

Analyzing the Effect of Remittance Transfer on Socioeconomics Well-Being of Left-Behind Parents: a Study of Pakistan and Azad Jammu and Kashmir (AJK)

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Submission date: 28-Apr-2023 12:16AM (UTC+0800)

Submission ID: 2077306282

File name: 4._T_Analyzing_the_Effect.pdf (979.76K)

Word count: 5411

Character count: 27488



Analyzing the Effect of Remittance Transfer on Socioeconomic Well-Being of Left-Behind Parents: a Study of Pakistan and Azad Jammu and Kashmir (AJK)

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Published online: 6 November 2018
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Abstract

International migration is a sociopolitical and economic prodigy. Pakistan, being the 10th in ranking in the world and 2nd in South Asia, is among the largest recipient of remittances. However, a significant research gaps exist between the remittances and its social impacts. This study has tried to analyze the impact of remittances sent by adult male children on the well-being of left-behind parents. Well-being of left-behind parents was operationalized through two indicators as financial security and health-care facilities. For this purpose, quantitative research design was employed, and a survey was conducted in three cities, i.e., Gujrat, Jhelum, and Mirpur. The data was collected from 94 respondents chosen purposively on the basis of certain characteristics including demographic profile of the respondents and their male children who must be living abroad. The findings of the study revealed that parents were getting money from their sons regularly. Parents were getting financial assistance from their children for managing their household expenditures and visiting good hospitals and specialist doctors in case of illness. Lastly, the study concluded that the economic aspect of migration of male children has a significant impact on the health status of left-behind parents with the value of correlation (r) = 0.241 and level of significance as 0.019. The research study also gives some suggestions and provides future directions for research.

Keywords International migration · Left-behind parents · Pakistan · Remittances · Well-being

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Background and Purpose of Research

There are different models of migration, i.e., internal and international migration majorly and one of the most important migratory patterns is out-migration (Sattar 2009). There are a number of factors and consequences of this prodigy. It is generally believed that people migrate to other parts of the world for spending their livelihoods and subsistence (Bauer and Gang 1998; Massey 2004).

The economic aspect of the migration is concentrated in prospect of an increase in revenues from abroad ¹⁸ one of the main causes of decisions to leave the country (Solimano 2002), and the ¹⁹ push and pull theory of migration marked out economic factors behind this trend in both the country of origin as well as country of destination ¹⁷. Both factors attribute different characteristics as the push factors identify negative characteristics lie at the country of origin, while pull factors trace out positive characteristics at the center of destination (Datta 2004). Thus, people migrate particularly to improve their economic conditions and sometimes return to unite with their families, to ensure a safe and sound living environment, and to avoid persecution in country of destination (Barham and Boucher 1998).

Parents traditionally rely on their children for personal care and financial support in every culture as in Asian countries (Adhikari et al. 2011), and similar situation is found in Pakistan (one of the Asian countries) where parents generally rely on their male children for whole life, but when they migrate to other countries and parents start living alone, it creates different problems for left-behind parents.

World Bank (2006) accounts of Pakistan's 54th rank at 10th in number among the greatest beneficiaries of officially recorded remittances in the world and a greater flow of people across transnational borders. Pakistan after India is one of the 2nd largest countries among the recipients of remittances in South Asian Countries (GOP 2013–14) which is received mostly by the families left behind. There ³⁰ are approximately 7 million people from Pakistan who are currently residing in the Middle East, North America, and Europe. The economy of Pakistan has benefited much from the currency transfers sent by migrants (both the diasporas and the short-term or contractual laborers), and they have been sent some \$70 million from 1970 until 2007 (State Bank ⁹ of Pakistan 2009).

The relationship of migrants with their region of origin which takes in the form of financial property, payment, or the exchange of information and ideas has been categorically termed as remittances. This delivery can help improve the people, the well-being of the region of origin ¹², in particular, the members of the family who are left behind, and family relations. Family believes that to work abroad is the only way to improve the economic situation ⁹ of the home (Sattar 2009; Mehmood et al. 2010). Migrant workers send money to support their families that are left behind (Hamann ²⁰ ¹⁶

Remittances are an important source of foreign exchange or earnings by exporting from different economies. ²⁸ in some cases, represents a significant part of the GDP and has helped to ease some of the serious balance of payments deficit many developing countries have faced. In the Pakistan workers, their remittances according to the IMF contribute 4% of GDP and are equivalent to about 22% of annual exports of goods and services (IMF 2006).

Remittances may also play an important role in the process of economic development for the financing of the import of capital goods and essential inputs to promote investment and capacity utilization. This affects large investors that can receive working capital in the form of credits, for example, by development banks, as well as small businesses that can deposit remittances in their own bank accounts.

Few studies explicitly addressed the economic effects of remittances on Pakistan economic development. For example, Byrne et al. (2009) investigated the effects of remittances from workers in the region of the Middle East that add in GNP growth of Pakistan, the balance of payments, and domestic savings. Hence, we come to the conclusion that remittances have helped reduce the current account deficit, as well as the external load.

Along with macro level impacts of out-migration, there are micro-level impacts of international migration in terms of economic contribution. The main objective of migration is economic contribution in the home. Arif et al. (1997) concluded that 68% of the income of migrants is used by their families living in Pakistan. He also found that the remittances from workers in the Middle East have positive economic and social effects to receiving households.

Bushra (1983) showed that remittances have changed the lifestyle of the families of the migrant usually left behind: the homes of migrant workers spent most of the transfers received in consumption, improvement of housing, and social events, like the celebrations of the marriage, the dowry, and Bari. In addition, the problems of insecurity and abandonment of the families left behind are still there.

The most tangible consequence of migration that might affect the health of those who stay behind is the availability of remittances. While these increase disposable income, migration of formerly employed working-age household members decreases household-level labor income. Depending on the incentives of the migrant to remit (Lucas and Stark 1985; Rapoport and Docquier 2005) and employment opportunities at the destination, the per capita budget of the remaining household members may increase or decrease.

The developing countries with weak pension systems are generally characterized by low levels of private saving; the elderly are often much more vulnerable to poverty than their children. Their livelihoods therefore often depend on monetary transfers of their children (Cameron and Cobb-Clark 2008).

In the case of Mexico, the conventional wisdom suggests that the large flows of remittances from the USA in this country mean that the elderly parents should benefit from a child of international migration. However, little is known about the extent to which remittances are aimed at parents of advanced age, especially when the migrants are no longer living with their elderly parents in their homes.

Hypothesis of the Study

- Health of left-behind parents is associated with the remittances' income from migrated children.
- The higher the level of remittances' income from children, the better will be the health of left-behind parents.

Methods

This study analyzed the effect of remittances sent by sons on the well-being (financial security and health) of left-behind parents. In this regard, different variables were developed to measure this phenomenon of international migration of male children and the impact of income sent by migrant sons on the well-being of left-behind parents. Quantitative methodology was deployed and the data was collected by using researcher administered questionnaires. The questionnaire was designed on the basis of following themes including sociodemographic profile, amount of money, frequency of receiving money, and utilization of that money for different household expenditures. Ninety four respondents were taken as the sample of the study by using snowball sampling technique and were chosen on two major characteristics, i.e., demographic profile of the respondents and all their working age male children must be living abroad. Thus, data were collected and further analyzed on SPSS. Correlation test was applied according to the nature of the data.

Research Results and Discussion

Table 1 reveals the results about sociodemographic background of the respondents such as their area of residence, gender, age, and educational qualification of the respondents. Two districts (Jhelum and Gujrat) from Pakistan and one district (Mirpur) from Azad Jammu and Kashmir were selected for the present study as these regions have higher tendency of international migration towards European and Scandinavian countries. The study was conducted by taking a sampled population of 94 respondents from these three districts. Among the respondents, 45 respondents belonged to Mirpur, 27 respondents were from Gujrat, and 22 belonged to Jhelum.

The table depicts the gender of the respondents. There were 51% of the sampled respondents who were female, while 49% were male. Moreover, respondents were asked about the type of area of residence. Most (43.6%) of the respondents were living in urban area, while 38.3% of them belonged to rural areas and 18.1% of the respondents was from peri-urban areas.

Age is considered as the significant indicator for the present study due to the focus of the research on elderly individuals. It is defined as total number of years completed by the respondents since their birth to the time of interview. It is the variable in any social research which affects the attitude and behavior of a person at different stages of life. The results of the data given in the above table portray the age of the respondents. More than one third (38.3%) of the respondents belonged to the age group of 81–90 years, while 25.5% were of age group 71–80 years and 18.1% belonged to the age group less than 70 years and above 90 years separately.

Table 2 reveals the results about employment status of the respondents which have been measured through different indicators such as their present employment status and current and previous professions separately. A significant majority (97.9%) of the respondents was not working and among those, 41.5% had stopped working completely, whereas only 2.1% of the respondents were still working. Among those who were working, one respondent was doing his own business, while the other who was a social worker was running her organization.

5 **Table 1** Frequency distribution of the respondents according to their area of residence, gender, age, and education

S. No.	Category	Frequency	Percentage (%)
District of residence of the respondents			
i	Jhelum (Pakistan)	22	23.4
ii	Gujrat (Pakistan)	27	28.7
iii	Mirpur (AJK)	45	47.9
Total		94	100.0
Gender of the respondents			
i	Male	46	49.0
ii	Female	48	51.0
Total		94	100.0
Type of area of residence of the respondents			
i	Urban	41	43.6
ii	Peri-urban	17	18.1
iii	Rural	36	38.3
Total		94	100.0
Age of the respondents (in years)			
i	Less than 70	17	18.1
ii	71–80	24	25.5
iii	81–90	36	38.3
iv	Above 90	17	18.1
Total		94	100.0

The second item in measuring the employment status of the respondents was related to the reason of stopped working. There were 41.5% of the total respondents who had stopped doing any type of earning activity; while 18.1% out of 41.5% told the reason was that their children were earning, 6.4% reported health problems and similar frequency (6.4%) had stopped working due to formal retirement, while 10.6% of the respondents had stopped working completely and told the reasons combinable as retirement, health problems, and earning children.

The results of data taken for the present study reveal about the current profession of the respondents. There were only two respondents who were currently involved in some work as one was running his own business while 29 other was a social worker.

It also shows the results about previous professions of the respondents. A majority (49%) of the respondents told that they were housewives, while 19.0% of the respondents were farmers or having their income from agriculture and 11.7% of them were running their own business. A marginally less percentage of respondents (9.6%) were serving as government employees, while 8.5% involved in labor work and only 2.2% were involved in construction as well as social work.

Table 3 shows the results about receiving, source of receiving, and frequency of receiving the money by the left-behind parents from their migrant children. Majority of the parents (79.8%) received money from their migrant children for spending their daily life and (20.2%) did not get any financial assistance by their children. Thus, financial

Table 2 Frequency distribution of the respondents regarding their employment status and current and previous profession

S. No.	Category	Frequency	Percentage
Employment status of the respondents			
i	Working	2	2.1
ii	Stopped working completely	39	41.5
iii	None	53	56.4
Total		94	100.0
Reason of stopped working			
i	Retired formally	6	6.4
ii	Health problem	6	6.4
iii	Earning children	17	18.1
iv	Retired formally and earning children	3	3.2
v	Health problem and earning children	6	6.3
vi	No opportunity	1	1.1
vii	None	55	58.5
Total		94	100.0
Current profession			
i	Businessman	1	1.1
ii	Social worker	1	1.1
iii	None	92	97.9
Total		94	100.0
Previous profession			
i	Housewife	46	49.0
ii	Govt. employee	9	9.6
iii	Businessman	11	11.7
iv	Farmer	18	19.0
v	Skilled labor	8	8.5
vi	Social worker	1	1.1
vii	Construction	1	1.1
Total		94	100.0

contribution has been seen as one of the important and positive impacts of international migration of adult children on the left-behind parents. A number of scholarships suggested that economic contribution is the one that compel the parents to live without their male children as they become incapable of making earnings at this stage of life and are economically dependent upon their migrant male children (Knodel and Saengtienchai 2007).

Respondents were getting a considerable amount from their migrant children to fulfill their needs. Most (38.3%) of the respondents were getting about 40,001–60,000 rupees monthly, while 26.6% of them were those who were getting money less than 40,000 and more than 20,000. Seventeen percent of the respondents reported that they get money above 60,000 rupees. While 15.9% were those who were getting money up

Table 3 Respondents' information about the availability of money from migrant children, frequency, and source of receiving money

S. No.	Category	Frequency	Percentage
Do you get money from all of your children			
i	Yes	75	79.8
ii	No	19	20.2
Total		94	100.0
Amount in Pakistan rupees			
i	0 (zero)	2	2.2
ii	Up to 20,000 (PKR)	15	15.9
iii	20,001–40,000 Rs.	25	26.6
iv	40,001–60,000 Rs.	36	38.3
v	Above 60,000 Rs.	16	17.0
Total		94	100.0
Frequency of receiving money from your male children			
i	Monthly	72	76.6
ii	After 2 months	17	18.1
iii	Quarterly	2	2.1
iv	At the time of need	3	3.2
Total		94	100.0
Channel of receiving money			
i	Express money	1	1.1
ii	By hand (sent by some relative)	15	16.0
iii	Bank account	48	51.1
iv	By hand and bank account	21	22.3
v	Express money and bank account	7	7.4
vi	Express money and by hand	2	2.1
Total		94	100.0

to 20,000 rupees monthly. Only 2.2% were those parents who were not getting money from their migrant children, but on the others, they had any other source of income for them.

The table depicts the results about the frequency of money that parents were receiving from their migrant children. A majority (72.6%) of the respondents told that they received money from their migrant children on monthly basis. There were 18.1% and 2.1% of the left-behind parents who received money by their migrant male off springs after 2 month and quarterly, whereas only 3.1% of them were getting money from their migrant male children at the time of need.

In addition, it tells about the source of receiving money. Almost half (51.1%) of the respondents get money through bank accounts, whereas 22.3% and 16.0% of them were receiving money both from bank account and by hand as well as only by hand, respectively. The rest (10.6%) of them is received through different sources such as by hand, bank account, or express money.

Table 4 documents the results about distance source, hurdle, and type of hurdle in receiving money. Majority of the left-behind parents (72.3%) responded that the distance from where they received money sent by their migrant children was not very far to their living place, and 79.8% reported that they themselves received money from bank etc. Moreover, 86.2% responded that they did not face hurdle while receiving money, while remaining of them were facing hurdles in receiving money. Those who had faced hurdle in receiving were further asked about the nature or type of problem they were facing. Among those respondents, 10.6% were those who said that the place from where they go to get money is far away from their home, whereas 3.2% replied that the process of getting money is difficult of them.

Table 5 reveals the results regarding whether money is enough for household expenditure or not, whether there is any saving or money is spend whole, and whether there is another source of income of left-behind parents in Pakistan beside the remittances. The above results show that the majority of left-behind parents (92.6%) agreed that they had enough money which was sent by their migrant offspring, whereas (18.4%) responded that they did not have enough money for household expenditure. Moreover, most (61.7%) respondents told that they used to save some money for future expenditure. The rest (39.3%) said that they spent all their money sent by their migrant children. Additionally, 44.7% stated that they did not have any source of income in

Table 4 Frequency distribution of respondents' information regarding the channel of receiving remittances and problems while receiving money

S. No.	Category	Frequency	Percentage
Accessible source of receiving money			
i	Yes	68	72.3
ii	No	26	27.7
Total		94	100.0
Source of receiving money			
i	Own self	75	79.8
ii	Any relative	12	12.8
iii	Daughter	3	3.2
iv	Spouse	1	1.1
v	Own self and relatives	3	3.2
Total		94	100.0
Facing any hurdle in receiving money			
i	Yes	13	13.8
ii	No	81	86.2
Total		94	100.0
Type of hurdles face in receiving money			
i	Place is far away from home	10	10.6
ii	Process of getting money is difficult	3	3.2
iii	Did not face any hurdle	81	86.2
Total		94	100.0

Pakistan. Whereas, around 55.3% left-behind parents had some source of income in Pakistan such as commercial property, lands, business, and own earning.

Table 6 portrays the results about provision of facilities for left-behind parents by their migrant children such as driver, cook, security guard, maid, and caretaker. The above results show that the majority of migrant children (60.6%, 51.1%, and 75.5%) provide facilities of driver cook and maid to their left-behind parents, respectively. The rest of the parents did not get these types of facilities from their migrant children. Moreover, most of the parents (69.1% and 64.9%) reported that they did not get facility of security guard and caretaker from their migrant children.

Along with adverse effects of out-migration on left-behind parents, there are some advantages of international migration as well where children contribute financially in parents' lives. Knodel and Saengtienchai (2007) argued that besides psychological health, out-migration of adult children has positive impact on socioeconomic well-being of parents and they are provided with a number of household facilities as well.

The table 3 also reveals the results about provision of facilities of car, UPS, generator, and AC by the migrant children for their left-behind parents. The above results show that the majority (60.6 to 95.7%) of the left-behind parents responded that their children provided them the facilities of car, generator, and AC. The rest of the parents were deprived from these facilities which were not provided to them by their migrant children. It is generally viewed that economic contribution of male children in household expenditures has a positive impact on facilities availed by the parents at their older age. The table portrays the results about availability of various facilities to parents provided by their male children as maintenance of household assets (housing, property), marriage ceremonies in family, participation in parties, and visit to friends and relatives.

Table 5 Respondents' information about the sources and utilization of money sent by migrant male children

S. No.	Category	Frequency	Percentage
Enough money for household expenditures			
i	Yes	87	92.6
ii	No	7	7.4
Total		94	100.0
Utilization of money			
i	Spent all	36	38.3
ii	Save	58	61.7
Total		94	100.0
Any other source of income in Pakistan			
i	Commercial property	10	10.6
ii	Lands	36	38.3
iii	Business	4	4.3
iv	Own earning	2	2.1
v	None	42	44.7
Total		94	100.0

Table 6 Respondents' information regarding the availability of different facilities provided by migrant children

S. No.	Facilities	Yes	No	Total
i	Driver	60.6% (57)	39.4% (37)	100.0% (94)
ii	Cook	51.1% (48)	48.9% (46)	100.0% (94)
iii	Security guard	30.9% (29)	69.1% (65)	100.0% (94)
iv	Maid	75.5% (71)	24.5% (23)	100.0% (94)
v	Caretaker	35.1% (33)	64.9% (61)	100.0% (94)
vi	Car	60.6% (57)	39.4% (37)	100.0% (94)
vii	UPS	46.8% (44)	53.2% (50)	100.0% (94)
viii	Generator	74.5% (70)	25.5% (24)	100.0% (94)
ix	AC	95.7% (90)	4.3% (4)	100.0% (94)
x	Maintenance of household assets	94.7% (89)	5.3% (5)	100.0% (94)
xi	Marriage ceremonies in family	94.7% (89)	5.3% (5)	100.0% (94)
xii	Participation in parties	70.2% (66)	29.8% (28)	100.0% (94)
xiii	Visit to friends/relatives	73.4% (69)	26.6% (25)	100.0% (94)

A similar frequency (94.7%) of the respondents was getting enough money from their male children for the maintenance of their household assets and participation in family marriage ceremonies, while the rest (5.3%) of them was not availing separate money.

The results further show that a majority (70.2%) of the respondents were provided enough money by their male children for participation in different social gathering events, whereas 29.8% of them were not getting money for this. Moreover, most (73.4%) of the left-behind parents told that they are getting money from their migrant male children for visiting their relatives and friends, while others were not. Parents are generally considered as the responsibility of adult children in late life stages. Adhikari et al. (2011) conducted a survey in Thailand and reported that 77% elderly relied on their male adult children for financial support and children were supposed to contribute positively to their parents' material well-being and fulfill their needs such as participation in different gatherings.

Table 7 documents the result about the health status of the respondents. It is an important indicator of the present study as health is one of the major determinants of

Table 7 Frequency distribution of the respondents regarding their health status

S. No.	Category	Frequency	Percentage
Health status of the respondents			
i	Healthier than average	16	17.0
ii	Average	56	59.6
iii	Somewhat unhealthy	22	23.4
Total		94	100.0

Table 8 Frequency distribution of the respondents regarding availability of good hospital, specialist doctors, and enough money for getting treatment

S. No.	Category	Frequency	Percentage
Availability of good hospitals at local area			
i	Yes	63	67.0
ii	No	31	33.0
Total		94	100.0
Parents visit to doctor			
i	Local doctor	6	6.4
ii	Specialist doctor	88	93.6
Total		94	100.0
Receiving enough money to visit a specialist doctor			
i	Yes	83	88.3
ii	No	11	11.7
Total		94	100.0

well-being. A majority (59.6%) of the respondents ranked their health as average, while 23.4% of the parents said that they are somewhat unhealthy. Seventeen percent of them reported their health status as healthier than average.

Table 8 reveals the results about having the facility of good hospitals in local area of 5 respondents where they can get easy access to specialist doctors. Sixty seven percent of the respondents reported that they are having facility of good hospitals at their local area, whereas the rest (33%) of them did not have this facility.

Furthermore, respondents were asked about whether they use to visit specialist doctors or not. A majority (93.6%) of the respondents responded that they visit specialist doctors either available in their local area or not, while only 6.4% were taking their treatment from local doctor and when asked about the reason, they were of the opinion that they do not have such type of serious health problems for which they need to visit a specialist doctor. Moreover, respondents were asked whether they get enough money from their migrant children to visit a specialist doctor or not. Most (88.3%) of the respondents told that they get enough money to visit specialist doctor for taking better treatment, while remaining were not getting enough or any separate money for this purpose.

Hypothesis Testing

The next table shows the association between remittances' transfer to parent and health status of the respondents.

Variables	Correlation	<i>p</i> value
Remittances received and health status	0.241	0.019*

* $p < 0.05$

In economic prospect of international migration, the remittances sent by the migrants to those who are left behind in the country of origin create positive impact on the health status of left behinds. It may include an easier access to health services such as visiting good hospitals and frequent medical examination by specialist doctors (Tiemoko 2003). Thus, it is an economic impact of out-migration on the well-being of left behinds.

For analyzing the aforementioned hypothesis, correlation test was applied that measured the relationship between remittances sent by the migrant male children and health status of left-behind parents. The results of the tests revealed that there is a significant relationship existed between these two variables with the value of correlation (r) = 0.241 and level of significance as 0.019. Thus, the test further verified the assumption that there is a significant relationship between the remittances received by parents and health status of the respondents.

Conclusion

It can be concluded that nearly everyone was non-working and they were dependent on their migrant children economically. They were getting financial assistance from their children for managing their household expenditures and visiting good hospitals and the specialist doctors in case of illness. Their opinion is that they had enough money sent by their migrant sons to meet their needs. Lastly, the present research concluded that the economic aspect migration of male children has a significant impact on the health status of left-behind parents, as they were getting enough money from their sons for availing different facilities (household facilities, better health-care services, etc.).

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