a low score regarding the remittances received, attained a low score on the migration impact index, while most of those who showed a medium or high score of the received remittances' index (48.1%, resp. 54.6%) experienced a strong migration impact. The chi-square value (120.981) is highly significant at P>0.01 and Gamma is significant with value -1.707.

Therefore, the hypothesis that the more frequent remittances are received, the stronger the migration impact, is accepted.

Table 7.12: Relationship between remittances received and migration impact

Remittances received Index variable	Migration impact						Total	
	weak		**medium**		**strong**			
	F	%	F	%	F	%	F	%
low	91	56.2	18	11.1	53	32.7	162	54.0
medium	14	26.9	13	25.0	25	48.1	52	17.3
high	19	22.1	20	23.3	47	54.6	86	28.7
Total	124		51		125		300	

Chi-Square = 120.981** Gamma = -1.707*

Source: Author's calculation

Hypothesis 8: The higher the use of remittances for private non-consumption purposes, the higher will be the migration impacts.

An index variable about the uses of remittances received for private non-consumption purposes, was constructed based on information remittances used to pay off loans, performance of Hajj, construction of house, repair and maintenance of house, extension of house, daughter's marriage, son's marriage, sister's marriage, brother's marriage, community development. Table 7.13 shows that 56.4% of migrants who had attained a low score on the index of uses of remittances for private non-consumption purposes also reported a low score on the migration impact index variable. This was more than in the groups with a medium and high index. The table reflects that only 27.8% of those with a low score on uses of remittances felt a strong impact, while 62.8% of those with a high remittance use index did so. The chi-square value is highly significant, and the gamma value is significant. This confirms a significant association between

both indices. Therefore the hypothesis that the more remittances received are spent on private non-consumption purposes, the better the migration impact will be, is strongly accepted.

Table 7.13: Relationship between uses of remittances received and migration impact

Uses of remittances received (Index variable)	Migration impact						Total	
	weak		medium		strong			
	F	%	F	%	F	%	F	%
low	71	56.4	20	15.8	35	27.8	126	42.0
medium	29	36.2	20	25.0	31	38.8	80	26.6
high	24	25.5	11	11.7	59	62.8	94	31.4
Total	124		51		125		300	

Chi-Square = 108.499** Gamma = -0.933*

Source: Author's calculation

Hypothesis 9: The stronger the migrant's family relations (ties) are before migration, the weaker will be the migration impact.

An index about family ties was constructed on the basis of information about lack of parental control on children, misbehaviour with mother, misbehaviour with elders, do not care for others, drug addiction, lavish expenditure, deficiency of male member in family, loneliness in life, problems in dealing with relatives, unpleasant social atmosphere in the family, personal insecurity, problems in arranging son/daughter marriages, children's drop out from school. Table 7.14 shows that 50.9% of those who had attained a low score on the migration impact had a low score at the family situation index variable. A similar result was obtained for the medium social situation group. The migrants' families who had attained a high score on the family situation index variable in contrast displayed strong migration impact index variable (60.6%). The chi-square value and

Gamma are highly significant. Therefore, the hypothesis that the migration impact decreases with the strength of the family situation and ties is accepted.

Table 7.14: Family social situation after migration and migration impact

Family's social situation index variable	Migration impact						Total	
	weak		medium		strong			
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**
low	53	50.9	20	19.2	31	29.9	104	34.7
medium	49	50.5	14	14.4	34	35.1	97	32.3
high	22	22.2	17	17.2	60	60.6	99	33.0
Total	124		51		125		300	

Chi-Square = 133.089** Gamma = 1.468**

Source: Author's calculation

7.3 Pearson's correlation analysis

The correlation summarises the direction and strength of the relationship between two variables of higher measurement level, i.e. of ordinal or interval data. Pearson's correlation coefficient also calculates the relationship between predictor and response variables in order to verify the association emerged through chi-square and Gamma tests.

The values of Pearson's correlation coefficients referring to the variables of this study are shown in Table 7.15. It indicates the impact of the migrants' monthly expenditures, all other independent variables such as migrants' age, education, nature of job of the migrants, pre-migration economic conditions and household social situation, as well as remittances received from the migrants, uses of remittances and family situation after migration. This analysis confirms the significance of the relationships.

Table 7.15: Pearson's co-relation coefficient showing the relationship between socio-economic conditions and migration impact

Predictive variables	Migration impacts
Migrants' age	0.345**
Migrants' education	0.532**
Nature of migrants' job	0.215**
Migrants' pre-migration economic condition	-0.142**
Migrants' monthly household expenditure before migration	-0.006 NS
Household's social conditions before migration	-0.137**
Remittances received from the migrants	0.432**
Uses of remittances	0.604**
Family situation after migration	0.261**

**. Correlation is significant at the 0.01 level,* Correlation is significant at the 0.05 level

NS = Not significant

Source: Author's calculation

7.4 Multivariate regression analysis

Multivariate regression analysis was used to establish the relative importance of each of the background and intervening variables in terms of the explained variation in the dependent variables. The relative significance of the independent variables in determining the dependent variable is examined through linear regression. The standardised partial regression co-efficient (Beta) was used to estimate the relative significance of each of the predictor variables. Beta shows the relative importance of the predicative variables for the migration impact. It indicates the change in the response variables when the independent variables

change by one unit. The multiple co-efficient determination (R^2) is used to measure how well the independent variables explained the dependent variable (goodness of the fit of the model).

The results of the regression analysis are displayed in Table 7.16. It contains unstandardised regression coefficients, standard errors and standardised regression coefficients (Beta). The table shows that the most important variables which influence the migration impact are remittances received, uses of remittances, migrants' education and migrants' pre-migration economic conditions with regression coefficients of 0.48, 0.38, 0.29 and 0.24, respectively. All variables are highly significant. Variables significant at level P>0.05, are migrants' age and family situation. R^2 is 0.547 which indicates that the variables given in the model are responsible in exploring 54.7% of the variation in the dependent variable. In social sciences if R^2>0.4 the model is regarded as best fit model.

Hence, the model determining the migration impact is as shown:

(7.1) Migration Impact = α + 0.072 (migrant's age) + 0.295 (migrant's education – 0.035 (migrant's job) + -0.242 (migrant's pre-migration economic condition) – 0.001 (household's monthly expenditure) + -0.121 (household's social condition) + 0.482 (remittances received) + 0.385 (uses of remittances) + 0.110 (family's situation).

Table 7.16: Relationship between different independent variables asnd migration impact

Dependent variable: migration impact (index variable)

Independent variables	Un-standard-ised coefficients	Standard Error	Standard-ised coefficients (Beta)
Migrants' age	0.142	0.007	0.072*
Migrants' education	0.325	0.003	0.295**
Migrants' job	0.095	0.009	0.035 NS
Migrants' pre-migration economic condition	-0.285	0.005	-0.242**
Household expenditures before migration	0.025	0.003	0.001 NS
Households' social situation before migration	-0.132	0.002	-0.121**
Remittances received from the migrants	0.562	0.040	0.482**
Uses of remittances	0.421	0.030	0.385**
Family situation	0.132	0.040	0.110*

Adjusted R square value = 0.547, ** Highly significant at the 0.01 level * Significant at the 0.05 level

NS = Non-significant

Source: Author's calculation

8 Summary and conclusions

The purpose of this research was to analyse the socio-economic effects of out-migration and foreign remittances sent by overseas migrants on the families left behind in Pakistan. The impacts of migration were investigated by comparing the socio-economic conditions of the families left behind before and after migration. The survey done for that comprised 300 randomly selected senior family members of the migrants. The majority of the respondents were the migrants' fathers.

A questionnaire was developed which included both open and close ended questions. Age, education level, nature of job, reason for migration, and household composition of the migrant were taken as background variables; while socio-economic status, household condition of the families left behind and migrants' earnings were taken as intervening (independent) variables. The impact of migration on the families left behind was measured through various dependent variables such as change in education, socio-economic conditions and family relation. Pre-and post migration data were compared and analysed by various statistical tools, mainly using SPSS.

The major destinations of the migrants were the UK, Germany and other European countries. Most of them had left their home country after 1991. The main reasons for migration were low income and unemployment. Most of the migrants (60%) had attained less than eight years of schooling at the time of migration. The major occupations abroad were doing their own business and temporary wage jobs.

Pre and post migration data regarding economic conditions and household expenditures of the migrants' families indicate substantial improvement in the household's economic situation. The impacts of independent variables (migrants' age, education level and nature of their job, pre-migration economic condition and amount of remittance) on the socio-economic conditions, education and family relations) were highly significant.

Most of the respondents reported that the physical condition of their house was improved after the migration of their family members. Likewise children's access to education had improved to a great extent. Also, most of the migrants' families got a more central position in the community after migration of their family member. The spending patterns out of remittances indicated that the migrants' families used remittances mostly for current household consumption and purchase of durable consumer goods.

Some of the adverse effects of migration on the migrants' families included an increasing trend of misbehaviour of the children with their elder family members, drug addiction, children drop-out from schools and colleges, and increasing insecurity and loneliness due to the absence of senior male family members.

Almost half of the migrants had left after 1989, and 70% had visited Pakistan more than five times since they migrated. Unemployment has emerged as the major reason for more than 30% for migration followed by low income and poor socio-economic status of the migrants' families.

Most of the migrant workers were between 40 and 50 years old at the time of interview, followed by the 29.0% who were aged 31-40. 60% had up to 8 years of schooling whereas 7.7% migrant workers were illiterate, when they left to go overseas. More than 40% had established their own business abroad and only 17% held permanent jobs overseas at the time of the interviews. One third was working on the basis of daily wages. 23% of the migrants were occupied in farming before they left, the majority of them, however, had no own land and 38.0% held only 1-3 acres before migration. More than 95% of those who had been occupied with farming belonged to an income category of up to Rs.1,000 per month, and only 2.3% had earned more than Rs.10,000. Of the non-farming migrants 61% had earned less than Rs.5,000 per month. Two thirds of the respondents reported that their monthly family expenditures before migration were less than Rs.5,000 while for 15.7% they were higher than Rs.10,000. Three quarters were living in the brick house (Pucca) before one of their family members had left for abroad.

Almost two thirds of the migrants migrated through travel agents. The majority (46%) of them spent between Rs.77,000 and Rs.150,000 for formal visas. 58% used savings of the family for covering their migration related expenses.

The majority of the respondents (58.0%) reported that they received remittances of up to Rs.50,000 per month. Out of those who received remittances on a bimonthly (after two months) basis, 52% received up to Rs.25,000 p.a.

More than half of the migrants' households left behind spent up to Rs.20,000 of the received remittances per month on daily life expenditures, while 38% spent Rs.20,000 to 40,000 per month for that purpose. A significant share of the remittances were used for the performance of religious duties (Hajj), for house repair, and marriage of children, and also for the purchase of durable consumer goods like a television, refrigerator, jewelry, video cassette player, jeep etc. The majority of those respondents who had purchased residential plots had spent an average amount of Rs.100,000 for this purpose. The farming families of the migrants also spent remittances on the purchase of agricultural machinery such as tube wells (35%), rotavator (9.3%), thresher, tractor etc.

Socio-economic benefits acquired by the families left behind

Almost half of the respondents stated that their quality of life had improved to a great extent after the migration of their family member. 40.3% had improved their house to a great extent, and 34% reported that the migration of their family members had facilitated the improvement of children's education to a great extent. Pre- and post-migration data also suggest considerable improvements in the annual income, family prestige status, education and living expenditures of the families left behind. 44% of the respondents informed that their planned household targets regarding their household have been achieved after migration by one of their family members. For 38% and 42% respectively this applied specifically to children's education.

However, there were also some adverse effects of migration. A large proportion of the female respondents reported that they felt loneliness in their life to a great extent in the absence of the migrant. The respondent also reported that the behaviour of the youngsters has become extremely rude due to the absence of their father. They also indicated an increasing trend of drug addiction among

young members of families left behind. More than 40% also reported complications in dealing with other family members since the absence of a head of family.

9 Recommendations

This research study, with the given limits of resources and time, has provided important insights about the socio-economic effects of migration on families left behind. The following recommendations are suggested to put hard earned remittances under some feasible workable plans in order to improve their impacts.

1. Illiteracy and/or minimal education of the migrant workers restrict them in securing attractive jobs overseas. Therefore, the Government should establish vocational/professional training institutes in the areas of high out-migration for the benefits of future migrants.

2. Unplanned investment in the housing sector created enormous problems for families left behind. The Government should formulate better town/village development plans, so that they may adjust themselves properly and securely in the community.

3. Efforts should be made to expand job opportunities and provide them to return migrants according to their ability, so that they can contribute effectively and efficiently into the national development. An inventory (through feasibility studies) of small scale business activities may be developed particularly in the fields of small industries, handicrafts, trade and commerce and services' sector, and the migrants and their families should be made aware of it, so that they can spend remittances in a way which provides a basis for sustainable income.

4. Consideration may also be given to the abolition or reduction of import duties on machinery/plants sent to Pakistan by overseas Pakistanis for setting up small industrial units in the country.

5. The Government should establish institutions (consulting centres) which educate and advise the youths of families left behind in order to minimise the adverse effects of the absence of the head of the household.

6. The Government may promote saving and investment among overseas workers through the opening of national investment accounts, and announce that those who transferred money to this account will receive

bonus bonds, on top of the normal rate of interest. Similarly, the Government should purchase foreign exchange from the workers at a price above the official rate.

7. Regional/town/village development plans designed to develop infrastructure, agriculture, industries, education, health, etc., should be prepared to induce overseas Pakistani workers to contribute to such investments which would benefit the areas to which they belong. This may include the supply of natural gas and drinking water. The emigrant Pakistani workers who belong to those areas may be persuaded to invest in these plans which would provide a good return and at the same time benefit their home towns and villages.

A number of critical issues have shown up in the course of this research project which could not be dealt with in more depth because they were beyond the scope of this work, and resources were restricted to the direct tasks. Still, it is recommended to focus further research specifically on the following issues:

1. In depth research studies should be designed to explore the gender dimensions of migration in the rural areas of Pakistan. A gender sensitive approach may be followed to understand the socio-cultural impact of migration on the female spouse left behind.

2. Further research is needed to explore links between migration, remittances and rural development strategies introduced by the Government of Pakistan.

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Annex I

Questionnaire

OVERSEAS MIGRATION AND ITS SOCIO-ECONOMIC IMPACTS ON THE FAMILIES LEFT BEHIND

(A case study in the Province of Punjab, Pakistan)

Serial

District _____ Village _____ Date _____

Q 1 Relationship with migrant _____

Q 2 Country of migration _____

Year of migration _____

Number of visits paid to Pakistan after migration _____

Q 3 Personal characteristics

Age (No of years) _____

Education (Year of schooling) _____

Nature of Job _____

Q 4 What were the reasons of migrants for going abroad?

Low income _____

Uncertainty of income _____

Unemployment _____

Family conflict _____

Target savings _____

Q 5 Household composition

Sr.	Relationship with the migrant	Age in completed years	Education (year of schooling)	Activity status
1. 2.				
3.				
:				

A. ACTIVITY STATUS

(1) Studying

(2) Housewife

(3) Training course

(4) Full time working

(5) Part time working

(6) Not working but looking for work

(7) Looking for immigration

(8) Not working and not looking for work

B. PRE-MIGRATION

Q 6 What was the position of migrant in your family before migration?

- Married _____
- Unmarried _____

Q 7 If married then, how many children

- Male _____
- Female _____

Q 8 Occupation

- Farming _____
- Non-farming _____

If farming then

Q 9 Size of farm (acres) _____

Q 10 Migrant's position

- Owner _____
- Tenant _____
- Owner-cum-tenant _____

Q 11 Annual income (Rs.) _____

Q 12 If non-farming then which was the migrant's profession

- Self employed _____
- Govt. service _____
- Private service _____
- Daily wages labour _____

- Student _____
- Jobless _____

Q 13 Annual Income (Rs.) _____

Q 14 What was the approximate monthly household expenditure (Average of 12 months) before migration)?

Total amount (Rs.) _____

Q 15 Did the migrant have own any of the following before leaving for overseas employment?

1. Residential house
   - Yes _____
   - No _____

If yes

   - Kaccha _____
   - Pacca _____

2. Commercial property
   - Yes _____
   - No _____

C. MIGRATION HISTORY

Q 16 How did migrant go abroad?

- Independently _____
- Through relative _____
- Traveling agent _____
- Overseas employment exchange _____
- Through marriage with foreign national _____

Q 17 How much money was spent arranging job, visa, air ticket etc.?

- Visa _____
- Air ticket _____

Total amount (Rs.) _____

Q 18 How did the migrant meet the migration expenditure?

- Accumulated savings _____
- Borrowing from friend _____

- Borrowing from relatives _____
- Sale of Assets
    - Sale of ornaments _____
    - Sale of commercial land _____
    - Sale of agric. land _____
- Others _____

Q 19 How did the migrant find his job abroad?

- By himself _____
- Through relative _____
- Travel Agent _____
- Arranged before migration _____
- Overseas employment exchange _____

Q 20 What is his job abroad?

- Daily labourer _____
- Temporary/seasonal worker _____
- Permanent worker _____
- Own business _____

D. OVERSEAS EARNINGS

Q 21 Do you know about the migrant's monthly income?

Yes_____ No_____

Q 22 How often do you receive remittances and how much?

	Yes/No	Amount in Rs.
• Monthly		
• Bimonthly		
• At any necessity		
• At the purchase of assets		
• At his visit to home		

Q 23 What is the household's approximate monthly expenditure after migration?

Total amount (Rs.___)

Q 24 What are the uses of received remittances?

Type of use	Yes/No	Amount in Rs.
• To pay off loan		
• Performance of Hajj		
• Construction of house		
• Repair + maintenance of house		
• Extension of house		
• Daughter's marriage		
• Son's marriage		
• Sister's marriage		
• Brother's marriage		
• Community development		

E. INVESTMENT OF REMITTANCES

Q 25 Did you possess any of the following items before migration or did you purchase them with remittances?

Items	Before migration	After migration
• Motorcycle		
• Motorcar		
• Jeep		
• Television		
• Tape recorder		
• VCP/VCP		
• Video camera		
• Camera		
• Mobile telephone set		
• Refrigerator		
• Jucer/blender		
• Food factory		
• Defreezer		
• Micro-wave oven		
• Suitcase		
• Blanket		
• Electric iron		
• Jewelry		

- Computer _____ _____

Q 26 Did you purchase any of the following from remittances income?

a. Commercial sector

Type of property

	Yes/No	Approximate expenditure
• Residential plot		
• Industrial plot		
• Shops		
• Houses for rent purpose		
• Business		

b. Agriculture sector

Agricultural land

	No. Size of land holding	Approximate expenditure
• Irrigated land	_____	_____
• Barani rainfed land	_____	_____

Farm machinery

	Yes/No.	Approximate expenditure
• Tractor	_____	_____
• Cultivator	_____	_____
• Rotavator	_____	_____
• Thresher	_____	_____
• Sowing drills	_____	_____
• Tube well	_____	_____

c. Livestock sector

	Yes/No	Approximate expendiuture
• Buffalo	_____	_____
• Oxen	_____	_____
• Cow	_____	_____
• Goat	_____	_____
• Poultry farm	_____	_____

F. MIGRATION ADVANTAGES, DISADVANTAGES, PROBLEMS AND SUGGESTIONS

Q 27 Which of the following benefits did you acquire after migration?

Benefits after migration	To great extent	To reasonable extent	To some extent	No change
• Improvement of children's education				
• Improvement of housing				
• Central position in family/community				
• Improvement in lifestyle				

Q 28 Which problems/disadvantages did you face in the absence of the migrant?

Problems/disadvantage	To great extent	To reasonable extent	To some extent	No change
• Lack of parental control on children				
• Misbehave with mother				
• Misbehave with elders				
• Do not care for others				
• Drug addiction				
• Lavish expenditures				
• Deficiency of male member in family				
• Loneliness in life				
• Problems in dealing with relatives				
• Unpleasant social atmosphere in family				
• Personal in security				
• Problems in arranging son/daughter marriages				
• Children drop out from school				

Q 29 How far do you agree with the following statement

Opinion	To great extent	To reasonable extent	To some extent	No change
• The household's planned targets have been achieved				
• Children came up to your expectations in terms of educational achievements				

- Household family financial expectations have been achieved _____ _____ _____ _____

Q 30 What is the impact of migration on families left behind in the following areas?

Migration impacts	To great extent	To reasonable extent	To some extent	No change
• Education	_____	_____	_____	_____
• Economic situation	_____	_____	_____	_____
• Family relations	_____	_____	_____	_____

Q 31 When does the migrant plan to come back to Pakistan permanently?

Within number of years _____

Q 32 Any suggestions

_____

_____

Thank you very much for your cooperation. All the information, which you have provided, will be kept confidential and will be used for academic and research purposes only.