

## REMITTANCES IMPACT ON SOCIO ECONOMIC DEVELOPMENT IN NWFP, PAKISTAN

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### ABSTRACT

*Material well being and resource mobilization have assumed importance and priority over many other things. One consequence of this has been a significant number of people migrate from Pakistan to different countries of the world in search of better paid employment. As a result they send remittances to their home country. The aim of the study was to find out the volume and utilization pattern of migrant's remittances and investment behaviour of these migrants. For this purpose 360 sample households were interviewed in 11 villages of District Swabi, NWFP during the year 2008. The findings of the study show that number of migrants is continuously rising and the foreign remittances are the main stay of the sample households. These remittances are productively utilized and have a positive impact on the sample households as well as on the sample villages as a whole. Increase in income level of beneficiaries has been quite significant. However, initial capital requirements for getting the visa, traveling cost and work permit are beyond the migrants' financial position. For this purpose the migrants get credit on higher interest rates from informal sources or sell out their fixed assets. As the emigrants are contributing to the development of the rural economy of district Swabi, the study recommends that the government must direct formal credit institutions to allocate some funds for this purpose at comparatively low interest rates so that the intending emigrants may be facilitated. Moreover, the government must provide advisory services to the returned migrants so that they may invest their capital in a productive manner.*

**Key words:** *Migration, Foreign Remittances, Socio Economic Impact, Investment behavior, Pakistan*

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### INTRODUCTION

Migration causes numerous impacts upon the social and economic lives of the migrants as well as their families. Migration can be classified into two classes. Internal migration, where people move within a country and international migration, where people move abroad (Peterson, 1978).

Theoretical explanation for migration was forwarded by Evert Lee in 1966. He propounded the "push-pull" theory according to which there are certain "push" factors, including bad climate, poverty, famine, war or religious and political persecution that force people to move out of their place of origin. In contrast, "pull" factors attract people to move out in the search for new opportunities or for a better life (Evert Lee, 1966). During the period 1990 to 2000, the number of international migrants increased by 14%. In 2002, some 175 million people lived outside their country of origin, and this figure is projected to reach 230 million by 2050 (UNFPA, 2004; Ramirez, *et al.*, 2005). Remittances have been growing rapidly in the past few years and now represent the largest source of foreign income in many developing countries. Remittance flows to developing countries are expected to exceed \$300 billion in the coming years.

There is a voluminous literature which supports the idea that there is a close link between the economic considerations and the significant volumes of remittances – the portion of migrant worker's earnings sent back from the country of employment to the country of origin. According to Boyd (1989); Connall, 1984; and Burki, 1984; remittances indicate the existence of social networks across space; induce economic effects in the sending areas; and they are vehicles for sending back important messages about cooperative opportunities and standards of living, thereby stimulating future migration. Empirical evidence indicates that migration usually brings about changes in the lives of migrants and their families. This occurs because of the increased incomes and exposure of the migrants to new experiences and new ideas about social, cultural, political and economic values of the host countries, as well as

those of the other emigrant's co-workers from various parts of the world. Much of the earlier literature regarding remittance flows was notably pessimistic concerning the effects of these types of cash receipts on the household. According to them vast majority of remittance income is spent on consumption (Dinerman 1982; Lopez *et al.* 1986). In fact Jim Airola (2005) reported that remittances may play an important role in gaining access to capital, especially among lower-income households.

According to the UN report, remittances are the "lifeline" that helps millions of families around the world lift themselves out of poverty (UN IFAD, 2007). The bulk of the literature has focused more on the impact of remittances on development, particularly their impact on the economy of developing countries. Recent studies have pointed out that remittances generally have positive impact on human capital formation, investments, poverty, and macro-economic stability.

Migration has documented several beneficial impacts of remittance flows on household well-being and investments. Households experiencing exogenous increases in remittances become more likely to leave poverty status, to send their children to school, and to invest in new entrepreneurial enterprises (Yang and Martinez 2005; Yang 2006; and Yang 2008). In El Salvador, households receiving more remittances have higher rates of child schooling (Edwards and Ureta, 2003). In Mexico, households with migrants invest more in small businesses than households without migrants (Woodruff and Zenteno, 2007). At the household level, remittances perform the function of self-insurance, especially during economic crises and natural disasters. When the local and domestic economies are unable to provide steady employment and decent livelihoods for its people, overseas employment for those who can afford offers a way out of the uncertainties at home (Yang and Choi, 2007 and Yang, 2008).

Growing numbers of internal and external work migrants and an increase in the inflow of remittances have a profound effect on many socioeconomic, demographic and political issues. Almost 20 percent of the decline in poverty in Nepal between 1995 and 2004 could be attributed to increased work migration and remittances (Lokshin 2007). Migration helps households cope with shocks such as death, extraordinary medical expenses, or job loss in the family. In addition, a range of social outcomes (income, household amenities, and child education) are superior in households receiving remittances (Dean Yang, 2003). Return migrants were expected to invest large sums of money in enterprises in the country of origin (Haas, 2008). At the regional and local levels, the role of remittances does seem to be significant and, generally speaking, remittances may be said to contribute to lessening economic inequalities. International migration does not represent a drain of resources but that, on the contrary, it may even constitute a significant source of productive capital and a dynamic engine for promoting business activity, for forming businesses, and for spurring economic growth, at least at the local and regional levels (Canales, 2001; Massey and Parrado, 1994; Durand, 1988). Some studies have shown that the bulk of the remittances are spent on basic consumer goods, in addition to housing, land, debt payment and education (Appleyard, 1989; Faamani, 1995; Walker and Brown, 1995; and Arif, 1999).

In the present day world, material well-being and resource maximization have assumed importance and priority over many other things. One consequence of this has been the large numbers of young people migrating to different countries of the world in search of better-paid jobs. Pakistan is a case in point. A large number of its workers have been regularly migrating to the oil-rich but labour-scarce Middle Eastern countries, especially since the early 1970s. This has had profound socioeconomic impacts both on the people and the country (Gilani *et al.* 1991). Remittances play an important role in the economic development of a country like Pakistan, which has low rate of saving and investment. Almost all rural areas of Pakistan are experiencing the phenomenon of emigration, district Swabi of North West Frontier Province, Pakistan, particularly stand unique in this respect. The district is heavily dependent on out of district income i.e., the money sent by Swabi inhabitants working in and outside Pakistan. According to District Census of Rural Settlement (DCRS) 1998, of Swabi, out of total 622 villages, 343 (55%) villages were recorded as having persons working abroad in varying numbers. The total number of emigrants, as in 1988, was 9136 and the number per village was (15). The post – 1998 period witnessed a continuous increase both in the number of emigrants from, and the number of villages experiencing emigration in, Swabi district. A similar trend has been observed in the inflow of remittances to the district.

Massive labor migration is now becoming a trend in Pakistan. Growing numbers of emigrants and the corresponding inflow of remittances would normally bring in their wake a host of socio-economic impacts in the emigrants sending localities in general and the emigrants' left behind households in particular. The nature and magnitudes of these impacts need to be studied to bring out their implications for future planning. Conceived in this

context, the problem focused by this study is: How has this emigration affected the households and the areas in which these households are located? What are the uses into which remittances are put? What are positive and negative impacts of emigration? What are their implications for formulations of policies in the context of emigration, utilization of remittances, and mitigation of negative impacts? These are the major problem areas that needed to be studied empirically, leading to the present research.

### Objectives

Conceived in the context of the aforementioned problem area, the main objectives of the study are to

- i. Collect and analyze data on social, economic, demographic and other relevant characteristics of emigrants and their households.
- ii. Investigate the utilization pattern of recipient households and.
- iii. Identify and analyze socio-economic impacts of emigration on the affected households and the localities concerned in Swabi district.
- iv. Recommend measures for better utilization of remittances for the uplift of the rural masses.

### MATERIALS AND METHODS

For achieving the above mentioned objectives, District Swabi, which has high concentration of out migration were chosen for in-depth analysis during 2008. In this district, there are a total of 622 villages out of which 343 (i.e., 55%) villages have reported a large number of persons working in different countries. A list of villages was prepared from the District Census of Rural Settlements (DCRS). The survey was conducted in 11 villages where 360 emigrants' households were interviewed randomly in person.

**Table I** *Sample frame*

Study Area	Total villages	Villages from where migration took place	Sample villages	No. of HHs in sample villages	No. of emigrant H.Hs in Sample villages	Sample respondents
Swabi	622	343	11	15320	2051	360

Source: 1. District Census of Rural Settlements 1998, Swabi.  
2. Based on Field Survey.

### RESULTS AND DISCUSSION

#### Profile of Migrants

The survey of households of migrants, as already stated, was conducted in 11 villages where 360 sample households, which have men currently working abroad, were interviewed. The study's main focus is on overseas workers. Their profile is presented in this section.

#### Age Distribution

The age brackets of 21– 30 and 31 – 40, taken together, account for bulk of the overseas workers. This heavier concentration in these age brackets is in line with the generally held perception that the relatively mature persons, in terms of age as well as by other criteria, have better chances of employment abroad. The age distribution of the two categories of workers is given in Table II. The age distribution pattern of emigrants suggests that contrary to the overall emigration situation in the country the emigration process in Swabi District is continuing unabated. A heavy representation of the 21-30 and 31-40 age group is indicative of that.

**Table II** *Overseas workers distribution by age groups in the study area*

Age group	Overseas workers (%age)
Below 21	1
21-30	28
31-40	48
41-50	15
Over 50	8
All age groups	100

Source: Based on Field Survey.

### Literacy Rate

It is interesting to note that the overseas worker's literacy level is high – 87%. Relevant statistics are given below in Table III.

**Table III Literacy rates of migrants**

Locality	Literacy percentages among Overseas workers	
	#	%
Study Area	314	87

Source: Based on Field Survey

The pattern is in conformity with the type of manpower in demand abroad. As will be seen later, most of the emigrants are employed as ordinary labourers – the jobs for which literacy is not required. But still a high literacy rate has been reported by the emigrants.

### Occupations

The distribution of migrants by reference to their occupations before and after migrations is shown in Table-IV. Quite a visible contrast can be observed in the table under reference in this respect. Before migration as many as 15 % migrants were jobless, and those who were working were mostly labourers and farmers. After migration, there was no jobless persons and the heaviest concentration of them was found in “Casual labourers” category (25%) followed by those working as drivers (21 %) and skilled workers (15%). Rest of the 15 % emigrants are thinly distributed over as many as sixth types of jobs among which those operating as mechanics and electricians are relatively more prominent accounting for 2 % each of the total overseas workers (Table VI). Pre-emigration employment status and occupational distributional of the migrants were quite different, and quite understandably so. The jobless, the labourers, and the farmers, between them, accounted for almost 56 % of the total emigrants in terms of their pre-emigration job classification. 18 percent persons were drivers and other skilled services. Rest of 26 % under study was spread over seven occupations/activities; prominent among them being shopkeepers (8%) and drivers (8%), respectively. In order to bring the pre and post emigration occupational distribution of the emigrants into a sharper focus, the relevant data are summarized up in Table IV.

**Table IV Pre and post emigration occupation classification of emigrants**

S. No.	Activity/Occupation	Pre-emigration (%)	Post-emigration (%)
1.	Farming	24	0
2.	Jobless	15	0
3.	Drivers	8	21
4.	Shopkeeper	8	10
5.	Students	3	0
6.	Labour	13	25
7.	Electricians/ Technician/ Mechanics	4	6
8.	Private Company/Waiter	4	8
9.	Business	3	1
10.	Skilled services	10	15
11.	Computer Operator/ Supervisors/ Surveyors	1	4
12.	Doctors/ Engineers	1	3
13.	Govt. service	6	7
	Total	100	100

Source: Based on Field Survey

### Monthly Income of Migrants

Emigrants' average monthly income is Rs.36321 (Table-V).

**Table V Average monthly income of overseas workers**

	Average monthly income of workers
Overseas	36321

Source: Based on Field Survey

Although wages abroad in Arab countries are declining fast, yet most workers from the study area are getting wages that compare favourably with the top income bracket.

**Table VI** *Distribution of overseas workers by monthly income groups*

S. No.	Monthly income (Rupees)	Percentage of overseas workers
1.	≤ 5000	-
2.	5001-10,000	-
3.	10001-15,000	-
4.	15001-20,000	-
5.	20001-30,000	38
6.	30001-40,000	32
7.	40001-50,000	19
8.	50001-60,000	7
9.	60001-80,000	2
10.	80001-100,000	1
11.	Above 100,000	1
	All groups	100

Source: Based on Field Survey

### **Sources of Financing Emigration**

All of the emigrants financed their ticket and other expenses for overseas journey from non-institutional sources. Besides their own savings, most emigrants borrowed money from relatives and friends, and many resorted to sale of land and vehicles to finance visa and ticket.

### **Income per Household**

During the year 2008 the sample households' income averaged at Rs.5,91,861 or Rs. 85,777 per month, in the study area taken in general. The annual per capita income was Rs. 49,322 or Rs. 7,148 per month, for an average household size of about 7 persons.

**Table VII** *Average income per sample household and per capita income in year 2008*

Cality	Income during the year (Rs)		Income per month (Rs)	
	Per Household	Per Capita	Per household	Per capita
Study Area	591861	85777	49322	7148

Source: Based on Field Survey

### **Contribution of Remittances to Household Income**

The sample households were found heavily dependent on overseas workers' remittances which accounted for almost 74% of their total income during the reference period (year 2008). The sample households' income from their industry- accounting for 9 % of their annual income, can also be credited to remittances, as initial investment in these enterprises was mostly made possible by remittances. Thus, it can be rightly claimed that workers remittances – especially those from abroad, are backbone of the recipient areas economy.

**Table VIII** *Source-wise income of sample households during 2008*

Sr. No.	Source	Income	
		Rs.	%
1.	Farming	22674000	10.64
2.	Industry	19741000	9.27
3.	Rent of property	1710000	0.80
4.	Earnings of in-country workers	11965000	5.60
5.	Overseas remittance	156908000	73.64
6.	Labour	72000	0.03
	Total	213070000	100

Source: Based on Field Survey

### **Total Remittance Inflow**

Based on the emigration trend in the study universe, the average annual remittances per worker from abroad and from within Pakistan, as revealed by the survey, it is estimated that during 2008, the total volume of remittances to district Swabi would be Rs.894 million; from overseas as shown in Table IX.

**Table IX** Total estimated volume of overseas workers remittances to study area in 2008

Study Area	Total workers Overseas (Number)	Per worker remittances to sample household in 2008 Overseas (Rs)	Total estimated remittances of all workers to study areas Overseas (million Rs)
Swabi	2051	435856	893.94

Source: 1) District Census of Rural Settlement of District Dir, 1998.  
2) Based on Field Survey

### Utilization of Remittances

In the previous section it was noted that i). workers remittances (2008) from abroad and within Pakistan accounted for as much as 82 % of the receiving households income from all sources, ii) average monthly income per household was Rs.49,322 and iii) the total inflow of remittances to the sample households is Rs.894 million from overseas. Per capita income of emigrants' households is not only high than the national average, but also it is reported to be substantially higher than their income before emigration of their family members. Thus, while emigration has not yet brought a great abundance of money to the households concerned it has certainly ushered in an era of relative prosperity. The beneficiaries say that they are much prosperous now than before. Emigration generated prosperity – by the local standards, is finding expression in enhanced consumption and productive outlays of the concerned population. Some indicators of productive uses of income are given as follows.

### Land Ownership

A larger number of the sample households own land now. Previously 32% of the sample households owned land, while the existing corresponding figure is 36%. In pre-emigration period the sample households owned about 528 acres of land, while their existing holdings are 642 acres. Relevant data on sample household's previous and existing land ownership situation are given below in Table X.

**Table X** Land owned by sample households

S. No.	Particulars	Unit	Pre-emigration	Post-emigration	% Δ
1.	Land owning sample households	Number	115	131	14
2.	Land owned	Acres	528	642	22
3.	Area owned per owner	Acres	4.59	4.9	-
4.	Area per sample household in general (Row 2 ÷ 360 households)	Acres	1.47	1.8	-

Source: Based on Field Survey

The picture emerging from this survey confirms the common knowledge, and widely observed tendency in the country, that buying land is one of the first things the households of emigrants do with their enhanced income.

### Livestock

A larger number of sample households own livestock now than before. Put in figures, previously 172 sample households had livestock, while now the corresponding figure is 288 meaning an increase of 67%. The average number of livestock owned by the livestock owners has, however, showed slight change at 2.7 and 2.6, respectively. The overall number of livestock with the sample households, however, increased from 459 to 760 showing a 66% increase. Similarly the total livestock holding has also been increased significantly from 1.3 to 2.1. The data are given below in Table XI.

**Table XI** Livestock holdings of sample household

S. No.	Particulars	Pre-emigration	Post-emigration	% Δ
1.	Number of sample households with livestock	172	288	67
2.	Total livestock head owned	459	760	66
3.	Average holdings of livestock owners (row 2 ÷ row 1)	2.7	2.6	-
4.	Overall average livestock holding (row 2 ÷ 360 households)	1.3	2.1	-

Source: Based on Field Survey

### Education

The trend towards education has significantly high among the sample households. This is attributed, among other things, to increase in their income. This can be observed from the fact that 69% households reported literacy rate, which is well high the literacy rate of Pakistan (52%). It seems that among other things investment in education is one of the priorities of the sample households.

### Vehicles

The number of vehicles owned by sample households has also been substantially increased after their working members' emigration. In the pre-emigration period the 293 sample households had no vehicles, while the existing corresponding number is only 39, showing an increase of more than 318 percent. Although some households still do not have a vehicle, the existing number owned by them can be called large, considered in the overall context of Swabi district's socio-economic situation. Out of the 220 vehicles owned by the sample households, 90 are used for commercial purposes. Which are operating in Swabi district.

**Table XII** *Vehicles possessed by sample households*

S. No.	Vehicles and Machines Possessed	360 Sample Households				% Δ
		Before		Now		
		#	%	#	%	
1.	Car	23	6	65	18	183
2.	Pickup	3	1	17	8	467
3.	Truck	3	1	7	2	133
4.	Tractor/ Thresher	13	4	52	14	300
5.	Motorcycle	20	6	66	18	230
6.	Wagon	2	0.5	7	2	250
7.	Bus	3	1	7	2	133
	Total	67		221		

Source: Based on Field Survey

### Consumption Durables

Most of the sample households now possess consumption durables such as refrigerators, air conditioners, televisions, etc., and the number of those who now own these is significantly larger than pre-migration period. As will be seen in Table XIII, the number of sample households with refrigerators has increased from 130 to 409, and that of TV owners from 169 to 374. Only 16 had an air conditioner previously, now its number has increased to 75. It is important to note that the computer possession has increased 40 times. The complete data is represented below.

**Table XIII** *Selected consumption durables possessed by sample households*

S. No	Consumption Durables Possessed	360 Sample Households				% Δ
		Before		Now		
		#	%	#	%	
1.	Refrigerator/Deep Freezer	130	36	409	114	215
2.	Television	169	47	374	104	121
3.	Air Conditioner	16	4	75	21	369
4.	Washing Machine	102	28	293	81	187
5.	Water Pump	132	37	287	80	117
6.	Generator	20	6	87	24	335
7.	Computer	1	0.3	40	11	3900

Source: Based on Field Survey

### Investment in Residential Land/Construction

Incidence of investment in residential land, commercial land, commercial construction, and reconstruction of houses is also substantial. 79% households have reported investment in residential land and 20% in commercial land. Most of the families of migrants have effected improvements in their houses which are consequently more liveable now than before. Extravagance in this sector was observed and that is not a healthy sign.

**Table XIV Investment in Land/Construction**

Investment made in	Reporting Households	
	#	%
Residential Land	285	79
Commercial Land	28	8
Commercial Construction	44	12
Agriculture Land	79	22

**Change in Current Expenditure**

Besides outlays on consumption durables, houses and vehicles, the current expenditure of the sample household has also increased. It was observed during the survey that the living standard of the households has reasonably improved, which is a clear sign of increase in current expenditure.

**Commercial/Industrial Enterprises**

Some 82 sample households have set up enterprises – all financed by the emigrants. These are 1-3 persons enterprises; and the total number of workers is 138. Total investment is Rs. 27675000 or Rs.337500 per enterprise.

**Table XV Enterprises of sample households**

S. No.	Particulars	Unit	Study Area
1.	Total sample households	#	360
2.	Sample households with enterprises		
	2.1 Number	#	82
	2.2 % age of total sample h.h.	%	23
	2.3 Number of enterprises setup	#	82
	2.4 Total investment	Rs	27675000
3.	Investment per:		
	3.1 Enterprise	Rs	337500
	3.2 Sample household (over all averages)	Rs	76875
4.	Manpower employed		
	4.1 Family	#	63
	4.2 Hired	#	75
	4.3 Total	#	138

Source: Based on Field Survey

Income from these enterprises accounts for about 10 % of the households' income from all sources. These are general merchants shops and transport used for commercial purposes. Although the present number of these off-farm local sources of income and employment is small, but it is an important development pointing to a gradual but a sure trend towards productive utilization of savings which is playing a pace making role in development process.

**CONCLUSION AND RECOMMENDATION**

Emigration from Swabi District - the study area, has highly positive and lasting socio-economic impacts. Increasing outflow of workers is relieving pressure on the local job market. The money sent home by emigrant workers has not only helped improve standard of living of the recipient households, but has also been instrumental in generating income and employment locally on a substantial scale through the acceleration and multiplier effect. The migration process needs be accelerated and it is equally important to rationalize the utilization pattern of remittances. To this end, the government need to establish advisory services for the intending emigrants, provide financial support – credit to help meet emigration costs, establish counseling services for investment of remittances facilitate re-entry of returned migrants, in productive enterprises and maintain close liaison with the emigrants and their household. So as to help them in case of need. Emigration is beneficial not only for the emigrant's household, but also for the entire economy of the emigrant sending area. It is in this perspective that the government should view the aforesaid recommendations, and pursue these on high priority agenda.

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