

## **IMPACT OF REMITANCES ON THE SOCIO-ECONOMIC CONDITIONS OF RURAL FAMILIES IN DISTRICT POONCH OF AZAD JAMMU AND KASHMIR**

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### **ABSTRACT**

*The aim of the present study was to analyze the impact of remittances on the socio-economic conditions of rural families of district Poonch of Azad Jammu and Kashmir (AJK). For this purpose the data were collected during December 2008, from the two purposively selected villages i.e. Pachiot Sharqi and Pakkar of AJ&K. Hundred households were randomly selected as sample households. Findings of the study revealed that the main source of income in the area was remittances. Before emigration the incomes of people were very low, which significantly improved after emigration, savings of people become many fold higher, expenditure on their basic needs, ceremonies and luxury items significantly increased. Due to increase in incomes after emigration the respondents preferred to educate their children in private educational institutions. As a result of remittances, respondents' families spent income on the purchase of commercial plots, repaid their debts, constructed and renewed their houses, purchased more vehicles and started new businesses in the area. Respondents' families were satisfied with their present financial status and preferred emigration for their children in future for earning purpose. Few negative impacts including psychological disorders in women, insecurity feelings and children drop-out from schools have also been reported in the area. The overall impact on living standard, outlook, financial position, status of respondent families in the area was found significantly high. The study recommends that for better utilization of the remittances proper training is required of the left over family members so that the investment may be made in such a way to generate employment in the area.*

**Key Words:** Foreign Remittances, Rural Families, Household Remittances income, AJ&K.

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### **INTRODUCTION**

Remittances play a very important role in the development of a country. Remittances are becoming a potential source of external finance and its magnitude is on the increase in some of the developing countries (Gardner 1995). Buch and Kukulenz (2004) report that worker remittances constitute an increasingly important mechanism for the transfer of resources from developed to developing countries. The economic impact of remittances has been considered beneficial at both the micro and macro levels at least in the short term and there is increasing evidence that remittances from abroad are crucial to the survival of communities in many developing countries. At household's levels, it helps in increase in income and consumption smoothening, (Kannan and Hari, 2002) increase saving and asset accumulation (Hadi, 1999) and improve access to health services, better nutrition (Yang, 2003; Hildebrant and McKenzie, 2005) and better education (Edward and Ureta, 2001; Cordova, 2005; Adams, 2006). It helps families to maintain or increase expenditure on basic consumption, housing, small-businesses formation and construction activities (World economic outlook 2006). Remittances also helps in reducing poverty (Yang *et al.* 2005; Yang 2008).

Several studies have indicated that remittances provide self-insurance to the recipient households in times of uncertainties, economic crises and natural disasters. Remittances are said to be the "lifeline" that helps millions of families around the world and lift them out of poverty (Loradel and Maria, 2006). While at community level, remittance income can help generate local commodity markets and local employment opportunities. The impact of remittances on poverty and inequality however, depend on how far poor households are able to join in the process. Ratha (2003) also corroborates the point that migrants may increase remittances in times of economic hardship, especially in low-income countries where their families may depend significantly on remittances as a source of income. Economic downturns may also encourage workers to migrate abroad and thereby begin to transfer funds to families left behind. He further argues that while capital flows tend to rise during favorable economic cycles and fall

in bad times, remittances appear to react less violently and show remarkable stability over time. At macro level, remittances can improve the country's development prospects, maintain macroeconomic stability, mitigate the impact of adverse shock, and reduce poverty and possibly inequality. It helps families to maintain or increase expenditure on basic consumption, housing, education, health, small-businesses formation and construction activities (World economic outlook 2006).

International migration from Pakistan is very common phenomenon like other developing countries and had a profound socioeconomic impact both on the people as well as the country. International migration though started immediately after independence in 1947 but it accelerated in 1970's due to the construction boom that started in Middle Eastern countries because of phenomenal rise in the price of oil. The construction activity in these countries was made possible only due to the efforts of the foreign labour forces, and Pakistan became one of the leading manpower exporters to the Middle Eastern market due to the existence of cordial and brotherly relations between Pakistan and the Gulf states.

Main factors contributed to the sharp increase in the inflow of remittances includes; significant improvement in economic fundamentals, confidence of the expatriate Pakistanis on the economic management of the country, better exchange rate offered in the inter-bank market as against the open market, aggressive marketing of Pakistani banks in foreign countries and motivating the people to send their remittances through banking channels and crackdown on Hundi system in the Middle East and other parts of the world. The state of Azad Kashmir comprises an area of 5.134 sq. miles, with mainly hilly topography with valleys and stretches of plains. According to socioeconomic survey 2007 of A.J.K, about 51.2% people were migrated in 1992 from Azad Kashmir, while 40.7% were working in Pakistan. There are certain factors which push people to migrate including, no or few job opportunities available in the area, to get high paid jobs for improving their living standards, to pay back loans. One important reason was the construction of Mangla Dam which displaced a large portion of population and pushed them to migrate, especially towards England.

The living standard of people in Azad Kashmir has improved due to remittances; migrants have been sending their money to their left behind families regularly. According to the socioeconomic study of A.J. K. about 35% of migrants were sending remittances up to Rs.70,000/- per year, 46.4% Rs. 40,001/- to Rs. 90,000/- and about 23% Rs. 65,001/- to Rs.1,50000/- and about 6% sending above 1,00000/- per year to their families. Emigrant's who have maintained their bank accounts in A.J.K. /Pakistani banks are investing foreign exchange on buying agricultural land as well as commercial land. The social status of people had also improved after migration, their income level, outlook of their houses, occupations, education level of children, health status of family members had improved. Overall facilities like schools, colleges, shopping centers, road, transportation, electrification, communications and banking facilities were also improved and developed. Spending on non-productive activities like marriages, ceremonies, gifts to friends/relatives, spending on festivals and funerals had also risen due to remittance (Socio-economic Survey of AJK, 2007). But along with these positive impacts, there are certain factors such as neglect of children's education, excessive workload for women, frustration of the left behind women, family sufferings etc. that tends to decreases the welfare. On the basis of the above mentioned logics present study is an effort to analyze all these positive and negative impacts of emigration in target area with the following objectives.

#### ***Objectives of the Study***

- i. To study the impact of remittances on socio-economic conditions of the sample respondents in the study area.
- ii. To study the factors that induced the emigrants to migrate.
- iii. To give recommendations for the productive utilization of remittances by the households.

#### **MATERIALS AND METHODS**

The universe of the study was district Poonch of Azad Jammu and Kashmir (AJ&K). A.J.& K consists of seven districts. Among these, Mirpur and Poonch have higher emigration compared with other districts. For the selection of the sample villages a list of all the villages in the district Poonch was obtained from the Local Government and Rural Development Department of the AJ&K. As the objective of the research was to study the impact of remittances on the socio economic conditions on the families of the emigrants' households, therefore all those villages was identified with the help of Local Government and Rural Development Department from where incidence of migration was higher. On the basis of this criterion two villages, namely Pachiot Sharqi and Pakkar were selected. These two villages have comparatively higher number of emigrants in different parts of the world.

According to the unpublished data available with the local government of the District Poonch there were about 500 households in each sample village. Taking 10% households, a total of 50 migrants households were randomly selected from each village. Thus the total sample size reached to 100. Data were collected through structured questionnaire through face to face interviews with the emigrants' households families. Furthermore, for actual situational

analysis personal observation were also used to understand and analyze the life standards of people in the area. The collected data were analyzed by using Microsoft Excel Worksheet for obtained the results. For knowing the significance of change in before and after the migration situation t-test was applied to the data. The formula of t-test is as follows.

$$t = \frac{\bar{X}_1 - \bar{X}_2}{S_{\bar{X}_1 - \bar{X}_2}}$$

where

$\bar{X}_1$  = mean of first sample

$\bar{X}_2$  = mean of second sample

$S_{\bar{X}_1 - \bar{X}_2}$  = Standard error between the two mean

But the standard error is given as

$$S_{\bar{X}_1 - \bar{X}_2} = \sqrt{\frac{S_1^2}{N_1} + \frac{S_2^2}{N_2}}$$

$N_1$  = First sample size

$N_2$  = Second sample size

$S_1^2$  = First sample variance

$S_2^2$  = Second sample variance

By placing the standard error equation we get formula for the t-test as follows:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{S_1^2}{N_1} + \frac{S_2^2}{N_2}}}$$

## RESULTS AND DISCUSSION

The data collected on different aspect of remittances on the socio-economic conditions of the sample households includes emigrant's total households, place of migration, reasons of migration, source of finance for migration, monthly income of the migrants, pre emigration total annual income, pre and post emigration income, remittances utilization and its effect on household consumptions and effects of remittances. What follows next is discussion on number of emigrants per household.

### *Number of Emigrants per Household*

Data in Table I present the number of emigrants per household. The data show that 87% households have at least one family member abroad. However there are some households who have more than one member abroad. In village Pakkar 94% households have one of their family members working abroad while in village Pachiot Sharqi 80% household have one member working abroad. According to opportunities available, every adult male member of the sample household prefers to go abroad for jobs.

**Table I** *Distribution of respondents according to the number of emigrants per household*

Name of Village	Numbers of emigrants per household								Total
	1 person		2 persons		3 persons		4 and Above		
	No.	%	No.	%	No.	%	No.	%	
Pachiot Sharqi	40	80	6	12	2	4	2	4	50
Pakkar	47	94	2	4	0	-	1	2	50
Total	87	87	8	8	2	2	3	3	100

Source: Field Survey, 2008.

### *Reasons of Migration*

The data in (Table II) showed the reasons of emigration of the sample respondents. The findings show that 48% respondent's reported poor economic conditions, 40% because of unemployment and 12% due to competition. In village

Pakkar 56% people emigrated due to poor economic conditions and in village Pachiot Sharqi 50% emigrated due to unemployment. Unemployment and poor economic conditions are interrelated, due to unemployment people economic condition is poor and they want to improve their living standard by getting better employment therefore they prefer to go aboard to earn higher income. The findings shows that the main reason behind emigration was poverty and unemployment.

**Table II** *Distribution of respondents according to the reasons of emigration*

Villages	Reasons of emigration						Total
	Poor economic conditions		Un-employment		Competition		
	No.	%	No.	%	No.	%	
Pachiot Sharqi	20	40	25	50	5	10	50
Pakkar	28	56	15	30	7	14	50
Total	48	48	40	40	12	12	100

Source: Field Survey, 2008.

**Place of Migration**

Data presented in Table III showed the respondents countries of migration. The data shows that 70% migrants were working in Middle Eastern countries, 10% in European countries, and 20% in U.S.A. As indicated by results the main market for our labour force is Middle East; hence there is a flow of people towards these countries, though people prefer to go to European countries and U.S.A., but due to their strict immigration rules and laws only few percent people succeeded to enter in these countries, while in the Middle East and other Islamic countries the immigration laws were found comparatively relaxed which were in favour of our people.

**Table III** *Place of migration of the of the sample respondents*

Name of Village	Place of migration						Total
	Middle East		Europe		USA		
	No.	%	No.	%	No.	%	
Pachiot Sharqi	29	58	6	12	15	30	50
Pakkar	41	82	4	8	5	10	50
Total	70	70	10	10	20	20	100

Source: Field Survey, 2008.

**Sources of Finance for Migration**

Though migration is common phenomenon in under developing countries but it is always difficult to manage finance for migration. Mostly people migrate with the help of commission agents or other companies sponsoring migration, for whole procedure finance is required. As indicated by Table VI, 38% migrants fulfilled their financial requirements by their own resources, 8% were financed by their household head and 54% borrowed from their relatives and friends to fulfill their financial requirements for migration. It was cleared form the data the main financial sources of the respondents for migration were informal souceces i.e.friends/relatives and their own sources.

**Table VI** *Distribution of respondents as per sources of finance for migration*

Name of Village	Sources of finance for migration						Total
	Migrant's own resources		Household head		Borrowed from relatives/friends		
	No.	%	No.	%	No.	%	
Pachiot Sharqi	21	42	5	10	24	48	50
Pakkar	17	34	3	6	30	60	50
Total	38	38	8	8	54	54	100

Source: Field Survey, 2008.

**Monthly Income of the Respondents**

People migrate because they got better income in foreign countries as compared to their home country. Data in table-V depict that 14% respondents got monthly income between Rs. 10,000 -20,000, 20% have income between Rs. 20,001- 40,000, and 22% have income between Rs. 40,000 - 60,000, followed by 20% respondents having monthly income between Rs. 60,000 - 80,000 and 13% between Rs. 80,000-100,000, while 11% having income above 1 lac. In village Pachiot Sharqi 14% migrants have monthly income above Rs. 100,000 while in village Pakkar 8% have monthly income above Rs. 100,000 and 24% have monthly income between Rs. 40,000-60,000. As results show that migrants got much better incomes than those who are working in our country, therefore the living standard of their families was also high as compared to those working within a country. This is also one of the factors, which induce them to migrate.

**Table V** *Distribution of respondents on monthly income bases*

Name of Village	Monthly income (Pak. Rs.)										Total		
	10000-20000		20001-40000		40001-60000		60001-80000		80001-100000			Above 1 lack	
	No.	%	No.	%	No.	%	No.	%	No.	%		No.	%
Pachiot Sharqi	5	10	8	16	10	20	12	24	8	16	7	14	50
Pakkar	9	18	12	24	12	24	8	16	5	10	4	8	50
Total	14	14	20	20	22	22	20	20	13	13	11	11	100

Source: Field survey, 2008.

**Pre-Emigration Total Annual Income of the Sample Respondents**

Table VI show the pre- emigration total annual income of the household. The data depict that in pre-emigration period the total annual incomes of respondent's households were very low. Data revealed that 47% respondents having annual income between Rs.12, 001 - 24,000, 25% have between Rs. 24,001-36,000 and 10% had between Rs. 36,001-50,000 and only 5% have annual income above Rs. 50,000. Poor economic conditions were one of the most important reasons to migrate, because of very unreasonable income people have very low living standard; they even cannot fulfill their basic needs, so to improve their incomes and living standard they prefer to migrate in search of higher paid jobs.

**Table VI** *Respondent's distribution on pre-emigration total annual income bases*

Villages	Income (Rs.)										Total
	Below 12000		12001-24000		24001-36000		36001-50000		Above 50000		
	No	%	No	%	No.	%	No	%	No	%	
Pachiot Sharqi	7	14	22	44	12	24	6	12	3	6	50
Pakkar	6	12	25	50	13	26	4	8	2	4	50
Total	13	13	47	47	25	25	10	10	5	5	100

**Remittances Received by the Sample Households (Annually)**

The data presented in Table VII show that 32% respondents received remittances annually between Rs. 100,000-200,000, 28% between Rs. 200,001-300,000, 22% between Rs. 300,001-500,000 and 15% received remittances between Rs. 500,001-10, 00,000. In village Pachiot Sharqi 20% respondents received annual remittances annually between Rs. 500,001-10, 00,000 and 28% received Rs. 300,001-500,000, while in village Pakkar 28% respondents received annual remittances between 200,001-300,000 and 22% received remittances between Rs. 300,001- 500,000, followed by 32% respondents who received remittances between Rs. 100001- 200000. The annual flow of remittances was more in village Pachiot Sharqi than village Pakkar. Hence the living standard of people of village Pachiot Sharqi was more higher than people of village Pakkar.

**Table VII** *Average remittances received by respondents in one year*

Villages	Average remittances (Rs.)										Total		
	5000-100000		100001-200000		200001-300000		300001-500000		500001-1000000			Above 1000000	
	No.	%	No.	%	No.	%	No.	%	No.	%		No.	%
Pachiot Sharqi	-	-	14	28	12	24	14	28	10	20	0	-	50
Pakkar	3	6	18	36	16	32	8	16	5	10	0	-	50
Total	3	3	32	32	28	28	22	22	15	15	0	-	100

Source: Field survey, 2008.

**Total Annual Income before and after Emigration**

There was remarkable improvement in annual incomes of migrant's families as compared with their pre-emigration annual income; therefore emigration put a very positive effect on both the income and living standard of respondent families of both the villages. People migrate because, they want to improve their economic conditions; hence living standard. Data presented in table VIII depict that there was remarkable change in the incomes of respondent families before and after emigration. Result shows that before emigration, the total annual income of sample households of village Pachiot Sharqi was Rs. 1230000 while after emigration it was Rs. 18200000 so the change was 1379.675%. Similarly in village Pakkar the total annual income before emigration was Rs.1164000 while after emigration it was Rs. 13875000, so the change was 1092.01% and the total change in annual income before and after emigration was 1239.808% that was very remarkable. It is also indicated from results in Table VIII that the average per year income of single respondent family in village Pachiot Sharqi was Rs.24600 before emigration which became Rs. 364000 after emigration i.e. the change is 1379.675%, while in village Pakkar the average per year income of single respondent family was Rs.23280 before emigration which became Rs. 277500 after emigration i.e. the change is 1092.01% and the total change in per year average income of single respondent family was 1239.808%. The t-test results pointed that there

is a significant increase in income of the respondents after emigration. Due to this big difference between pre-emigration and post emigration incomes, the living standard of respondent's families improved to greater extent and they became more well off and prosperous than before.

**Table VIII** *Distribution of Respondents according to the total annual income before and after emigration*

Name of village	Income/year (Rs.)		%age change /(t-value)	Average income/household		%age change (t-value)	Total
	Before	After		Before	After		
Pachiot Sharqi	1230000	1820000	1379.675 % (29.25***)	24600	364000	1379.675 % (16.97***)	50
Pakkar	1164000	13875000	1092.01 % (11.16***)	23280	277500	1092.01 % (12.71***)	50
Total	2394000	32075000	1239.808 % (40.66***)	23940	320750	1239.808 % (14.85***)	100

Note: Value in parenthesis presents the t-value.

Source: Field survey, 2008.

**Utilization of Remittances**

Remittances were utilized for different purposes in sample area, as shows by Table IX that out of the total respondents 60% households used remittances for purchase of plots, 91% used remittances for construction and renovation of houses, 40% used for purchase of vehicles, 83% used for purchase of household appliances, 80% for ornaments purchasing and 100% households used remittances for fulfilling their daily expenditures, educational and medical expenditures in both villages. 23% households used remittances for starting up a new business and 18% used it for expanding existing business. In village Pakkar 64% households used remittances for purchase of plots while in village Pachiot Sharqi 56% respondents purchased plots. 94% respondents construct houses in village Pakkar while 88% in Pachiot Sharqi, from remittance, 84%-86% households spent remittances on social ceremonies in both villages respectively. In addition to these utilization they also spent remittances on fulfilling their daily expenditures. Hence due to remittances the living standard of respondent families of both villages had significantly improved. They constructed new houses, bought appliances, started business, purchased vehicles, animals, and ornaments and also improved their health, education and social status by spending more money. So the remittances have overall positive impact on every aspect of their lives.

**Table IX** *Utilization of remittances by the sample respondents*

Nature of Utilization	Pachiot Sharqi		Pakkar		Total	
	No.	%	No.	%	No.	%
Purchase of plot	28	56	32	64	60	60
Construction/renovation of house	44	88	47	94	91	91
Business started	10	20	13	26	23	23
Expend old business	10	20	8	16	18	18
Purchase of vehicle	25	50	15	30	40	40
Purchase of household appliances	42	84	41	82	83	83
Animals bought	25	50	35	70	60	60
Buy ornaments	38	76	42	84	80	80
Expenditure on social ceremonies	42	84	43	86	85	85
Daily expenses	50	100	50	100	100	100
Medical expenses	50	100	50	100	100	100
Educational expenditure	50	100	50	100	100	100
Total	50		50		100	

**Impact of Remittances on the Household Consumption Durables**

Due to remittances the households' consumptions durables were also positively affected as shown in Table-X. The %age change in case of refrigerators was 87%, in case of T.V it was 74.5% in case of heaters it was 70% for vehicles it was 60%, for VCRs, cameras and sewing machines it was 93%, 93% and 58% respectively, while in case of mixer/blenders, tape recorders and dish antennae it was 92%, 63% and 87% respectively. In village Pachiot Sharqi there were only 6 refrigerators, 20 TVs, 5 VCRs 6 dish antennas and no motorcars before emigration while after emigration there were 50 refrigerators, 80 TVs, 52 VCRs, 45 dish antennas and 22 motorcars after emigration. Similarly in village Pakkar there were only 5 refrigerators, 17 TVs, 5 cameras, 4 dish antennas and no motorcar before emigration while after emigration their number changed to 40 refrigerators, 66 TVs, 85 dish antennas and 13 motorcars. Therefore, on the whole there was 90% change in both the villages in their household consumptions durables after emigration.

**Table X** *Impact of remittances on the respondents consumption durables before and after emigration*

Consumption durables	Pachiot Sharqi			Pakkar			Total		
	Before	After	%	Before	After	%	Before	After	%
Refrigerator	6	50	88	5	40	87	11	90	87
T.V	20	80	75	17	66	74	37	146	74
Heater	15	50	70	18	60	70	33	110	70
Motor car	0	22	-	0	13	-	0	35	-
Motor cycle	2	2	-	0	3	-	2	5	60
Tractor	0	1	-	0	2	-	0	3	-
Cooking ranges	30	130	77	12	97	87	42	327	81
Washing machine	6	75	92	4	46	91	10	121	92
VCR	5	52	90	3	60	95	8	112	92
Camera	7	82	91	5	90	94	12	172	94
Sewing machine	18	41	56	22	55	60	40	96	58
Mixer/blender	10	115	91	8	105	92	18	220	92
Tape recorder	43	100	57	35	111	68	78	211	63
Dish antennae	6	45	16	4	85	88	10	80	87

Source: Field survey, 2008

**Adverse Impacts of Immigration**

Data presented in Table XI indicate few negative impacts of emigration in the sample area. Table indicates that 18% women have some psychological disorders, due to long time absences of their male counter parts, 11% families had feeling of in security in the absence of their male members and in 9% respondents families, children dropout from school due to lack of parental control. 62% families in the sample area reported no negative impacts of emigration of their social as well as their family life.

**Table XI** *Adverse impacts of emigration on respondent families*

Villages	Negative impacts								Total
	Psychological disorders in women		Insecurity		Children dropout from schools		No negative impacts		
	No.	%	No.	%	No.	%	No.	%	
Pachiot Sharqi	8	16	5	10	5	10	32	64	50
Pakkar	10	20	6	12	4	8	30	60	50
Total	18	18	11	11	9	9	62	62	100

Source: Survey, 2008.

**CONCLUSION AND RECOMMENDATIONS**

Overseas emigration had a significant positive effect on the socio economic conditions of the people in the project area. Their monthly income has substantially increased after emigration and they had started savings and investment. Emigrant's households made assets in the farm of agricultural land and commercial plots, which was considered a profitable long run investment. Emigrant's households had started new businesses and also invested in existing businesses that increased their incomes and also created employment opportunities for other family members. Respondents' households possessions of valuable goods were increased manifolds due to remittances and their living standard and social status improved significantly. Few emigrant families suffered from adverse impacts of emigration like psychological disorders in women, children dropout from schools and insecurity feelings. The study as a whole concludes that emigration has important role in bringing positive change in the household economy. However, for the removal of the adverse effects of immigration on the sample households it is recommended that counseling services be provided at the doorsteps of the immigrants' families. Moreover, proper training be provided to the members of the left over families so that the remittances be utilized in a more productive way.

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