

SOCIO - ECONOMIC IMPACT OF INTERNATIONAL REMITTANCES ON RURAL DWELLINGS

Rashida Aziz*

Anwaar Mohyuddin**

ABSTRACT

The present study revealed the socioeconomic impact of remittances on the rural dwellings of Potohar Region in Pakistan. The dates presented in the article were collected by using qualitative anthropological techniques. In the study, 52 households were observed with one or more than one of their family members as overseas migrants. International remittances are received which contribute to the socioeconomic uplift of households, poverty reduction and upward income mobility. Transformations in living standards were observed. Socially and economically deprived households started depicting construction of big luxurious house building that represented not only comfort, modern trends of lifestyle, but also served symbolic representation of foreign money. International remittances served as a sign of prestige. The overseas migration served as a cushion to absorb economic stress. Further, one or more family members served as a strong socioeconomic back and prestige for the rest of the household members in their native region.

Keywords: *International Remittances, Migration, Rural, Households, Socioeconomic, Potohar, Pakistan*

Introduction

Remittances share the global magnitude of socioeconomic perspective for both developing and developed worlds. Socioeconomic wellbeing seeds paramount of healthy, happy and self-esteemed life. Remittances have been a significant motive behind international migration to meet sustained and contented livelihoods.

People seek better economic opportunities in the form of remittances. The migration plays role in the financial and social improvement for people who deprived through unsatisfactory economic desires, and in their lives remittances become an adequate phenomenon for financial betterment, particularly in developing areas (Farooq et al: 2009). Remittances are a valuable source of foreign money for developing countries including Pakistan. Pakistan owns enriched and diverse socio-cultural patterns. Great variation in socioeconomic status has been visible (Iqbal et al: 2005). Remittances engage six billion Pakistani workers, working outside the country. Pakistan ranks at 9th number at world level for receiving remittances (Ahmed et al: 2009).

The present study revolves around remittances and its adaptation by people of rural background. It fulfills their need for sustained socioeconomic life. This study encompasses a village representing rural culture of Potohar while receives a good amount of foreign money as remittances. Potohar is an administrative part of northern Punjab and most populous arid region of Pakistan. Rain is a major source of water. Geological and hydrological features reflect the name “*Potohar*” as badly eroded land. In this area 2600 rural communities are flourishing. It is incredibly famous for international migration for remittances. Money is being remitted by its own migrants from different countries of the world. Influence and impact of foreign money on various aspects of rural life is inevitable.

Locale

The present study is conducted in village ‘Chhina’ a rural community of districts Rawalpindi, situated in Potohar region. Potohar is an administrative part of northern Punjab, lies from about 32.5°N to 34.0°N Latitude and from about 72°E to 74°E Longitude. It covers the land between Indus and Jhelum Rivers, from the Salt Range northward to the foothills of the Himalayas. Potohar mean soil of rough and broken land. It has archaeological significance with Attack, Rawaat, Rotas forts while urban landscape represents worldwide famous, civilization Taxila. Potohar has five districts; Rawalpindi is one of the largest populated districts. Total area of district Rawalpindi is 5285 square kilometers with 4395000 populations (2006). District is boarded by the Jammu Kashmir across the river Jhelum in east, Abbottabad of Khyber Pakhtunkhwa Province in the north, Attack in the west and Jhelum and Chakwal in the south. The region is well known for receiving remittances from various part of the developing world. Rawalpindi is

situated at 517 meters above sea level. Chhina is out of 2600 villages of Potohar representing rural area of district Rawalpindi. The district is divided into 9 towns. Gujar Khan is one of them and known for remittances. The village under present study is situated in this town. It is located on main High Way, which links with G.T road at a distance of 12 km from the main city of Gujar Khan. It is a cultural as well as a socioeconomic hub and serves as union point for people belonging to peripheral villages for transport facilities. This locale has an emerging trend of international migration. It demonstrates the impact of remittances on social as well as the economic life of rural households.

Research Methodology

Present ethnographic research is conducted in village 'Chhina' by using qualitative anthropological research techniques, which includes socioeconomic survey, participant observation, key informant interviews, in-depth interviews, and case studies. Total numbers of households in the village were 300 out of which 196 households with non-migrants and 104 with overseas migrants. The focus of the study is those households whose members are migrants and received international remittances on a regular basis. Thus 52 households were selected from total international remittances receiving households. Purposive and judgmental sampling methods are used for this in-depth study. Three key informants, one male and two females were selected from the locale. Participant observation is another source of data collection used during fieldwork, which provides a chance to observe surroundings, activities of households and community, details of routine life of international remittances receiving households. The findings are further explained through figures and tables.

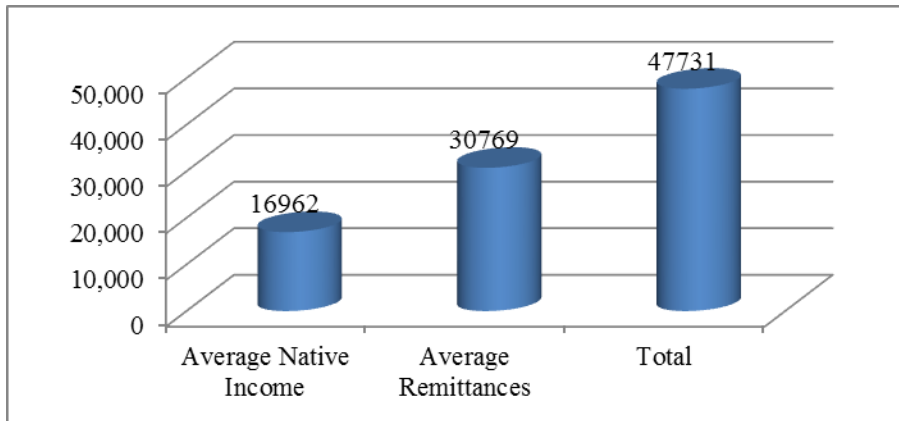
Results and Discussion

The foreign money remitted particularly in arid zone of Potohar has influenced various aspects of rural life. Present research revealed that the inflow of foreign money in a rural community contributes to socioeconomic transformation of the locale. The impact was observed on upward income mobility, expansion of houses, up-gradation of household accessories, up lift of social status, impact on agriculture, business and investment during fieldwork. The study has found a tremendous change in the living patterns of rural communities.

Upward Income Mobility

The rural life where natural resources are limited, economic wellbeing becomes more critical to deal with. Overseas migration for better earning opportunities is an overwhelming activity in rural households. Remittances do not only play a role in poverty reduction, but contribute in income of households.

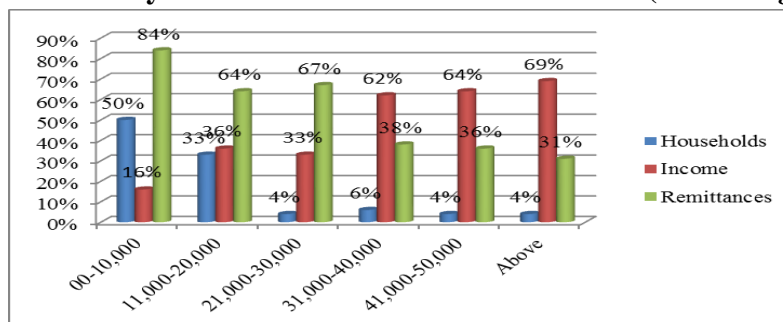
Figure1: Monthly Income of 52 Households



(Source: Socioeconomic Survey)

Monthly income of households in Pak rupees is represented in figure 1. Average native income is Rs.16962 and average remitted money is Rs.30769 which is 29% more than native income of the household. The cumulative average income of households is Rs.47731 per month, this trend voices, up-ward income mobility. Households with low earnings and with better native income both have been facilitated by remittances.

Figure 2: Monthly Income and Received Remittances (Percentage)



(Source: Socioeconomic Survey)

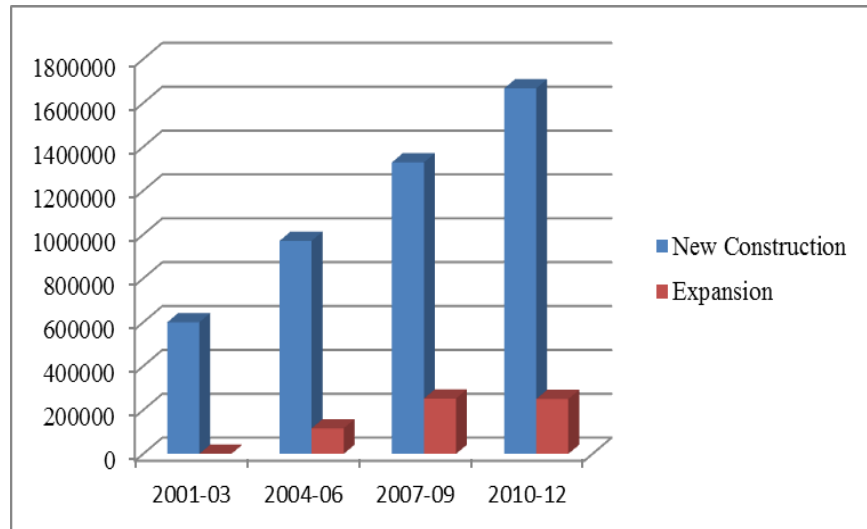
The figure 2 presents, 50% households with less than Rs.10000 per month income comprises 16% native income and 84% remittances, which showed remitted money is 68% more than native income. 33% households earn Rs.11000-20000 consisted 64% remittances and 36% native income. Here, remitted money is 28% more than native income. Only 4% households be paid a monthly income of Rs.21000-30000 with 67% of remittances. These followed by 33% native income with a difference of 34% remittances. Just 6% households have income between Rs.31000-40000 with 38% of remittances. Households with Rs.41000-50000 received 36% remittances. Whereas households with more than Rs.50000 per month income received 31% remittances. It is concluded; even those households received regular remittances that have been earned handsome amount within native country. There have been found indirectly proposition relationship of receiving remittances and native income. There still concluded that remittances are being received in larger amount than native income. Households both with lowest earnings and good earnings are facilitated by remittances. Variation in monthly income accordance to remittances also observed in previous studies of De, (P. & D.Ratha, 2012).

It is articulated, above mentioned remittances percentage is the regular amount received by households for consumption and regular expenses apart from occasional remitted money. According to circumstances and growing natives demand, the amount of remittances keeps on increasing. Through this, income level of households has been improved. The continuing flow of remittances as currency difference has contributed to raise monthly income. Consequently, it increased dependency on remittances. So the concentration of stable monthly remittances as compared to native income became reliable for households. Remittances haven't just facilitated the basic need for left behind members, but also managed their daily expenses. Migrants have to remit required money to their households regularly. Raised money reduced economic stress on household to execute livelihoods. Consumption patterns of left behind family members have been diverted to the best one. It enabled them to add some comfort in their lives which was difficult with native income. It also paid part for the consolation of future related dreams at household level.

Construction and Expansion of Houses

Remittances serve as a stimulus for many future-related dreams. One of prime aspiration of migrant’s household is to build a big comfortable house with all luxuries. The people in rural areas usually build houses according to their economic condition. Their desire for big houses has been sprouted by remittances. According to informant from last seven to ten years, people are more inclined for constructing new houses with modern appearances and facilities. It was found that 67% households have been utilizing remittances for construction and expansion of their house buildings. Further disclosed, it is a symbolic representation for families who receive foreign money. People have been compelled to do this for representing their well-economic condition as a status symbol. The average expenditure on construction and expansion of houses during year, 2001-2012 is shown in figure 3 which is a significant part in the investment of remittances.

Figure3: Average Expenditure on House Building in (2001-2012) in Rupees



(Source: Socioeconomic Survey)

The figure 3 reflects, extending attitude for buildings with remittances. Utilization on construction shows, that with every coming year, average expenditure of household is moving in upward direction. Average expenditure has met up to Rs.1600000 during construction in 2001-2012. The figure 3 reveals a unique trend with profound significance that is rather to expand the existing residences, people

prefer new constructions, and thus even houses with old traditional rural picture have been vanishing.

In the village, trend for double story houses has been increased. This has totally been changed rural outlook of the house. Most of these houses have been constructed with an extended courtyard surrounded by high walls, locally called *kothi*. Special maps have been designed and expert labor with machinery has been hired for construction. Traditional dwellings turned into modern ones and people living in modern houses consider themselves as civilized people. It symbolically speaks of high social status for residents. The natives have started erecting models of an eagle, horse, lion, airplane, etc. at the top of houses. Garages and car porches have become very common in the houses as majority of them has private vehicles. Nameplates normally carrying family names have been displayed on main gates. A shift in the construction patterns from traditional to the modern has totally changed its rural outlook.

Up-Gradation of Household Accessories

Remittances receiving households have developed a competition for gaining unique socioeconomic status in the village. Furthermore, migration and remittances have provided an exposure to natives to foreign countries. People seemed more enthusiastic for big constructions with up-gradation of household accessories which are easily available in local markets. Remittances have increased the demand of household accessories. People are adding luxuries in their daily life.

Table 1: Up-Gradation of Household Accessories (Before and After Remittances)

S. No	Item Name	Before Remittances		After Remittances		Total	
		Freq uency	Percen tage	Freq uency	Percen tage	Frequ ency	Perce ntage
1	UPS	0	0%	8	15.4%	8	15.4%
2	Air Condition	0	0%	4	7.7%	4	7.7%
3	Room Cooler	0	0%	5	9.6%	5	9.6%
4	Fridge	21	40.4%	31	59.6%	52	100%

5	Oven	0	0%	11	21.2%	11	21.2%
6	Juicer Machine	23	44.3%	29	55.7%	52	100%
7	Grinder Machine	22	42.3%	30	57.7%	52	100%
8	Washing Machine	12	23.1%	40	76.9%	52	100%
9	Drying Machine	2	3.8%	12	23.1%	14	26.9%
10	Television	25	48.1%	27	51.9%	52	100%
11	Dish-Antina	0	0%	4	7.7%	4	7.7%
12	Cable	1	1.9%	13	25%	14	26.9%
13	Computer	1	1.9%	17	32.7%	18	34.6%
14	Laptop	0	0%	8	15.4%	8	15.4%
15	Landline Phone	2	3.8%	41	78.8%	43	82.6%
16	Mobile Cell	3	5.7%	36	69.3%	39	75%
17	Cars	0	0%	8	15.4%	8	15.4%
18	Vans	0	0%	1	1.9%	1	1.9%
19	Pickup	1	1.9%	7	13.5%	8	15.4%
20	Taxi	1	1.9%	3	5.7%	4	7.7%
21	Motorcycle	8	15.4%	29	55.7%	37	71.1%
22	Tractor	0	0%	1	1.9%	1	1.9%
23	Water Supply	10	19.2%	24	46.2%	34	65.4%

Data revealed that 15.4% households have UPS facility, 7.7% households have air conditioners and 9.6% room coolers. Total 100% households keep refrigerators out of which 59.6% were bought after migration for remittances. It was observed that 4% households were equipped with deep freezers and 21.2% have ovens. These accessories were bought through remittances. Overall, 100% households

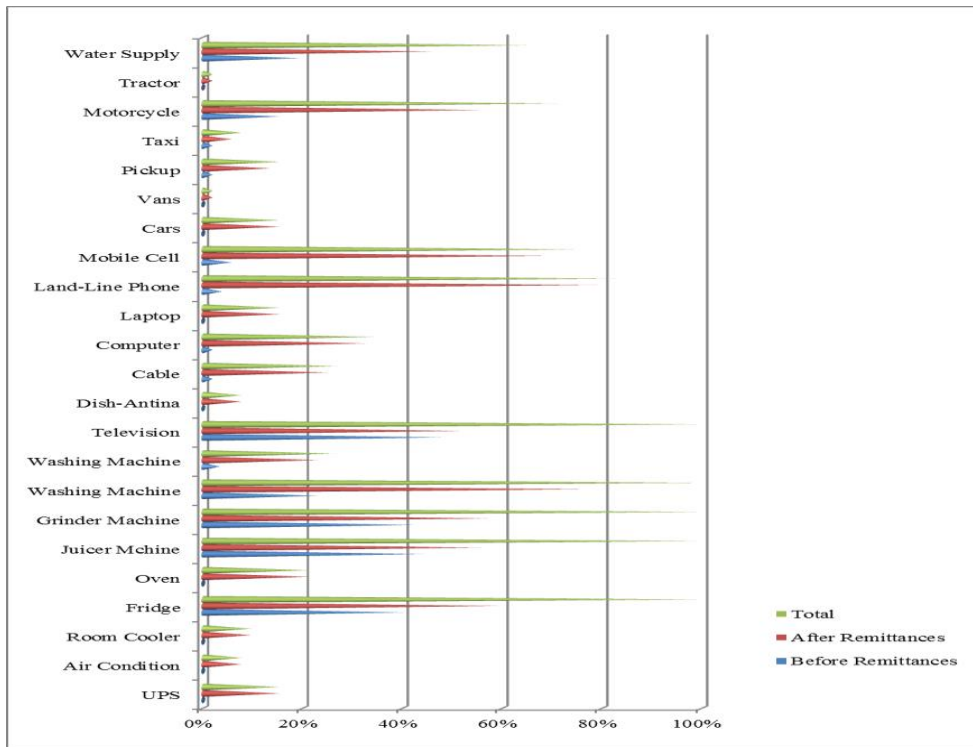
have juicer/grinder machines out of which, 55.7% were purchased through remittances. 100% households have washing machines out of which 76.9% were obtained after migration. 26.9% households have dryers out of which only 3.8% households have these machines before remittances and 23.1% got them afterwards. Television appears to be the most important source of entertainment in the village. Every household have Television, but 51.9% bought it after establishing remittances as financial source. 7.7% households have dish antennas and 25% have cable connections mainly because of remittances. Remitted money enabled natives to use technology. Prior to that, only 1.9% households were with computers, but now they are 32.7%. Laptops have also been introduced in 15.4% households. A significant change has been observed in the field of telecommunication. More specifically, in Land-lined phone, total 82.6% households have the facility out of which 78.8% got it after the remitted money. Whereas 75% households have a mobile phone out of which 69.3% be availed after receiving foreign money. The modern households accessories and necessities facilitated left behind households members to directly communicate with migrants who living overseas for remittances.

Personal conveyance is becoming an overwhelming factor to be noticed in foreign money receiving concerned ones. The remitted money was used by 15.4% households to acquire cars and 1.9% vans respectively. Before remittances only 1.9% households have Pickups while this percentage rose up to 13.5% when foreign money became part of the household income. The study revealed 7.7% households possess Taxis as a transport vehicle and 5.7% of which purchased after receiving money from migrant members of the household. 71.1% households have the motorcycle facility while 55.7% of them bought these with remittances. The remittances enabled 1.9% migrant's households to purchase Tractor. It has also been collected that 65.4% households have Water facility within house in the form of, well, bore-rings or water pumps, out of which 46.2% availed the facility through remittances.

The remittances due to overseas migration have been causing a considerable transformation in household accessories and commodities of the rural arid dwellings. Household accessories represent longing of people to have such stuff in their homes irrespective of their needs. This attitude towards the accumulation of accessories seems materialistic motive. It may have another unconscious nature

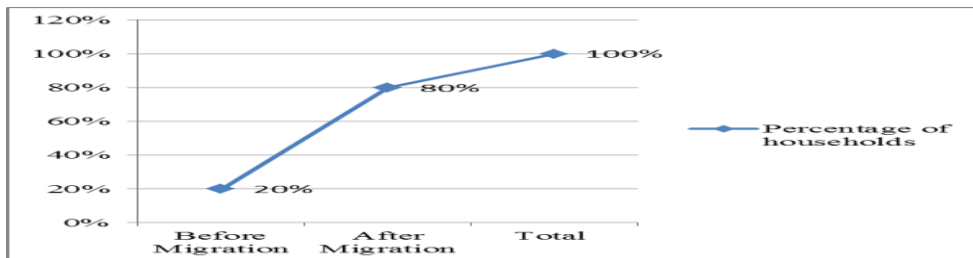
or habit of villagers working behind. As from the years they have to collect their needs and accumulate them for their rainy days. Though many things have changed, but instead still these villagers accumulate household accessories irrespectively.

Figure 4: Up-Gradation of Household Accessories (Before and After Remittances)



(Socioeconomic Survey)

Figure 5: Increasing Trend towards Households Accessories



(Socioeconomic Survey)

It was found that 80% households reached adding accessories. Lavishness was observed for purchasing accessories for native welling. Households exclusively buy and add luxuries for material being. They proudly chat about accessories to represent their wealth. It provided grounds for competition among households to obtain luxurious life (S.Khan, et al, 2009). People relate availability of goods with the social status of households and sign of richness.

Up Lift of Social Status

Remittances have been caused struggle to gain high social rank in society. Contentions among families and among casts have been observed for social prestige while remittances are serving as a motivational force. Households have to take bold decision not only for their day today needs to be fulfilled but also tag of foreign money for socio-cultural uplift. In present study interviews have been conducted from household's heads. In an interview it was revealed by the head of a rural dwelling that there was no need to send his son abroad exclusively for the purpose of earning. Migrant was working with parents in agriculture and business as well. But social need and good status compelled them to send his son abroad. He was of the view, in society, remittances made them deferential; he himself felt a respectable place among community members. According to him, it has become an obligation for households for higher socioeconomic status in society. Those who succeed to send a family member in a foreign country for remittances; they face a financial burden in the form of loan initially but enable their households to enjoy upward social ranking. Remittances have offered as an equal opportunity for all to avail. It further enabled rural community irrespective of cast, socio-cultural status as well as economic status to earn foreign money and expanded social circle of low income households to participate in social activities equally. Remittances benefited better living standard even for depressed castes in the village.

Mr. Sajaad Krim, belongs "Kasbi" (Awan Shahi) caste. He has been living in village with three brothers, one unmarried sister and widow mother. He has been working as a technician in Gujar Khan. When got married, he settled in the city. His mother, brothers and sister were residing in the village. He went to overseas to boost earnings and his wife persuaded him. The decision was taken with the aim of a better future for their children and to build their personal residence as they have been living in a rented house in the city. His mother reported that it was

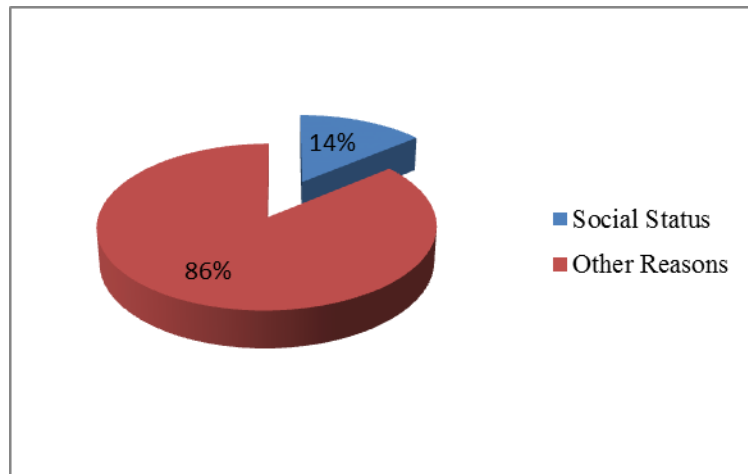
very difficult to send her son to overseas. As they belonged to “Kasbi” (Awan Shahi) they did not possess personal land neither had the financial power to take this step. Furthermore, after the death of his father, he was the elder son who had to watch over household affairs. However, their close relatives and the villagers suggested her to send him abroad. Though, his brother was also earning handsome money, but they had to do so as expenses of household were increasing day by day. They had to pay back the loan also and had to save money for construction of their house.

In 2004, Mr. Sajaad left for Saudi Arabia through an agent. His wife shifted residence to her in-laws in village. In Saudi Arabia, Mr. Sajaad was employed as a laborer. He was unable to persuade the financial demands of his family. Workload and nature of the job did not satisfy him, since he was a technician. In this state of affairs, his brothers approached a local person, Mr. Nazeer, to settle Sajaad in Italy who was already living there. He belonged to Rajpoot caste considered higher of Awan Shahi. He has been extending favours for his native villagers for their economic needs. He granted him financial as well as moral assistance. All financial arrangements were made by him and Mr. Sajaad traveled to Italy in 2007. Initially he lived with Mr. Nazeer, who bears all expenses until his regular employment. After a while he got a job in a factory with assistant of Mr. Nazeer.

He started sending remittances to his wife and children on a regular basis. He was also sending money to his siblings whenever they needed it. He sent Rs.11000 to his sister on her child birth. When the younger sister was getting married, he presented her a handsome dowry amounting to almost Rs.10,00,000. Younger brother's marriage was arranged at a hotel in the city and that happened for the first time in their family. Mr. Sajaad was trying to get a visa for his brother so that he could also come and settled there. Mr. Sajaad and his brothers built a house in the village spending Rs.35,0000 on construction. Before remittances, they were living in a small bricked house, now they have a double story house with two kitchens, well-ventilated rooms and attached bathrooms. Social circle and socialization of their family also expanded. They participate in social activities at their maximal. Even people admire them and remark about achieving status like a rich person. Remittances made them socially and economically self-sufficient.

It is clear from the above case study that the people from the deprived social statuses get motivated for remittances. The social reputation of common person has been enhanced. Prestigious and respectful life has been attained which resulted uplift of social provision. People attached label to their social position with migration and remittances. During interviews from migrant's family members it has been noticed that people have remarkably inclined towards remittances as a financing source for the uplift of their social status. Figure 6 presents overall trend for social status among households.

Figure 6: Propensity of Overseas Migration for Social Status



(Socioeconomic Survey)

Social uplift pushed 14% households for remittances to accomplish desired societal rank. Households with distorted social standing manage to gain prestigious social ranking among community members through remittances. It has been observed only one or two migrant members transformed position of the entire household. It is concluded requisite for social status that compelled households for overseas migration. It was concluded that even settled people have to go for remittances to their households. It has been appearing as a feature for boosting the social and economic status of households (Castles, 2000).

Impact on Agriculture

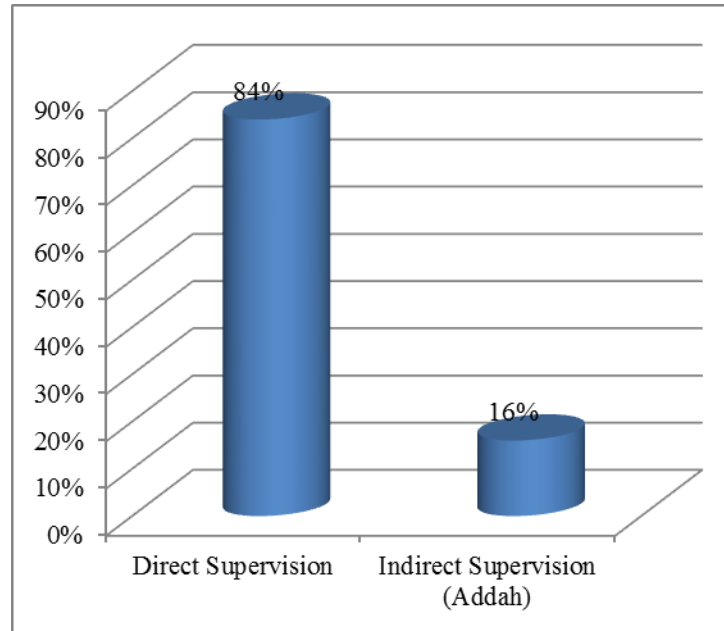
Agriculture is an important feature of village life. Village Chhina is an agrarian society of the Potohar region as 83% households are involved in agricultural activities. People usually possess small patches of cultivating land. The climatic conditions offer seasonal variations to cultivate a variety of crops. There are two main crop seasons in the village, “Kharif” (summer crop), sowing season of which begins in April-June and harvesting during October-December; and “Rabi” (winter crop), which begins to October-December and ends in April-May. Seasonal crops totally depend on rainfall.

In the village, with the element of remittances, new agricultural patterns have been introduced. The trend shows, remitted money transformed manual and traditional agricultural mode through increased purchasing power. High quality seeds, fertilizers and pesticides are accessible, resulted surplus crops which are sold in the local market, called “Arhth” with prime concern to fulfill household’s requirements. Acquisition of farming technology has become easier. Prior to remittances it was hardly possible to cultivate crops even for household consumption. Owning remittances helped to meet expenses for purchasing machinery and facilities. Consequently seasonal harvesting has become easy with tractor, thresher and other machinery. It also reduced wastage of crop production. Previously, manual and traditional ways and means were in use for agriculture and livestock harvesting and rearing respectively. Remittances influenced these trends at grassroots level. Advanced means of transportation had facilitated farmers. Motor vehicles lessened labor-intensive and typical transportation for grains and other substance. It diminished time consuming and massive physical effort for members of households who own remittances. A variety of agricultural products have been expanded by adding wheat crop, cattle feed and cash crops like peanuts in harvesting strategies. Foreign money had made it possible to cope with worst climatic conditions. People were in a position to use quality seeds, fertilizers and machinery. Tube-well technology had been purchased to meet water shortage, which was considered to be the major contribution of remittances to the arid rural land of Chhina.

Remittances contributed to make use of additional cultivatable land through unwritten contract between two parties. This mutual verbal contract is locally called “Addah”, according to which one party provides the land and other

cultivates it and finally the crop is distributed equally between them. Remittances stimulated the purchasing power of the natives consequently productivity in agriculture has been enhanced through provision of good quality seeds, cultivating, and harvesting and transportation machinery to the markets. A transformation has been observed as these methods not only reduced manual methods, but workforce previously involved has changed. People use to cultivate cash crops instead of small scale household needs of the food and kitchen. The workforce of a household was previously involved irrespective of gender, but now female members of the households are seldom observed working in the fields. The younger generation has joined schools and colleges. Others are seeking jobs within the country as well as abroad. Remittances reduced their exertion in the fields. The supervision in agriculture has become easier for left behind members of migrants on the basis of “Addah”. The migrants allowed their relatives and poor natives to use their land under the contract. This varying attitude to supervision of agriculture is observable through figure 7.

Figure 7: Inclination of Supervision in Agriculture (Percentage)

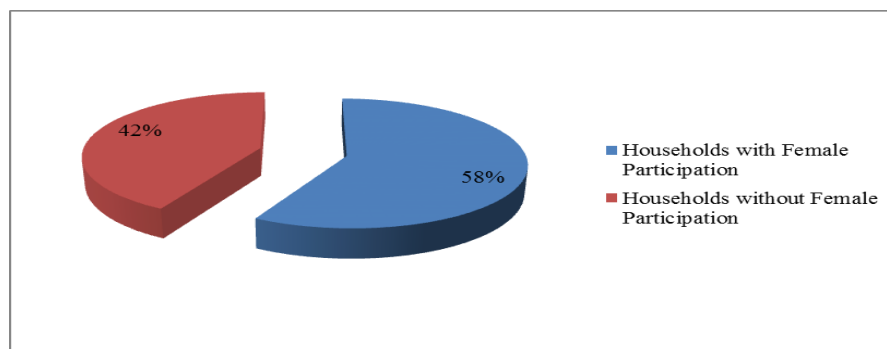


(Socioeconomic Survey)

Remittances have provided a relief to the natives from massive effort. Consequently 16% households have been left direct supervision of agriculture. They lend their agricultural land to other people to be used on bases of “Addah”. The rural community is bound through foreign money in a mutual bond for the utilization of the available natural resources and agricultural land of the arid zone.

Remittances have been causing significant transformation of traditional practices in agricultural sector. Labor-intensive work has been also transformed by using technology and substituted labor work to save time and physical energy. Whereas, common farmers, those who cannot meet expenditure of machinery, preferred to hire outside labour for harvesting period, especially for the wheat crop. Remittances have played role in harvesting crops without any delay. People have been moved towards flexible physical and financial difficulty. Female participation in outdoor field is also diminishing. This trend is presented in figure 8.

Figure 8: The Declining Trend of Female Participation in Field



(Socioeconomic Survey)

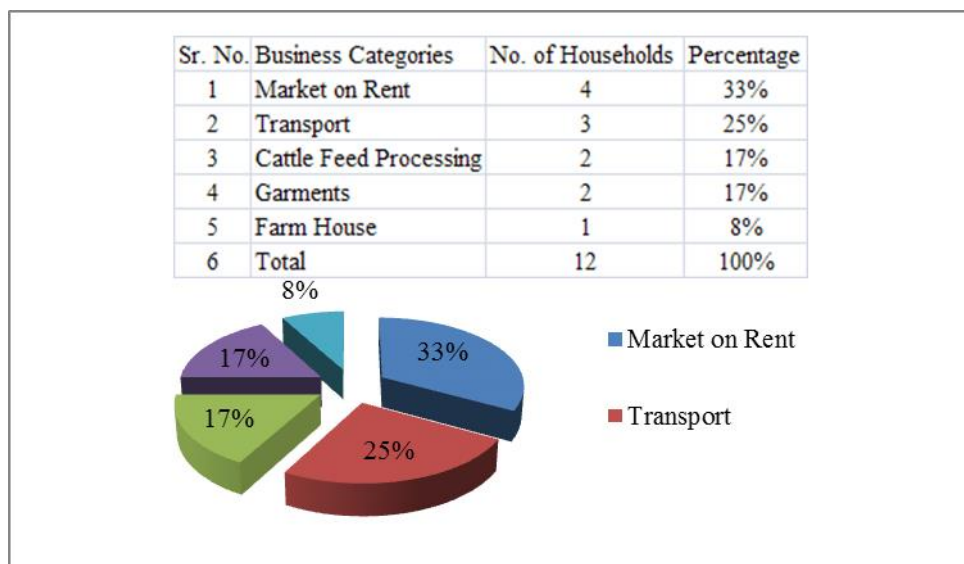
The life of rural women has been transformed due to foreign remittances. Female participation in agricultural activities and livestock rearing has almost been abolished. Previously the young women were working in the fields with their males, but now this trend has been changed. It is significantly found as figure 8 shows that female members are being retained from working in the agricultural fields, though they are still giving a helping hand in livestock rearing at household level inside four walls. Thus remittances reduced workload from females and their energies as well as times is being consumed in household managements, social activities, education and jobs. Figure 8 shows 42% households have abandoned

female participation in agricultural fields. It is also noticeable that females have become under a bigger responsibility in the absence of a male family member who has been working abroad for remittances. In this regard at one end females has been relieved from agricultural activities in the fields while on the other hand looking after indoor as well as outdoor affairs has become their obligations along with male members of households. These developments have resulted in a declining trend towards female involved in field work for harvesting.

The data reveal that the remittances have been reduced financial constraint due to which food surplus have been raised. Economic instability has been slightly overcome. The maximum utilization of natural resources of the rural arid zone is being utilized with the help of remittances. The dynamic influence of foreign money has been observable in agricultural fields and livestock rearing trends. The nature and stress of responsibilities of female, male members of native households as well as migrants living abroad for remittances have been transformed. Migration for earning foreign money has increased household tasks and other socioeconomic obligations on left behind members. Consequently, it reduced direct involvement in agriculture rather collaborated with other community members who provide their manual services to cultivate land for mutual profit gain. Availability of surplus capital, traditional trends in rural life have been replaced by modifying the ones that are visible enough to affect investment and agricultural productivity. This attitude leads intimate relationship between landowner and poor people by their services.

Business and Investment

Remittances have credit to create an opportunity for business and investment. Remitted money has not been exhausted just for household expenditures, but enabled to carry out invest in business. Outcome remitted money articulated by 23% households which started investment in business. Sustainable income resource produced by remittances in the form of investment in the business. Recipient households have been encouraged to take advantage through big amount as remittances. Investment in business has been expressed with a high degree of dependency on remittances. Therefore, different types of business have been introduced by means of remittances. Given table presents categories of businesses and percentage of households involved in business.

Table: Business Categories with Percentage of Households Involved

(Socioeconomic Survey)

Above table has depicted remittances investment in different categories of businesses. Major investments have been made in the business of market on rent as 33% households are involved in this business. Whereas, 25% are active in the transport business, and 17% in cattle feed processing. Households involved in garments business are also 17%, while 8% households are engaged in cattle farming.

Major investment carried during construction of market shops. Inspiration behind, was the location of the village and road facility. Since, migrants have personal property along the roadside, they have availed opportunity to construct shops for a rent. Investment of remittances improved productive assets and employment opportunity for villagers. Remittances also relieved from sudden financial shocks. It played its constructive function for the welfare of the village. Following the case studies support this stance which is related new business of cattle farming.

Muhammad Zubair is 43 years old, educated person. He had been inclined to study with aspirations to join Police Services as ASI officer. He passed his graduation examination with good marks and applied for the post. Unfortunately could not succeed in his repeated attempts. After being disappointed, he decided to take a chance for overseas migration. Initially his parents were reluctant to send

him abroad, but eventually they allowed him to move. In 1993 he went to Spain through an agent who assured him for the job also. Initial expenses were managed by borrowing a loan from relatives. After reaching Europe, he realized that the agent had deceived him as he could not find any job. After two years of sufferings he made his mind to fly back to his native country, but the financial pressure forced him to explore another country, thus in 1995, he set off for Italy. Since then he has been working in Italy.

While sharing personal experiences, Mr. Muhammad Zubair reported that being the eldest son and a brother, he had some financial responsibilities on him. His father was an old man, retired from the army had less economic resource. They had a very small piece of land with an insufficient produce. He himself could not find employment, so he decided for overseas migration. Now he is earning 2500Euro and regularly remits the money to his parents. Though, he was the eldest child of his parent, he decided not to marry before his younger brothers and sisters. He worked hard, paid back the loans, constructed a house, got his younger siblings married and then he himself got married. In 2009 he invested Rs.10,000,000 (ten million) in cattle farming business in the village. Presently his younger brothers are looking after the business. They have hired the workers who supply the milk in the village. They started cultivating their uncultivated land with the help of remittances, which enabled them to fulfill the cattle feed requirement. Now they are earning Rs.5,00,000 per annum from the farm. Their farm is not only providing them handsome income, but employment the opportunity to the natives also. He was of the view that this type of investment helps to minimize financial strain on the migrants and dependency of their kinsmen on their earnings. So with the help of remittance the natives are becoming self-sufficient and creating job opportunities for the others.

Mrs. Fatima a housewife had two sons and one daughter. She was living in a nuclear family. Her husband migrated to Germany in 1999 for a better career, where he was working as an electrician. In the absence of her husband, she had to take all the responsibilities as being head of household. Her husband was remitting Rs.30,000 per month for household needs. Her father in-law had a cloth shop in the house. She started helping him as he was growing older. After his death, she asked her husband to remit some capital to invest in the shop and developed it into a garment business. She started earning a profit up to Rs.10000

per month from this business. She was travelling to Rawalpindi and Islamabad for purchasing stocks. She was managing financial as well as social obligation of her family exceptionally well. She was quite active in social dealings and takes care of her social relations. Following her some other native women had started small businesses through remittances.

Above given facts along with the case studies reflect the investment of remittances. The bulk of investment had been used for productive assets, which had contributed to uplift of household economy. This illustrates that through investment in business unemployment level could be reduced. It was evident that remittances were not only spent on household consumption, but also invested in business to ensure future economic growth and wellbeing of the community. It resulted in improved living standards of households and economic growth. Other researchers also supported this stance as; remittances could substitute for lack of financial development in recipient countries and hence promote economic growth via investment (Giuliano et al. 2005). Remittances enabled the people to raise assets and to invest them in other productive resources. Productive investment of remittances had created a sustained earning source within the country which reduced the financial pressure on the migrant, improved living standards, enhanced socioeconomic status as well as created employment opportunities within the native community. It had created a sense of satisfaction among left behind households members.

Conclusion

The socioeconomic landscape of China has been revealed in the present study. Remittances transformed traditional rural households into modern dwellings. Luxurious houses not only serve as a comfortable place to live, but also serve as a notion of symbolic representation of socioeconomic status. People with poor socioeconomic condition while living in arid zone adapted overseas migration for survival of households and social prestige in the community. Foreign money seemed a better earning opportunity to facilitate deprived dwellings of the rural arid zone of Pakistan. Through remittances, people have been enjoying sustained income as compared to the people depending on native earnings. Foreign money raised financial stability. People receive a handsome amount in the shape of remittance which reduces economic pressure. Poverty of household has been diminished through up-ward income mobility. The study found that remittances

have been contributing significantly in average monthly income as compared to native income. Households as well as whole community have been facilitated by remittances.

Hence, remittances contributed daily consumption but also for satisfied living standards through construction of the big house. It enabled residents to enjoy luxurious renovated house with accessories. Traditional rural dwellings turned into modern ones. It has been found as a sign of richness. It has been a symbolic representation of remittances. Big house buildings have also been related to a better social status. Higher social settings are another rural feature influenced by remitted money. People compelled for overseas migration due to required social rank. Households have social denial by foreign money. Even deprived castes have been benefited better social standards. Traditional rural dwellings have been changed with the availability of remittances, which bestowed by overseas migrants of the village.

Concerned community is rural in nature. It is basically agrarian society depends on rain. The present study reveals that 80% households directly or indirectly involved in agricultural activities. Due to insufficient natural and economic resources, people have never been able to harvest crops on total potential land. Remittances have influenced the arid agricultural region and its rural community to transform its day to day life. The trend of manual methods for harvesting and crop selection for harvesting has been changed.

In past villagers were hardly able to harvest crops for household consumption. Remittances boosted their capacity to grow crops by adding fertilizers, refined seeds and water storage through tube-wells. Foreign money has enabled them to add uncultivated land under cultivation with the help of new technologies. Labor-intensive work was transformed by substitute labor work to save physical energy which lessened female participation in the field. Remittances caused a declining trend towards female involvement in agricultural field. It has been introduced flexible supervision for agricultural activities. It turned attitudes for opting a system of 'Addha'. Households receiving remittances lend their land to relatives and poor people on the basis of agricultural services. The bulk of money and technology has been used for multiple cultivation including cash crop. It was analyzed that household receiving remittances have been reduced financial constraint and raised food surplus. While migration increased household tasks and

other socioeconomic responsibilities on left behind members, consequently it reduced their direct participation in agricultural activities.

Remittances have also credit to create an opportunity for business and investment. Sustained income resource engaged people in different business activities. Remittances generated possessions, earning attitudes has been kept in business and investment. Massive capital has been involved in native investment remitted by migrants living overseas. People got rid of their hesitation for investment in cattle farming, construction of market shops and other income generating possibilities. In the arid rural zone, cattle forming have been considerably changing. Remittances provided stability against sudden financial shocks due to loss in livestock and crops. It played a stimulating role for the welfare of the villagers. It is a proven potential to generate income opportunities for other members of the native community. It appeared as future insurance for economic growth within the country. Through business and investment it could be possible to reduce finical pressure from migrants who are living in a strange world with the sole aim of earning money for their households. It also created a socioeconomic bond between migrants and left behind household members. Remittances served as a translation of socioeconomic and emotional obligations by migrants for native family members. Dynamic influence of remittances disclosed that socio-cultural and altruistic nature has been connected with the lives of the overseas migrants.

In the village, remittances played a key role in socioeconomic transformation at household level. It has been appearing with no exemption for migration and human mobility for economic well-being. The people have been seeking better economic opportunities in foreign money which dominantly altered their rural dwellings. It improved their living patterns through economic uplifting. They were pursued it in satisfactory socioeconomic status. It is paramount figure to attain valuable living patterns which changed living standards of villagers by means of good income, variety of facilities and new technologies. Therefore migration is rapidly being adapted at household level. Countries of destination hold favorable employment opportunities and better economic conditions thus serve as incentives for migration (Ahmadet al: 2008). This study has been tiled socioeconomic impact brought by international remittances at rural area. This work turned to remittances with socioeconomic perspective at micro level. People

of small rural area, preferred to earn international remittances for happy rural dwellings.

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