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# IMPACT OF REMITTANCES ON THE STATUS OF WOMEN

A Case Study of District Mardan, KPK



By

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DEPARTMENT OF SOCIOLOGY

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FINAL APPROVAL OF THESIS

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## **Abstract**

*The present study explored the role of remittances in improving status of women in Tehsil Takht Bhai district Mardan. The study focused women, whose husband migrated to different countries to earn more and get financial stability. By employing case study method and interviews, research was conducted to dig out different effects of remittances on women lives. The present study presented a picture of social and financial improvement in lives of women due to remittances. The study disclosed improvement in the decision making ability and social relationships of women. The present study showed overall improvement in the lives of remittances receiving women. It also found elevation in status of women in society.*

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## Chapter No.1

### INTRODUCTION

Human being is curious by nature who is never satisfied with his static condition. He always tries to achieve more or improve his condition or replace with something better, and use to travel for changing environment, and in search of food, shelter or many other needs. These needs are sometimes, not fulfilled in their own home land. Therefore, sometimes people have to migrate. Migration is a worldwide process; people have been migrating from time to time and place to place.

Anthropologists and sociologists are agreed that migration is not only a physical phenomenon of movement, but migration is actually moving or adjusting in new social setting.

Movement of man from one place to another has been taking place since the emergence of man on earth and it is considered by social scientists as a factor of social change.

“Migration is the movement of people from one location, country or region to another” however while some migrants eventually become permanent residents of the country or region to which they have moved, migration usually is the movement of people planning to remain only temporarily in the destination location.

Migration may be classified as either internal or international. Internal migration or domestic migration is the movement of people within a single

country, either from rural to urban areas or inverse, from the city to the country. Throughout history all countries have experienced internal migration.

“Everyone has the right to freedom of movement and residence within the borders of each state” and Second: “Everyone has the right to leave any country, including his own, and to return to his country”

(United Nation, 1948).

According to a 2005 report by International Organization for migration, that explains the push and pull factors which are determined by a country’s economic, political, cultural and environmental landscape played a very important role in the internal migration in the past and continue to do so in the present. push factors are situations that push people to leave their native location, including food, shortages, wars or natural disasters such as flooding, whereas pull factors are those that pull people to new places, including better jobs, nice weather, or stable governments.

In 2002 about 3 percent of the world’s total population-approximately 175 million people-were living in a country in which they had not been born. By 2005 the total number of migrants around the world had increased to an estimated 185 million to 192 million with 75 percent of international migrants living in just 12 percent of the world’s countries. The top three migrant-receiving countries in 2000 were the United States (35 percent), Russian

federation (13.3 percent), and Germany (7.3 percent)(In World Migration 2005)

In 1947 Pakistan came into being and approximately 15 million Muslims migrated to Pakistan. This was the beginning of emigrational phenomena in Pakistan. Then in 1970 oil booming countries changed the dimension and nature of migration in Pakistan. The bulk of migration started after 1970 when Middle East demand of manpower increased and Pakistan government provided facilities for migration. Most of the people in Pakistan are now interested in going out to other countries in order to earn more and more money and prosperity.

As mentioned above besides many other reasons for migration, the main purpose now a days for migration is remittances. Remittances are defined as:

“The portion of international migrant workers earnings sent back from the country of employment to the country of origin and where the remittent is not directly compensated by a counter-stream of goods and services” (Knerr and Schreider 1997).

International migration is the term which refers to change in domicile of persons. The initial migration is usually motivated by some feelings of inadequacy and insecurity within the structure of social and economic institution of old place and by the hope of resolving this insecurity in the new setting. The relationship of migrants with their area of origin that takes the



form of financial property remittance or exchange of information and ideas been categorically referred to as remittance. This remittance can assist in improving the people, welfare in the area of origin, particularly the family members of family relations left behind. Remittances from abroad have a very significant economic implication in home country. Without acquiring employment in Pakistan it is inconceivable for a family to over construct a house, purchase a domestic animal or land for cultivation. For this reasons therefore, young people are usually encouraged by their family members and relatives to look for employment in abroad. Wives and children left behind by their husbands and fathers usually become the responsibility of the other family members. In our countries, men are even encouraged by their wives to go abroad for employment. Family believes that working in abroad is the only way to improve economic conditions of the household (Sattar 2009).

Migration is an important social practice and economic factor in Pakistan. About four million labor migrants live outside Pakistan, half of them in the six countries of the gulf cooperation council (Government of Pakistan, 2004).

### **1.1. Kinds of Remittances**

There are two types of remittances mentioned below:

#### **1.1.1. External Remittances**

Income received from an international migrant.

### **1.1.2. Internal Remittances:**

Income received from an internal migrant working within the country.

## **1.2. Description of Remittances**

### **1.2.1. Social Remittances**

Social remittances are the ideas, information, aspiration, trends, behaviors, identities, and social capital that are being brought by the earlier emigrants to the village. Social remittances also include gender parity beliefs that act to empower women. Social remittances also include the information about the strategy to seek emigrants and manage the allied pre-requisites; in way social remittances has become a prime cause for the increasing trends of emigration and remittances utilization. The social remittances are transferred to the villagers through the phone calls, letters, fax, pictures, videos, and the migrant's arrival act as a main source of transfer of social remittances in the village.

### **1.2.2. Monetary Remittances**

Remittances represent a powerful economic and social force that is changing the structure of everyday life of the migrant's family. The migrants sent back over millions of dollars, pounds, Riyals and other foreign currencies to their families. These remittances possess higher value for the families. These amounts are utilized to meet various regular, occasional, accidental and ceremonial socio-economic needs of the migrant's family. On his return, if a

migrant has not fetched a gift for someone expecting, that person is compensated with foreign currency note.

### **1.2.3. Kind Remittances**

In addition to the monetary and social remittances, the migrant fascinatingly transfer 'Remittances in kind' (imported and foreign stuff possess higher value in the village)

This description of remittances includes; mobile phones, watches, lap-tops, computer, blankets, video cameras, cosmetics, perfumes, rare medicines, jewelry and many other gadgets. These modern gadgets are given in gifts and dowries.

In my preliminary visits to Takht Bhai, I observed that it is heading towards modernization. This is of course primarily due to migration and exposure to the outer world. Both internal and international migration is common in the village. Due to close proximity of the Mardan city majority of the people daily goes there either for their job, to get education or for shopping etc. They are giving more value to money and to get more money they are moving out to other countries because they know that there is more money in other countries.

### **1.3. Statement of the Problem**

Human being is mobile by nature and travel for changing environment, and he has to travel in search of food, shelter or other needs. These needs are

sometimes, not fulfilled in his own home land. Therefore, sometimes people have to migrate due to many reasons. So migration is a worldwide process, people have been migrating from time to time and place to place, but the reasons may be change for migration.

Actually migration brings socio-economic and socio-political changes not only in the lives of the emigrants but to the families left behind, and that is if studied in sphere of remittances, we would find its effects on status of women. In my study/research I would study the Mardan District of K.P.K. I would find out how the remittances improve the status of women in pakhtoon culture. This study would analyze the difference in life patterns of women after receiving of remittances. How remittances has affected their life in different contexts, how they make decisions. What are the effects on her social relationships due to remittances? How she feel herself after getting remittances. How she has get changed socially and financially.

The present study is related to remittances and its effects on status of women in Takht Bhai, District Mardan.

#### **1.4. Objectives**

1. To document the economic impact of remittances on women
2. To find out the role of remittances receiving women in decision making
3. To identify changes in the life patterns of women due to remittances

4. To study the impact of remittances on the family relationships and social circle of remittances receiving women.

### **1.5. Significance of the Study**

Movements of people from one area to another, have considerable consequences for both locations, for him/her and family left behind. It brings socio-cultural change. it brings changes for families left behind and the especially remittances have extreme effects on the families. Besides from other consequences and effects, remittances play key role in improving status of women.

The present study will help in understanding the phenomena of migration and its effect on the role of women; how the traditional roles of village women change after male migration. This study will help to understand the change in women's role not only in their domestic activities but also in the sphere of decisions making. This study will investigate how remittances upgrade status of women in pakhtoon society. Due to remittances, she gets respect and value from her relatives/neighbors etc.

This piece of work would also be useful for other students and researches who want to work on the same topic. It would provide them knowledge about how much remittances improve status of women, how remittances changes her standard of living and her thinking towards life.

This study would also be helpful for NGO's or other organizations, which are working for women empowerment. They would explore that how remittances are linked with the empowerment of women.

Scientific community can also use the present study for many purposes. They can get required information needed and the general effects of remittances on the lives of women, it can be used by academia for getting information about the effects of remittances on women of that specific local, general people can also study it and get knowledge.

## Chapter No.2

### LITERATURE REVIEW

## 2.1. Migration

Ravenstein (1885, 1889) presented laws of migration. According to these laws migrants move from areas of high opportunities. Lee (1966) presented a theory of migration. He divided the forces exerting an influence on migrant perceptions into push and pull factors. The former are negative factors tending to force migrant to leave origins areas while the later are positive factors attracting migrants to destination areas in the expectation of improving a lot.

Sometimes migrants are of upper class ancestry (Hulse;1979) but in normal conditions people are motivated to migrate to improve the economic condition of their families to obtain better education for their children to escape social and cultural imprisonment on rural areas to join family and friends. But mostly people migrate leaving their origin areas and moving to other places in order to improve their economic as well as social status.as ravenstein (1889) also states

“Bad or oppressive laws ,heavy taxation ,an unattractive climate, uncongenial social surrounding s and even compulsions all have produced and are still producing currents can compare in volume with that which arises from the desire inherent in most men to “better” themselves in material respect”.

(Raveenstein, 1889; p: 286).

So, the villages in Pakistan, mostly those villages which are situated near cities are now being exposed to the outer world. The city life seen by the



village people is influencing their mind and thinking. They are becoming more and more materialist, he want to earn more and more money in lesser time.

The male out migration is creating a changed life style in the village:

“The movement of people is the most universal and powerful for change ever known”. (G.J.Lewis:1982; 191)

Zelinsky (1971) suggests that migration acts as a means by which more advanced forms of human activities spread to different parts of the world and therefore forms an essential part of the modernization process.

## **2.2. Migrant**

Defining a migrant is not an easy job, stated by Hafez-ur-Rahman Chaudhry:

“Defining a migrant is not as easy as it seems at first glance. One might suggest that the migrant is someone who moves from one place to another. But it is obvious that not all people who change their geographical position are migrants. For example the students who live in hostels and the tourists and travelers who change their places quite frequently are not migrants. In order to be considered a migrant one must make a move of some consequences. Demographers define a person as a migrant if he changes his place of normal habitation for a substantial period of time preferably crossing an administrative or political boundary in process. This implies that one has to

distinguish between a mover and a migrant. A mover is a person who changes his place of residence; a migrant is one who changes of residence takes him into a new administrative unit. Thus all migrants are movers but some movers are not migrants” (Chaudhry 2006).

### **2.3. Migration and women**

The roles and status of women are not isolated social phenomena. They are determined enhanced or impeded by the social political or economic development of a society which are direct or indirect products of male outmigration and introduction of new technology and new life style.

According to Wilson (1971) the role is the culturally defined behavior for dealing with social objects and Pakistani village men as the prime bread winner and provider of food and shelter. They are also responsible for the preparation of agricultural activities performed by the tenants and laborers etc. Cattle herding safety of the community. The traditional role of a Pakistani village woman is taking care and upbringing of children preparation of food and housekeeping work.

So the primary roles played by traditional village women are that of good wife and mother .An ideal woman in ancient time was said to be:

“the wife fulfills these roles. of a house keeper and councils soul, A true friend of her Spouse, and disciple in various arts in house.”

As the roles of village women have undergone a change, so has their status. Now the male out migrations from the village have created a vacuum and to fill this vacuum the women have to come out of their houses. The roles previously performed by males are now being performed by women.

Chandrakala A. Hate writes:

“status is intimately connected with roles of individuals” (Chandrakala A. Hate 1969).

So, traditionally males are given higher status because of the nature of roles they have to play in family and society. And the absence of males makes the village women to perform by their males. This performance of male roles by the females has raised the status of village women in family as well as in society.

### **Remittances**

One of the most important purpose of migration is cash remittances.

For the understanding of remittances, Adam said:

“The remittance is defined as monthly or goods sent home by migrant workers, can have a large effect on the accumulation of assets in the rural areas”

The flow of remittances depends on the nature of relationship and contracts between the migrants and their families in their country of origin as clarified by Nishat and Bilgrami:

“Remittance is basically a self-enforcing contractual agreement between the individual migrant and their families. Remittances may than be seen as a device for redistributing gains with relatives shares determined in an implicit arrangement struck between the migrants and remaining family”

The remittances are not only utilized but also saved by the recipient families according to choices available to them. The remittances and their use has been stated by Connels and Brown and Stanwix and connel:

“A migrant’s first decision with respect to the management of these saving is whether to remit home all his saving as he accumulates them or to keep a proportion of them with him until he returns permanently. A number of factors are usually linked to this decision. For example: if migrant’s families depends for their livelihood mainly on remittance income, it is likely that migrants will remit regularly a considerable proportion of their earnings”.

Flow of remittances largely depends upon the nature of job abroad and on the strategy of expenditures and saving as described by Wahba:

“The flow of remittances depend upon mainly on saving available to the migrants once all his expenses are met from his earning”

Married migrants send their remittances to their wife whereas unmarried to their parents.

“Unmarried migrants remit money mainly to their parents while others send and bring most to their wives and children” (Pryor, 1979)

### **Remittances and its utilization**

Remittances are utilized to improve the facilities and education.

According to Arif Hassan and Mansoor Raza:

“Previously, one used to dig a well, now we have piped water. Before you ate what you produced, now you buy what you eat. Before you need education, now cannot get a job without it. Also, previously you needed no money but now you need it and you cannot get it in the village, so you go to the urban areas”

Here urban areas are mentioned but international migration is more common now for the economic reasons and achieving high standard of living.

Remittances are utilized on various goods and services, such as investment in business, expenses on ceremonies, purchase gadgets and luxuries as well as meet the expenses of education and health of household members.

According to Pryor (1979)

The major use to which remittances are put, especially among households of temporary migrants, is the purchase, at comparatively cheap village prices, of the basic mundane necessities of day to day life food and to a lesser extent, clothing. Education expenses were an important item to which remittances from permanent migrants in the city contribute, as are the mounting of ceremonies, especially for circumcision and marriage, and the purchase of consumer goods such as pressure lanterns and radios.

## **2.2. Remittances and Women**

Burki reports cases where migrant's wives established themselves as entrepreneurs with the help of remittances they received. If such income generation is being realized, his hypothesis, it would lead to women's empowerment and to better education and better social opportunities for their female children than they had themselves. (Burki 1948:683)

Brink (1991) conducted research in an Egyptian village to assess the impact of education and employment on the status of women. Information on decision making ability and autonomy was collected by a combination of participant observation and interviews of a 23 sample of 79 women, because 8 of the 79 women interviews had husbands who were working abroad during the research period. The research also provided an opportunity to study the effects of emigration. He was also to compare the status of the sub sample of 8 women whose husbands were away with that of the 71 women whose

husbands were at home in order to access the effect of the husband's emigration on the status of their wives.

Rahat (1986) notices another catalyst for female literacy. Male out-migration in the period before the advent of modern information and communication technologies has resulted in the need for correspondence which in turn aroused women's interest in literacy.

Women's participation in traditionally male social and economic activities in a broader sense may increase over and above their tasks in the domestic sphere (Siegmann 2010:347)

Associated with the greater involvement in traditionally male tasks, women may gain more control over how crops and revenues are used (Jolly and Reeves 2005)

Besides, positive changes, remittances have some negative consequences on women's lives as well. Roy and Nangia (2001) attempted to examine social well-being, mental strain and physical health, especially reproductive health, of left behind wives of male out-migrants and compared them to the wives of non-migrants. The study was based on a survey of 354 left behind wives and 192 wives of non-migrants conducted in 2001. The results of multivariate analysis showed that left behind wives of migrants were more likely to have greater strain and reported the symptoms of reproductive morbidity. Thus for small economic benefits, the left behind wives of migrants had to pay a large

amount in terms of physical and mental strain. They accepted it as their fate and a must for staying alive for their families.

The intensification of women's work is likely to aggravate the health risk they face anyway, resulting from her marginal position in society. However, both female and male members of international migrant-sending households are characterized by a better health status than those who do not send migrants. This is possibly caused by the better nutritional status in migrant-sending households and/or by the improved housing conditions that characterize migrant's household. Moreover, reflecting other studies' results the survey data indicate that health-related expenditure tops the list of remittances usages after spending for food items. (Siegman 2010:352)

Marital relations between couples are disturbed for separation by distance. Consequently, some couples experience conflict and emotional distance, divorce, and extra marital affairs, others actually develop stronger emotional ties during their separation (Chee 2003).

### **2.3. Remittances**

More than one in four households in rural Pakistan has at least one migrant member. Migrants are typically adult males, who move temporarily to an international or domestic urban destination in search of employment leaving their families in the village. Most maintain very close ties with their origin



households and communities, returning frequently and sending substantial remittances. (Mansuri, 2006).

Migration to the Gulf region took off in the early 1970s. By the early 1980s, some 2 million Pakistanis had migrated there. Initially, demand was for construction workers; later it switched to workers with skills in sectors such as transport, trade, social infrastructure and security services. Unlike migrants to developed countries, those in the Gulf included large numbers of uneducated people from rural areas; their remittances home directly impacted on poverty. (Gazdar 2003:1)

#### Migration

Prakash (1998) stated that the inflow of large amount of Gulf remittances and its spending had resulted in unprecedented economic changes since mid-1970 in poor and industrially backward economy of Kerala. The gulf migrants had helped the migrants household to attain higher levels of income, consumption and acquisition of assets, resulting in overall reduction of poverty in Kerala, but on the other hand, the gulf remittances had also pushed up prices of land, construction material, consumer foods and charges on health, education and transport adversely, affecting non-migrants households belonging to poor, middle class and fixed income groups.

#### **2.4. Remittances and Children**

Children in migrant households are not only more likely to attend school, they are also more likely to stay in school and accumulate more years of schooling in comparison to their counterparts in non-migrants households in the same village. They are also less likely to be involved in economic work and report working for substantially fewer hours. (Mansuri, 2006)

Battistella et al. (1998) described that although the family in the migration procedure had been widely studied, much less concentration had been given to the impact of migration on family members left behind. The paper explored specially the impact on the children, through a research conducted among elementary school children of Filipino migrants. On the whole, the impression was that migration was not necessarily disruptive for the development of the children left behind, particularly if it was the mother who remained in the home. The effect depended mostly on the extent of involvement of the extended family in complementing the time interval resulting from parental absence. It was important to provide the family members left behind, specially the husbands, with adequate training on child rearing, counseling, and different forms of support.

Farooq and Javed (2009) designed a study to investigate the problems of the migrant families left-behind in the rural areas of Pakistan. It was observed in the study that women initially felt loneliness and burdened as they assumed

the new duties and responsibilities in the absence of their husbands, particularly concerning the male children. Consequently, they faced psychological strains when their husband left them at origin. It was further explored that children felt loneliness and lack of guidance in the absence of their father.

Yeoh and Theodora (2006) reviewed that the unfortunate condition of children left behind by one or both migrating parent(s) in developing countries had enticed growing

Concentration in recent years, surfacing as news titles in different countries. The increasing awareness was timely in the globalize period when increasingly uneven development and permeable borders were encouraging more people – particularly labor migrants from rural regions and/or developing countries – to cross borders in search of better job opportunities. Many of these labor migrants – both men and women – had left their children behind with extended family members or friends in the home countries in their search to improve livelihood circumstances for themselves and their families through migration. While improved economic circumstances after migration had been noted in a variety of studies, the psychological, social and emotional costs of their departure – especially on those left behind – had been often left from the migration balance sheet.

## **2.5. Types of migrants from Pakistan**

There are several types of migration from Pakistan to countries in the EU, North America and East Asia. First, there are people using formal channels. Secondly, there are those who go to developed countries as students and remain after finishing their studies. Third are migrants –mostly young men– who enter developed countries illegally and finally, those who enter legally and then remain in violation of their visa conditions. The first two categories are usually not poor. The third form of migration is the most difficult to estimate or document, and is also the channel that might be open to relatively less well-off people.

Adkoli (2006) reviewed that the international ability of movement of health workers was not a recent phenomenon. The paper highlighted the various facts of migration of doctors in the five South Asian countries – Bangladesh, India, Nepal, Pakistan and Sri Lanka. Migration was attributed to “push” from within the countries, as well as “pull” from Western countries in the background of globalization and free market economy. Though migration had produced some positive effect in terms of rate of remittances made by migrant populations and their vertical mobility, its overall effect on health systems had been disastrous. Moreover efforts to rationalize the movement of health workers had begun. The article reviewed some initiatives in this direction and offers some suggestions to grapple with this issue.

Dir and swat have sent the largest cumulative number of emigrants of all rural districts in Pakistan between 1981 and 2006 (jolly et al., 2003; Ramirez et al., 2005).

## **Chapter No.3**

### **THEORETICAL FRAMEWORK**

The major theories exist to help explain different aspects of international migration also included: the “neoclassical Economics Approach” and “The New Household Economics of Migration”. These theories can be linked to research topic for better understanding of the topic.

### **The Neoclassical Economics Approach**

According to this theory, migration is a process of labor adjustment caused by geographic differences in the supply of and demand for labor. Countries with a growing economy and a scarce labor force have higher wages than a region with a less developed economy and a large labor force. The differential in wages caused people to move from the lower-wage to the higher-wage region. This continues until the gap in wages is reduced merely to the costs of migration. At the individual level, migration is viewed as an investment in human capital (investments in individuals that can improve their economic productivity and thus their overall standard of living). People choose to migrate to places where the greatest opportunities exist. This may not be where the wages are currently the highest, but rather where the individual migrant believes that, in the long run, his or her skills will earn the greatest income.

This approach has been used to explain internal as well as international migration. It is also the principle that underlies Ravenstein’s

conceptualization of push factors (especially low wages in the region of origin) and pull factors (especially high wages in the destination region).

### **Application of theory**

With resemblances to the research study this theory demonstrates that the high wages in the other countries attracts people to move to those countries. People select to migrate to those countries where the greatest opportunities exist. People think that, while staying in their home countries they cannot fulfill their needs and desires.

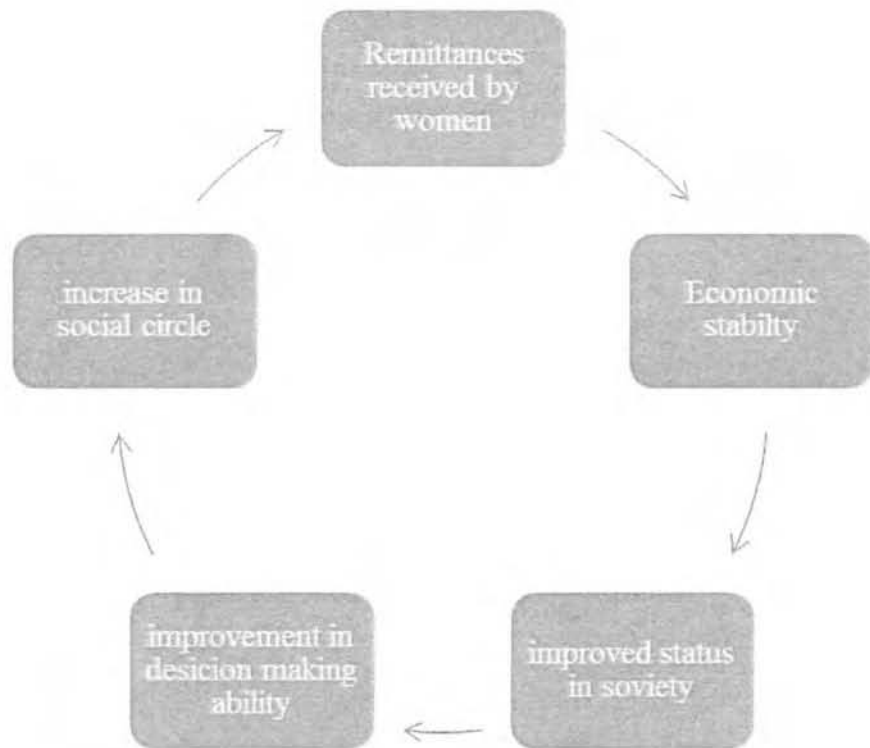
The same case exists in Takhtbhai (Mardan District). The researcher noticed the perception of people about migration. They perceive that by moving abroad they will be enabled to achieve better economic position and standard of life. Owing to the statement the job incentives, the promising opportunities and other facilities offered abroad are saving their future. This kind of thinking is totally appropriate with The Neoclassical Economics Approach. They move abroad for better life chances and economic advancement. They are expecting to send back more remittances.

Those remittances; besides financial profits play a very important role in improving status of women in society, The remittances received elevate financial condition of left behind families. They improve their infrastructure and all facilities are acquired due to financial stability. They receive all luxuries and stuff of modern time. Women not only receive money as



remittances but expensive and beautiful stuff i.e. cosmetics, perfumes, clothes, electronic devices and modern appliances. All this give rise to life standard and improved status in society. When status is improved they become confident and make many decisions for family and children. Thus they get improvement in decision making ability. The rise in life standard increase their social circle also; their relatives and neighbors start making good relations with them and feel good in their company and want to become close to them.





## Chapter No.4

### CONCEPTUALIZATION AND OPERATIONALIZATION

## **4.1. Conceptualization**

Here the conceptualization means the designing of concepts with the help of existing literature. The present study included three variables, which are migration, remittances and empowerment.

### **4.1.1. Migration**

- a) The movement of people from one country to another to take up employment, to establish residence or to seek refuge from persecution, either temporarily or permanently.

(Barbara Stillwell, 2003)

- b) The movement of people from poor and failing states to rich and stable ones.

(BBC, 2005)

- c) The word migration in common speech refers to the movement of peoples or animals from one geographical location to another.

(Doolittle 1987)

- d) Migration has been defined generally as a “permanent or semi-permanent change of residence” (Lee 1966:49)

- e) Human migration is the permanent or semi-permanent relocation of people from one location to another. This movement may occur domestically or internationally, and can affect economic structures, population densities, culture, and politics. People either choose to

migrate (voluntary), are made to move involuntary (forced), or are put in situations that encourages relocation (reluctant)

(Getis et al. 2010:553)

- f) Migration involves, change of residence from one community to another and usually crossing of a specified kind of internal administrative boundary.

(Prayer 1979)

#### **4.1.2. Remittances**

- a) Remittance is defined as monthly or goods sent home by migrant workers. can have a large effect on the accumulation of assets in the rural areas.

(Adam)

- b) Remittances are the money migrants earn working abroad and then send back to their countries of origin.

(Russel, 1992)

- c) That quantity of currency that migrants earn abroad then send home to their families and communities.

(Kane, 1995)

- d) Remittances are defined as the portion of international migrants earnings sent back from the country of employment to the country of origin and where

the remittent is not directly compensated by a counter-stream of goods and services.

( Knerr and Schreider,1997)

e) Remittance is basically a self-enforcing contractual agreement between the individual migrant and their families. Remittances may then be seen as a device for redistributing gains with relatives shares determined in an implicit arrangement struck between the migrants and remaining family.

(Nishat and Bilgrami, 1991)

f) The money that is sent back to home.

(Edmund Wilson)

#### **4.1.3. Empowerment**

a) Solomon`s definition of empowerment practice emphasized removing blocks to power or their effects.

(Solomon, 1976)

b) Empowerment is a process by which people gain control over their lives, democratic participation in the life of their community and a critical understanding of their environment.

(Perkins and Zimmerman 1995)

c) Empowerment is not at root an individual process but part of the process of collective empowerment.

(Saegert and Winkel, 1996)

## **4.2. Operationalization**

Operationalization refers to the working definitions, which covers the concepts into quantifiable forms.

### **4.2.1. Migration**

Migration is defined by different sociologists and anthropologists very briefly and explaining all aspects and keeping many contexts in the mind. But in the studied locale migration is the temporarily movement of men to any country for earning purposes. The phenomenon of migration was common among the people. The skilled migrants move abroad. The process of migration selected by the people either due to some compulsion or desire. For example, poverty, lack of job opportunities and unemployment etc. They often move across the borders to improve their social and economic status.

### **4.2.2. Remittances**

The second definition is remittances, which is also defined and explained broadly by different social scientists and they have explained many kinds of remittances also but in the locale it meant the money and besides money it includes different gifts i.e. electronic devices (cellphones, laptops and other appliances) wearable stuff and eatables as well (chocolates etc.) that migrants

earn abroad and send it to homes. Migrants earn money in different countries and send it back to home for fulfilling basic needs of their families and improving their social and economic position.

#### **4.2.3. Empowerment**

Empowerment also has explained and defined by many social scientists. It is explained as feeling powerful and competent. Psychological empowerment is also defined which refers to individuals and their ability to cope, but does not ignore ecological, cultural and structural influences.

In the locale empowerment refers to the decision making authority of women. As their husbands and sons go abroad and sent back remittances which improve their social and economic positions in society. They get more confidence and become able to make many decisions.



## Chapter No.5

### Research Methodology

### **5.1. Universe**

“Universe” here means the area where research was conducted. Researcher selected “Takhtbhai” as a universe for conducting research because I wanted to conduct research in a place where I could get maximum respondents, secondly there I could approach respondents easily as I have some close relatives in the area, and they helped me in my research as being my key informant in the locale.

### **5.2. Unit of Analysis/ Target Population**

My target population was women whose husbands were abroad for earning purposes and were in contact with them. There was no restriction of age, education and other such things.

### **5.3. Sampling Design**

Purposive sample, also commonly called a judgmental sample, is one that is selected based on the knowledge of a population and the purpose of the study. The subjects are selected because of some characteristic. Purposive sampling method was used for conducting research because I wanted to conduct interviews from female respondents, who were married to a migrant person.

### **5.4. Sample Size**

In the local there were total 31 households whose members were abroad in the context of jobs. I collected data from 31 women and conducted 2 FGDs (Focus group discussions) and for further detail I have conducted 9 case

studies. The number of respondents was kept 31 to give maximum time to interviews as I had not plenty of time to conduct more interviews and 10 case studies was conducted to know about different perceptions of women and get maximum information.

### **5.5. Tools and Techniques for Data collection**

For conducting any research, specific methods and techniques are used to make the research easy, organized and smooth. Methodology is an important segment of research; it consists of tools and techniques, which are used for receiving information in a specific area, for research purpose. These tools and techniques are used to collect reliable and true data.

#### **5.5.1. Rapport Building**

Rapport building is making relationship, understanding, link and connection, while conducting research, the researcher needs to have good understanding with the members of community in which the researcher is conducting research.

As, I was outsider in that specific location, It was quite difficult for me to get so much information for them, so rapport building was significant for the purpose. I entered in the community as a stranger, but as I had some close relatives in the area, so they became my key informants in the locale. With the passage of time I tried to make trust and I successes in that and easily got the information which I wanted.

### 5.5.2 Key Informant

The technique of key informants was used in the research. According to the research ethics, the key informant should be aware of the research nature and purpose. It enables the key informant to help researcher accordingly. The selection of key informant is based upon their reliability, accessibility and their own acceptance in the community. As I have relatives in the locale selected my maternal aunt; she is working in social welfare department. She became valid source of information I needed. I explained my aims and objectives to her. She became my key informant and helped me not only in my introduction to the community, legitimize and facilitated my presence in the community but also gave my guidance and information during my research.

Another key informant was a woman of 50 years. My aunt introduced me to her and as she was very frank lady, it became easy for me to take her help. She was very famous in the area due to her frankness and helping nature. She knew majority of people in the locale and could easily go into their homes without hesitation. As she was aged so her movement was not thought as weird in the locale ,she provided me the accurate information and in her presence, I became able to conduct my research easily and without many problems.

### **5.5.3. Participant Observation**

I used the participant observation technique, which helped me to collect information about the settings and people by getting nearer to the people. Purpose was to establish trust and bit frankness with the local people, so that they share information without hesitation. Through participant observation, It was easy for me to ask different questions for research purpose, and I could easily observe what people say and what they do.

### **5.5.4. Semi Structured Interview**

Interview is conversation for a purpose to get information. I used the method of semi-structured interview to get more qualitative data and detailed about my topic, related to my research .For this purpose, I prepared semi structured interview guide consisting of basic questions related to remittances and its consequences on status of women, role of remittances in women empowerment and the changing standard of lives due to remittances.

It is more reliable method because the respondent expressed herself openly and I got even minute details, which were of good use for me. To get information, the migrant's wives were interviewed.

### **5.5.5. Informal and General Discussion**

The method of informal and general discussion was used during research in the locale for collecting data. I used this technique as one of the important tool of research. This technique proved to be very helpful because it enabled me to

maintain friendly ties with the local people. Through this technique, I collected very constructive data. General discussion helped me to explore many hidden facts about research issues.

#### **5.5.6. Case Study Method**

The application of case study method was a tool used during research. It helped to get maximum information from respondents; they shared their personal experiences and gave their perception. Case study helped me in knowing about detailed history of the respondents. Nine case studies were conducted during my research.

#### **5.5.7. Focus Group Discussion**

A Focus group discussion is basically a group interview, where six to twelve respondents are brought together for the discussion; usually they have common experiences but not always.

The using of focus group discussion (FGD) was a very helpful tool in getting comprehensive information about the respondent's perception, awareness and observation about the matter. Due to Focus group discussion (FGD), I easily got the opinions and views of my respondents about the area of my curiosity and interest.

Focus group discussions were conducted to get accurate information and data. They were conducted to check the contradictions in the answers of respondents alone and then in groups.

## **5.6. Opportunities and Limitations of the Study**

I got the opportunity to get maximum data and respondents due to my key informants.

Due to same ethnicity it was very easy for me to conduct research as the respondents could understand without difficulty what I asked. Secondly the habitual feelings of oneness were aroused due to same culture and values, so it helped me up to some extent in conducting research.

On the other hand, I faced some problems as well during research.

As most of the respondents were uneducated so it became quite difficult for them to understand what I used to asked and they were not satisfied about the reason of research. They were scared and curious about me.

Some respondents were not taking the research serious. They were not giving proper time and information, it was like fun for them and they were asking irrelevant questions. They were not co-operative.

Time shortage was also a limitation in conducting research, as I had not enough time to spend in the locale, extended stay could produce better results.

Some respondents were scared while I was conducting interviews and they were not giving proper information and were hiding many things but still I tried my best to get the real information from such respondents.

### **5.7. Ethical Concerns**

I tried to followed research ethics. Before starting interview I used to introduce myself and gave some information about me and my research. After that I always guaranteed that the information which I am getting would always remain secret. If a respondent didn't feel comfortable in sharing information i.e. Names. I never insisted tried to be very polite and patient during research. When the respondent couldn't understand my question explained it many times. Some respondents were not ready to give interviews convinced them.

At the end of interviews I always thanked them for giving their precious time and for their co-operation.



## Chapter No.6

### RESULTS/FINDINGS

Current study was conducted to know different effects of men migration on families left behind, migration most important purpose in the locale was remittances and mostly men migrated due to poverty and to get more resources and better opportunities. Remittances play important role in receiving country, its economy boost up due to the receiving money. Besides other effects of remittances, it plays very important role in improving the status of women. Here, in the current research focus was on women status i.e. how the remittances improve their status in society. It included their family relationships, decision making authority, their financial position and overall improvement in their life pattern.

### **6.1. Improvement in Family Relationships**

Studying the role of remittances, the most important fact found out was that remittances improved not only status of women in society but also improve and expands her family/social circle. According to many respondents, their relatives ignored them and always behaved rudely when they were in difficult times, and their relatives even some times didn't invite them on family functions and other occasions, they never visited them but due to remittances, their relatives have changed completely. They behave very well now due to the gifts they receive and the best facilities and financial conditions of respondents.

Remittances play role as a magic in family relationships and social circle. It improves relations of relatives and family friends with the remittances receiving families. They feel proud by making good relations with them, as the remittances receiving families have all facilities and luxuries of life. They can give expensive gifts and sometimes money on different occasions, these entire acts as adhesive for family relations and social circle.

## **6.2. Case Study**

Name: Farmeen Bibi

Age: 27 years

Husband name: Asif khan

Family structure: Joint

Pre-conditions:

Farmeen Bibi was 27 years and she had two children. She was married to Asif khan, when she was a school student. She had to leave school. She was not willing for marriage that time but her parents compelled her for it. She wanted to study, according to respondent, she was very good student. She wanted to get further education but her family didn't allow her for it and married her to Asif khan. Her husband was not educated and as he was her cousin so her father accepted proposal. Her husband was working in a vegetable market

with a person. He was not owner of shop and was sales man in shop. His earnings were not sufficient after marrying Farmeen. They were living hand to

### **6.2.1 Migration of Respondent's Husband**

Mouth life, during this time, the owner of the shop died and his sons decided to sell shop. During that critical and difficult time, most relative's behavior became rude and harsh towards them. They were in very difficult situation. Their condition was becoming pathetic with passage of time. Even her siblings didn't help her and according to respondent many relatives started ignoring them and didn't invite them on many family ceremonies. It was very hurting for them but they were helpless. Her husband was working as daily wedged laborer and they were spending their time very difficultly.

During this hard time, Asif khan's childhood friend came from Dubai. He has migrated to Dubai many years ago but he was best and loyal friend of Asif khan. He came to meet Asif khan and his children. He has brought some gifts for them also. When he came to know about their condition, he became very sad for his friend and his family. He gave some money to Asif khan to help him and told Asif khan to start some small business. Asif khan was not willing to take money from his friend but his friend compelled him and at last Asif khan agreed on the condition that he will return that money to him, when he earn some money. His friend agreed to that and he told Asif khan that he should migrate some other country to earn money and for better opportunities.

Asif khan had no idea about it and secondly he had not enough money to bear expenses. His friend promised him that he will help him in migrating to Dubai. Asif khan became very happy and his friend then went back. After few months, his friend fulfilled his promise and send him visa. According to respondent, it was very happy and excited time for them. They were thankful to Allah and Asif khan's friend. All relatives who have ignored them and left them in hard times, they came to their home and brought gifts for Asif khan. Their behavior had become very lovely and good. They then went to airport also, to farewell Asif khan.

#### **6.2.2. Current Situation**

According to respondent, their relatives are very good to them since her husband has migrated. They consider them very respectable now and whenever her husband come back, he brings many precious gifts for relatives, Their relatives also demand and ask for different imported things from Dubai. They always want to win her heart so that her husband helps their sons in migrating. According to respondent, as her financial condition has become good, her status in family has changed and all relatives respect her and her social circle has expanded and her ties with family have strengthened. She was very happy due to her husband migration and according to her it was blessing of God, that her husband migrated and earned a lot in Dubai and they became able to give precious gifts to their relatives, and that's why their relatives give them value and respect. She was also happy due to the reason

that she can decide better for her children education and health now. Both of her children are school going now and they go to the standard institutes, she can afford tuition institutes for them also. As she is living in joint family, so her in-laws also give value to her and respect her. They want to keep good relation with her now, as her husband send money (Remittances) and gifts to her and she decides about it.

### **6.3. Case Study**

Name: Firasat

Age: 25 years

Husband name: Umar Ali

Family structure: Extended

Firasat was 25 years old and her husband was in Dubai. She was married to Umar Ali, when he was a bus driver in city. She had three sons. They were in well reputed school of the area and were having all academic facilities. They had joined tuition academy also and respondent was very happy and satisfied from their academic progress. She was living in extended family system. This type of family structures is very rare even in rural areas now. According to respondent, her in-laws are living in extended family system for so long and they are happy also. Respondent was also very happy and relaxed in the family structure and according to her, whenever some conflict arises, elders of

the family decides and resolve the conflicts. All family members were earning for own and kitchens were separated but they share same housing etc. Respondent was happy with the behavior of all members and other relatives, as they give value to her and her presence and company was now important for them.

### **6.3.1. Before Husband's Migration**

According to respondent, the situation was not as it is. She was married to extended family and all were earning for own. That time her husband was driver in city (Mardan city) and he earned very little. During that time, her husband got severe ill and got some infection, due to which he couldn't work and earn properly, they had one kid that time and the child got ill also. They had to spend money on treatment and health. Their financial condition became more pathetic that time. Being part of extended family, other family members helped them in that time but according to respondent she felt that other family members were not giving her proper worth and value. She used to be ignored by them most of the times. Her words were not given much importance, other family members look her down, according to respondent she felt all these things and the reason was her financial weakness. She couldn't afford giving expensive gifts to them and she lagged behind in "*Kali ollas*"(exchange of gifts and money etc. on different occasions i.e. Wedding, child of birth etc.) she couldn't spend money on such occasions and that's why she had lost importance in family. She couldn't arrange different gatherings also i.e.

*khatamul-Quran*, milaad and other such occasions. According to respondent she wanted to become part of social gatherings, it was matter of “*Pakhtoo*” (the word used as for respect, honor in language, here the respondent referred it as the spending of money on relatives on special occasions as exchange). She always felt embarrassed due to it also.

### **6.3.2. Migration and Afterwards**

According to respondent, her husband became seriously ill and he couldn't drive for few weeks so his owner told him not to come on work and hired someone else for driving. It was the most difficult era of her life. They were very worried, during that time, her husband tried for Dubai. To meet the expenses of visa and travelling charges, he sold out his land. Further he lend money from his friend for the air tickets and other necessary luggage. He contacted some of friends who were in Dubai and they helped him in further procedure and gave him required information and guided him. Fortunately he was settled easily and got driving license there. He started earning rapidly after getting driving license. He was very happy with his progress and satisfied from his earnings. He also started sending money to his wife also, and gradually they became financially stable and he provided all facilities to his family. He bought own crane for himself and then bought another for worker. Now he is owner of two cranes and it is very big achievement.



### **6.3.3. Present Position**

According to respondent, besides financial stability she got, she has also got a social status due to those financial achievements made by her husband. Due to money she is able to wear good dresses in family gatherings and she also dress up her sons in good dresses. She was telling about mentality of people that now people are impressed and want to make social relations with them. She can now spend maximum money on relatives and due to the gifts given by her husband; people respect them and give them value. Respondent pointed out that due to her financial stability, she has become empowered in the family matters and the family members and other relatives now give importance to her also. They behave very frankly and good towards her and her sons. She arrange different gatherings at her home and people appreciate her and now invite her with zeal and zest and visit her frequently as she offer them imported stuffs. Respondent was in view that my condition has become very good due to the empowerment in family and I can also talk in serious matters and family members now listen to her and give value to her suggestions. She was quite happy in her life and was giving credit to her husband who was earning for them.

#### 6.4. Decision Making Ability

According to many respondents, their decision making ability was improved after their husband's migration. Most of the respondents were in the view that the decision making power depends upon the situation and context. In some situation and matters they can't decide anything and can't talk about it. For example many matters related to lands, different serious family decisions etc. According to one respondent, they are make quite by saying that "*Da da sarro khabary di*" (its matter of men to decide).

So in many matters, they are completely helpless and can't decide. Majority of respondents were living in joint families and so in extended families also, so after migration of their husbands, their serious matters are to be decided by the elders of the family or head of the family, which were mostly father-in-law or brother-in-law. So the power of making decisions shifted simply from their husbands to other male members of the family, but apart from it they were agreed with it that their decision making capacity has improved. They can decide better things for their children. Many respondents changed their kids' school and arranged tuition for them. They could decide many other things which they couldn't in their husband's presence. Few respondents revealed that they had never visited market in the presence of their husbands, now after they have migrated; they have been very good towards them and have allowed them to visit markets and relatives, home they want. Many respondents who were getting remittances directly, they were using them with their own choice

and were happy that they are now making decisions in financial matters. Many respondents were in the view that their decision making capacity has increased since their husbands migrated. They are able to make many decisions by their own selves i.e. whenever they want to go their mother home or want to visit other relatives.

A few of the respondents had got many liberties related to decisions. One of the respondent, who was living in joint family with his father in law and one brother in law, she said that she can now decide many things related to social life and financial matters. According to her, best way of utilizing remittances is to buy land, and she was making decisions for that. She stated that the decision making authority has shifted to her after her husband. She decides how to use remittances, where her kids should go for studies and many other important things.

On other hand, one of the respondents, who was in old age, she stated that her husband has been in Qatar, for many years, and her daughters were married. She said that after her husband migrated, her bad days started. She was very disheartened by her in-laws and they never gave her money. Mostly her father in law or brother in law used to receive remittances, and never gave it to her, and she spent her whole life in pathetic way, her daughters also spent hand to mouth life in childhood and couldn't get proper facilities, which they deserved. Their father never asked about their health and studies.

Respondent's sometimes used to ask her in laws to give money to her also,so they taunted her and used to tell her that there is no need to spend money and your needs are fulfilled. She said in very sad way, that whenever I demanded my right, my in-laws shut my mouth by saying that "*Da plar da kor na khu dy nadi ragaly*"(it's not your father's money)

But overall respondents were satisfied with their decision making authority they could not decide things in their husband's presence but after his migration, they could.

### **6.5. Case Study**

Name: zakia Gul

Age: 35 years

Husband name: Nawaz Ali

Family structure: Joint

#### **6.5.1. Before Husband Migration**

Respondent was 35 years old lady, who was married to Nawaz Ali, when she was 20 years old. She was by nature very good girl that time and that's why she was spending very smooth life in her mother home with her sister in laws, as her all brother were married. She was youngest of all sisters and she was very dear to her brothers so they listen to her and gave importance to her words. During that time, Nawaz sent proposal to her home, her brothers were

not agreed to it but her father liked Nawaz, as he was her friend's son and his father wanted to marry Nawaz with his best friend's daughter. Her father couldn't refuse to his best friend and she was engaged to Nawaz. After engagement she came to know through relatives that he was a good man but he was very aggressive person and he never listen to women. After few months, she was married to Nawaz. She observed that whatever she had listened about Nawaz that was absolutely true about him. He loved her but never gave importance to her words; he always made decisions by himself. Even she was not allowed to visit market. She couldn't buy anything for herself and couldn't give gifts to her family members or other relatives. She was unhappy in that situation but she was helpless. Her husband was very strict in rules related to women, and he was in view that women should not decide anything and women are stupid creatures, Sometimes he made fun of his wife and used to tell her that "*Ta la napoeygey*" (you are still kid and don't understand matters yet).she missed her father home badly, where she has some liberty and where she and her words were important.

### **6.5.2. Migration**

During that time, Zakia gave birth to a son and her husband was very happy with her. With passage of time, her husband realized that they needed more rooms and they should construct a portion in the home. He was a shop keeper and had a small shop; they hardly met their expenses with that earning; now it was more difficult due to expenses of child. Her wife, for the first time gave

him a suggestion to try for abroad and he didn't reply her but started thinking over her idea. She was happy that her husband didn't reject her words and listened to her. Later on, her husband decided to go abroad. He started trying going it. He has difficulty in collecting money for the purpose; he sold out his shop and her wife jewelry, in that way he was successes in collecting money for his expenses. His brother-in-law, (sister's husband) who was in Malaysia, he helped him and he went to Malaysia after struggling hard. All his family members were happy with his decisions, as it was a wise decision in that situation. Respondent was very excitingly telling about her husband migration, as she was thinking it as her own achievement and her husband also gave credit to her for giving him a useful suggestion. Her husband faced some difficulties in Malaysia but he didn't lose heart and started finding some work. He got success as his brother-in-law was also helping him. He was working hard and he started earning money and became financially stable.

### **6.5.3. Effects on Respondent**

As described by respondent, when her husband migrated and got stable in few months, he was very happy with her. He contacted her daily and sent her a cell phone, before that she was not allowed to keep personal cell phone. He started appreciating her and gave importance to her words. He gave her liberty to decide many things. He allowed her to visit bazaar and relatives. Her husband sent money to his father but he always sent money for his wife and she was allowed to spend it in her own way. She was empowered to decide for herself

and her child. She changed her child school and when her child fell ill, she took him to a good doctor. She felt that relatives are becoming close to her so she also started a good environment and she used to visit them regularly on different occasions. After two years, her husband came back. He was very happy, he spent first few days in meeting relatives and friends and he gave them gifts. Then he started constructing portion in home. He was very relaxed from his earning in Malaysia and he had changed his attitude towards women. He no more considered them as stupid and respects their opinions also.

#### **6.5.4. Recent Situation**

Respondent husband went back and he frequently visits home and sent money to his wife. She can decide many things for her and her children. She is empowered by her husband and her in-laws also listened to her because of her husband. They give importance to her. According to respondent, she is now the decision making person for herself and her children and her husband trust her and he respect her decisions. He sent extra money to her regularly money after his first visit and he advised her to spent money on her expense and save some for future. They planned to construct home for them in future. Respondent was feeling very good as her husband valued her and considered her as a wise person who could also decide many matters.

## 6.6. Case Study

Name: Shazia

Age: 50 years

Husband name: MuhamadRaziq

Family structure: Joint

Respondent was an aged woman of around 50 years. She was married to MuhammadRaziq, when she was about 22 years old. It was exchange marriage. His sister was married to respondent's brother.

### 6.6.1. Situation before Migration

When she was married, her husband was working as painter in Pakistan, he hadn't migrated yet. They started a new life in poverty. Respondent was spending very hard times with her husband. He didn't earn well and the earnings were not sufficient for them. Apart from that, behavior of her in-laws was not good with her. They always used to behave her in very rude way but as it was exchange marriage, her brothers never talked for her. Her mother-in-law always taunts her and was rude towards her. They never loved or cared her. They always ordered her to work and help them in domestic works. Even if she used to be ill but they never cared about her and her mother in law always embarrassed her by telling people that "*Bahany diry warzi*" (she makes excuses) They always pressurized her husband to move abroad and



earn more money. Respondent was not happy with it but she was helpless. Her in laws were forcing her husband and he finally decided to move abroad. His friends helped him in moving Dubai, and he migrated.

#### **6.6.2. Migration's Consequences on Respondent Life**

According to respondent, after her husband migration, her life became more pathetic. She never got any phone call from her husband. Her husband became more careless towards her and her children. She used to work all day and her mother in law even started beating her. She became a slave. Her children never got their right, they never had any facilities. They also became slaves of their cousins; their grandparents never spent money on them. They received money and respondent never got money from her husband to spend on herself or her children. She always felt sad for her children. Her children couldn't get proper education and other facilities. She tried to tell the entire situation to her husband but he didn't listen to her and told his mother, after that her mother in law beat her and she was never allowed to talk her husband. When she needed medicines, her in laws used to taunt her and sent her to parents home. During those hard situations, her mother in law passed away and then her father in law also passed away but her pathetic condition remained the same. Her brother in law and sister in law took charge to tease her and her children. She became their slave. She never felt happiness in her whole life with her husband and in laws. Although their financial condition became good, they bought new home, got a car and now she could wear good dresses but she was

not mentally relaxed. She was always sad and worried for her children and especially her daughters. She always regrets that her children could not become what she wanted them to be. Her daughters' fate was also decided by her in laws and they got married in very young age, although she wanted them to get further education. When her son did his graduation, he couldn't tolerate the situation further and when his father visited Pakistan, he told his father that he should arrange a separate home for them and send money to them directly. His father listened to his arguments and decided to buy new home.

### **6.6.3. Later Situation**

Her husband bought a new home for them and they shifted there. He bought new car to his son also, and told him to get admission in university also. He was kind towards his children but according to respondent "*Us yai sa fiada, tol umar me dozakh k terko*" ( I have spent all my life in miserable condition)

According to respondent, although she got financial stability and comfort but late in her life. She could never decide for herself and her children. She would always be having the feelings that she couldn't do anything for her children. She spent many years of her life in pathetic and miserable condition. Half of her life was spent in depressed and unhappy. She got health facilities with money, good dresses, good food, her relatives was good towards her but she got all this very late in life. According to respondent, her husband migration was a bad thing for her and she and her children suffered a lot. In respondent's

opinion her life may have not passed in such a bad way, if her husband had not migrated. She was in view that she would never allow her sons to go abroad.

#### **6.7. Economic stability due to Remittances**

Majority of respondents gave "poverty" as reason of their husband migration. Mostly, people migrated due to poverty and unemployment and to improve their financial condition. Remittances changed their situation and improved their life standards. According to the findings, remittances acted like a magic in their lives. They got many facilities and luxurious of life due to remittances. They have utilized remittances in improving infrastructure, they had built the most beautiful and expensive houses with all the facilities. They own good cars and modern appliances. The migrant families have the best electronic stuff I.e. computers, laptops, cell phones etc. they spend a lot on their dressings and female spend on cosmetics and perfumes etc. They have accessibility to imported stuff which is more expensive and beautiful than the local.

Migrants' families give very expensive and imported stuffs to relatives and friends in gifts and that increase their value and social circle. People feel proud and happy in making good terms with them. Majority of migrants families have become more proud due to the importance they have received in the circle and they enjoy luxurious life with a sense of sympathy for others.

Women are financially weak part of our society because mostly are uneducated and unemployed. Remittances have improved their financial condition also. According to one of the respondent, she was living a miserable life and her husband never gave her money, she never spent with her choice. She always wanted to get financial stability but her husband never helped her or encourages her. After his migration, he started sending her money and she started saving some money for herself. With the passage of time, she saved enough money to buy a piece of land. She bought it with the help of her brother and now she is receiving money from the land. She was quite happy with her financial condition and that she could now use money with her own choice and wish.

Some respondents were happy that they can now save some money from the remittances which their husbands send them and thus they have become able to get financial stability. Their lives have changed due to financial stability as their relatives now, give them importance and value. They want to make good relation with them, according to one respondent, her 3 daughters got married in family because of she spent on them and always gave them expensive gifts. She was financially sound and she gave them money and other stuffs on different occasions and they got impressed from all those things. She gave the most luxurious dowry to her daughters and her daughters are happy in their homes and she still some times help her son in laws financially if they get some problem. She further narrated that before her husband migration, no one

from the family was interested in marrying her daughters but after financial improvement, many relatives became interested.

Some respondents revealed that they saved money from remittances they received and invested it in many ways and got financial stability and now their husbands and in laws are very happy with them. They help in laws financially when they needed and other relatives also. This has elevated their status in family and social circle. Many people gave them respect due to financial strength. They can decide many things for the future and their husbands trust them and encourage and appreciate them. They spent on relatives, gave those gifts and serve them with good and expensive stuffs and that's why people enjoy their company and visit them frequently so they are happy and don't get bored. They spend lovely time with them and enjoy.

According to one of the respondent, she was interested in doing job as she was educated but her husband never allowed her. He thought that it may affect her family relations and she may not be able to give proper time to family. When her husband migrated, she got remittances and used it on in laws and made them happy. She requested them to convince her husband to allow her for job. They were happy with her and they tried and her husband gave her permission. Then she started job and got financial improvement.

Financial stability is very necessary for women in present time as she has her own social circle and getting importance in society is difficult without it.

Further it gave confidence and mental relaxation to women and she thought of herself as independent person who can also make decisions related to financial matters. This satisfaction gives a self-assurance and confidence to a woman which is compulsory for her to move in the society in absence of her husband.

### **6.8. Case Study**

Name: Ishrat

Age: 40 years

Husband name: Zia Ullah

Family structure: Nuclear

Ishrat was 40 years old women; she was married to Zia Ulla in very young age. She was a beautiful girl and Zia Ulla was her relative. He was working in Saudi Arabia and his mother liked her and sent proposal to her home. Her parents were happy with the proposal and she was engaged to Zia Ullah. When he came to Pakistan, she was married to him. She was a confident girl and always thought for improving her life. Her husband was very good towards her, she was very happy to get good dresses and many other imported items. Her husband spent three months with her and then went back to Saudi Arabia. She was living with her one brother in law and her mother in law. Her in laws was good towards her and she was happy with them.

### **6.8.1. Receiving of Remittances**

Her husband was very caring and she told him to send remittances to her, so he used to send money, his brother collected it and handed over it to respondent. She was a clever girl; she started saving some money from the remittances. She became mother of a child that time and then her mother in law died when she was mother of 3 kids. Her brother in law was shifted to Karachi for earning. She faced very challenges that time, according to her it was a time of hurdles for her, as living without a man in society was difficult. Her son has become young boy and he helped her mother. Her husband used to visit frequently and they constructed a new home and gave many facilities and luxuries to their children. She had saved money and she used to utilize it on different occasions. She helped her many relatives in their difficult times, she was financially sound and she gave good gifts to relatives. They respect her and always supported her in absence of her husband.

### **6.8.2. Support due to Financial Stability**

Respondent told that once her son became ill and his situation became worse at night, he was suffering from severe fever and she was alone with her other kids, that time her relatives supported her and took her son to hospital as she had helped them by giving loan. According to her observation, financial stability was necessary for her, and without it, she wouldn't be able to survive in society without her husband. It was quite challenging for her to live alone

but she accept the challenge and never teased or insisted her husband to came back to Pakistan, as she has observed power of money.

### **6.9. Case Study**

Name: NaseemBibi

Age: 45 years

Husband name: Irshad

Family structure: joint

NaseemBibi was 45 years old and was an educated lady. She was teacher by profession. She was married to Irshad when she was in school. Irshad and Naseem fathers were very close friends. Irshad was working in Dubai and was earning well. His father was very happy with his hard work and he sent proposal for Naseem. Her father also became happy with the proposal and accepted proposal. She was married to Irshad and she was scared and confused in new home but gradually with the help of her husband, she was adjusted in new place. Her husband was very caring and sensible person. He always cared for her and when she became relaxed with his behavior, she told her that she want to study further. He told her that he will try to convince her family, and then he convinced his father and he allowed her to continue her studies.



### **6.9.1. Her Struggles**

She was allowed to continue studies but her in laws always discouraged her and always taunted her but she tolerated because she wanted to achieve her goal. Many people in the neighborhood and family also made fun of her, but she continued her studies. She became mother during that time but she didn't quit studies and her husband sent her money for her studies and other expenses. She always wanted to join college so after her intermediate, she joined college. During that time, her husband supported her and encouraged her. She gave money to someone to take care of her baby. She was very happy with her husband. But at same time it was very difficult situation because of her in laws. They always made fun of her and her mother in law behavior was not good with her, she always complaint about her laziness and blamed her that she want escape from home that's why she has made excuse of studies. It was challenging time for her, she had to study and also help her in laws in house hold work and other activities. Even when she had exam, she had to work as well as study. She very bravely achieved her task and did her graduation, according to respondent it was very happy moment of her life and she was very thank full to her husband for it. It would not be possible without his moral and financial support (remittances)

### **6.9.2. Achievements**

After her graduation, she started teaching in a private school to get experience. Getting permission for job was also a very difficult task but she did it and it

was her first achievement towards her goal. During that time, she was studying as a private student. She did her Master degree and B.Ed. and she was mother of three kids that time. Gradually she in laws accepted her carrier but she had to leave job due to her son sickness. Her son was suffering from Typhoid and she was very worried for his health. She left job and was taking care of his son. During that time, her husband also visited Pakistan and when her son got fine, she demanded something from husband. She asked for money that she want to open her own school as she had enough experience and education. Her husband told her that he would think about it. He was making excuses and was not taking her suggestion serious. Then she revealed that she has saved some money also and it's her dream to open her own school. Then her husband took her suggestion n serious and he started trying for it and then after 1 month, she was running her own school. She worked day and night for establishing of her school and she hired qualified teachers. After few years of struggle, her school became well known and she was very happy with it. Besides her satisfaction as being teacher and her affiliation to academics, she got financial advantages also. She was the first financially stable women of her family and she was proud of it. According to respondent, her in laws are very good with her now, and they are happy with her. She is now independent and gives those gifts as her husband also brought gifts from abroad but that was once in two years and now after her financial independency she helped every one and those who are financially weak in the

family. Her family respects her and idealizes her. She is financially independent and very happy and relaxed in her life. According to her, all her struggles are important but she was thankful to her husband who always supported her financially during her studies and after that in establishing school.

### **6.9.3. Betterment in Nutritional Status**

Current study revealed that the nutritional status has improved due to remittances. Due to poverty and less income, these families were not getting proper food. They were living on a poor diet and rarely received healthy and nutritious food.

They ate unhygienic food also as it was affordable for them. Many respondents narrated that they preferred cheap food stuff due to their financial condition. Their food mostly contained vegetables and rarely contained fruits. On arrival of guests they served them with chicken and fruits etc. Their nutritional status improved after getting cash remittances and they started getting health diet. They eat of their own choice and the rare diets have become frequent one. They receive healthy and hygienic diet and served guests with healthy food stuff also. They cook according to the choice and taste of family members and food contained fruits, meat, vegetables and fish etc.

There were no proper kitchens to cook in and no proper arrangement to wash dishes. But after the receiving of remittances, they bought fridges to save food and they constructed new homes with kitchens and proper arrangement in it. They have many latest appliances used in kitchen.

Their food habits have also changed and especially young generation has developed taste to fast foods. They spend a lot on it and served their friends also. The traditional and indigenous foods have been replaced with fast foods .they feel proud in eating fast food and many use canned food also. Some elders were not in favor of these foods but their Youngers didn't listen to them. The young members demand many stuff from migrant; imported chocolates and other food products are demanded.

#### *6.9.4. Dress pattern*

Study exposed that remittances play vital role in improving the dress pattern of remittances receiving families.

According to respondents, they didn't get stylish and up to date dress due to financial problems. According to some respondent whose financial condition was very bad before remittances; they hardly bought new dresses and shoes etc. They wanted to get good dresses also but due to their financial condition, they couldn't do that. According to one respondent "it was my wish to buy new dress with new shoes, as I always felt insult among relatives wearing old and shabby dress and shoes"

According to some respondents they wanted their children to wear expensive and good quality dresses but due to financial problems, it was not possible for them.

According to some respondents, they were not even allowed to buy dresses of their choice. Their men bought it for them and they had to wear that without personal choice. It was thought to be unethical to dislike dress or shoes etc. bought by men.

After getting remittances, dress pattern of remittances receiving members have changed. They wear good and expensive dresses. They get rid of old dresses due to financial stability. They wear dresses of their choice and are very happy. According to some respondents, they have fulfilled all their wishes related to dresses. Before receiving remittances they used to buy new dress and shoes on specific occasions but after their stable financial condition, they buy whenever they like.

They are allowed to visit markets also and their choice is given value. They make decision what to buy and they can wear dress of their own choice. They can go for shopping and can buy dresses and other things for little kids also .They can decide how much to spend on their dresses and their children dresses.

They discard dresses frequently and never fetch torn out dresses. The young generations wears stylish and up to date dresses and are conscious about their

looks. They are very careful about matching shoes and other accessories also. They spent a lot on it and other stuff as cosmetics and perfumes to make their outlook attractive. Many girls visit parlors for making their selves attractive. Boys also wear good dresses and spent on shoes, jackets etc. they also use perfumes and make different hair styles using hair jell and other products to make their looks good and attractive. Other people get impressed and they feel proud.

According to one of respondent, her husband who is in Malaysia, sent separate money for dresses and he sent perfumes, cosmetics and other accessories also .According to respondent, they always use imported things and their relatives are very impressed and visit them frequently and every one want to get close to them due to their pleasant and attractive company.

#### 6.9.5 Health

Research showed improvement in the health of migrant's families. They are enjoying health facilities and living healthy lives.

According to many respondents, they didn't receive enough health facilities in local Government hospitals and they always suffered because they had not enough to visit a private hospital or a doctor in clinic. Mostly used traditional and indigenous ways of treatments and for any health problem "*hakeems*" were visited. They also used other traditional ways i.e. "amulets". Etc.

According to one of respondent, she was very ill and her in-laws didn't allow her to visit doctor and tried traditional and indigenous methods were used. She wept bitterly that time and she needed good medical treatment but they didn't provide her.

According to one of respondent, her son was having some psycho problem and she was very worried about it, she always wept and requested her husband and father-in-law to take him to a good doctor but her mother-in-law didn't allow her and took her to different shrines and put amulets around his hand s, legs and neck.

After receiving remittances, their pathetic health condition and poor medical assess became very good. Due to remittances received, they visit good private hospitals and visit doctors in clinics if needed. They can afford buying expensive medicines and high fee charged at private hospitals and clinics. They have quit traditional ways of treatment.

Women are empowered in making decisions about their health and in-laws are not allowed to interrupt. Those who receive remittances directly, spend a lot on their own health and their children health. They no longer need to visit "*Hakims*" or treatment through amulets etc. They decide which hospital and doctor to visit and their health conditions have elevated.

According to respondents, they receive rare medicines also from abroad. These medicines are of good quality and give relief quickly. Family members used these imported medicines and also give it to relatives and neighbors.

#### 6.10. Case study:

Respondent name: Hajira

Age: 25 years

Husband name: Aslam khan

Family Type: Joint

Respondent narrated that she when she was married to Aslam khan, she was 16 years old and Aslam had vegetable shop. He had to support family financially, his other brothers were also earning but all were poor and they couldn't spend properly. They were living hand to mouth life.

When respondent was expecting, she became very weak due to lack of health facilities. She asked her mother-in-law several times to take her to doctor, but she refused and taunted her. Her mother-in-law took her to local woman, who was not formally educated or expert. She gave some indigenous medicines. Respondent insisted on going to doctor but her in-laws didn't listen to her and she gave birth to a still baby. When she complained her mother-in-law, she said that "*Da Allah razawa*" (It was God's Will)



After struggling a lot, respondent's husband got success in going Dubai; he earned and started sending remittances to his wife directly. According to respondent, she spent a lot on her health and medical aid. She visited good doctors regularly and gave birth to healthy baby. She is empowered in her decisions and she decides for her health and her children health.

#### **6.10.1. Control over Resources**

Current study revealed that women have control over economic resources. Those women receiving remittances directly have a great control over resources. They have all rights over those remittances, they decide how and where to use money and whom to give imported gifts.

Many women in absence of their husbands, they spend money wisely and return loans received by their husbands from relatives. Many respondents revealed that they own personal property as they saved money and bought property. Some respondents have enough money which their husbands don't know. According to respondents, this property and money are sources of empowerment at home and a way to get respect and importance in society. In a way economic resources are at their disposal.

According to one of respondent, she saved money as her husband sent her remittances directly. She built a stylish and big house from the money and gave it on rent. Now all her children gave her more value and her husband also appreciates her.

These women handle many financial issues and have control over resources. They get empowerment through this control in family and society.

#### 6.1.1.2. Effects On personality

Findings showed that remittances have many positive impacts on women personalities. Due to positive changes in their livelihood and financial condition they become confident. Due to the psychological satisfaction of financial stability they become fearless, assertive and their self-confidence gets improved.

Due to importance they get in society, they develop many positive personality traits. They become optimistic about their lives and their children's lives. They get improvement in their thinking and after getting rid from the worries of bread, they start to think about many other ideas for their better lives and bright future of their children.

According to some respondent, due to financial problems, they were pessimists and never thought about good things but after getting financial stability they have felt change in their personalities. They think positively and give more time to their children and treat them with more love and care so that they don't feel their father's absence.

According to many respondents, their husbands after migration talk to them in very lovely and polite way. They have become more caring and responsible and take care of their financial need. They were not so good to their wives

before migration. These changes in their behaviors have positive and good effects on their wives personalities. They feel secure and safe. Due to remittances they get control over resources and get respect and importance in society. They get empowered and make many decisions related to their lives.

As a result of empowerment, they handle many financial, social and familial issues. All this plays vital role in grooming her personality.

### 6.10.3, Remittances and overall Social Dealings of Women

Current study explored overall social dealings of women. How she get confident and her self-esteem increases due to the effects of remittances on her life. Remittances play vital role in improving her social status and her dealings with life. it make women adaptive to global trends. Remittances sent by migrants not only improved financial condition but also social status i.e. remittances help in getting healthy food, health facilities, quality education for children, infrastructure, improving life standard and social dealings of women by reducing poverty.

Overall social dealings of women are improved due to remittances. According to some respondents, when they were not financially stable and their husbands were not earning that much money and had not migrated abroad, that time their rich relatives didn't give them importance and felt insult in making relations with them, They had created a gap between them and other rich relatives, it was painful and insulting for them. But after their husbands

migrated and earned a lot and their life standard elevated, it attracted their rich relatives and their relatives started giving them importance and value. They started exchange of gifts also because now they could also afford giving expensive and imported gifts to them. So due to remittances, women became a respectable and important figure in family and relatives.

### **6.11. Case Study**

Name: RoleehaBano

Age: 40 years

Husband name: Nasir Khan

Family structure: Joint

Respondent was 40 years old lady; she was married to Nasir khan when she was about 20 years. She belonged to a poor family and her husband was her relative, she started her new life in poverty. Her husband was very good with her, his attitude was also very good but he was a poor man, his cousins were very rich. They had a high living standard and owned cars and big houses. Their social status was higher than them and that's why they always ignored their poor relatives. Roheela was one of them and she also felt that her rich relatives ignored her a lot and always avoided her in family gatherings and they never visited their home. But she never felt jealousy because she was happy in her simple life.

### 6.11.1. Pre Situation

Respondent was happy in her life, but sometimes the behavior of rich relatives hurt her. As her husband and her brothers in law were not rich and were hardly living their lives. They were living in joint family and very were happy in their lives, they were living with unity and love but the only problem was poverty. Whenever they suffered, it was due to poverty.

When respondent became mother of first child, they arrange "*Aqeeqa*" of the child according to their financial capacity. They invited their all relatives, on that occasion, their rich relatives didn't joined them and those who joined, they looked down upon them by giving very short time and didn't eat at their home. They came wearing expensive dresses and were just showing off their resources. They didn't participate well. according to respondent, all relatives felt that and were gossiping about it that "*Dir spak ye wrtaokotal*"

(They insulted and looked down to them). Respondent for the first time realized, power and worth of money and she wept that day. That was not new for her other in-laws but she felt it badly and got discourage. It was not the only time, after that she frequently faced such situations. She never felt her poorness or lack of facilities but such behavior and attitude of relatives always made her sad. She always prayed for the betterment of their financial condition.

### **6.11.2. Migration of Husband**

Her husband started trying for Saudi Arabia visa. It was very difficult time for them, they had to collect money. She sold her jewelry and family members i.e. brothers in law helped them also. In this way, her husband collected the required amount and he got success in getting visa. His fate helped him and he moved to Saudi Arabia. He was initially very worried due to financial problems, but gradually he got stability and started sending heavy remittances in the form of money and other stuffs of use. He fulfilled all wishes of his family. His mother was very ill; he started her treatment from expensive hospital and sent expensive gifts to all of family members. He sent money for the infrastructure of home and for better education of his children. His family utilized his money in better way; they invested it and brought land. Their family got stability and his brothers also worked hard and they got financial stability and provided all facilities to their family. According to respondent, his husband sent all kind of appliances to home and their life standard elevated.

### **6.11.3. Changes in Behavior of Relatives**

Respondent narrated that after her husband earned enough money and they had all facilities in their home. They built a good home and his husband started sending expensive gifts for relatives. Their relatives changed their behavior with them and started giving them importance and value. Visiting their home regularly and started exchange of gifts.

Some of the relatives who always ignored them and never even talked them in good tone, they stated visiting their home. Respondent expressed her feelings that she had got, what a woman could want in her life. According to her, all rich relatives have changed their behavior and she felt like they were never so rude towards her family but she could never forget their initial behavior. But remittances have changed her life and she has received status among proud relatives and she thought of financial stability as a reason; which she and her family acquired through remittances.

#### **6.12. Relatives under same Roof**

According to some respondents, their family members even under same roof, used to overlook them because they couldn't afford expensive dresses and other luxuries. They couldn't afford exchange of good amount of money and gifts on different occasions. But remittances acted as mystical gadget in their lives and their family members couldn't ignore or overlook them further because of migrant's imported gifts and other items.

#### **6.13. Case Study**

Respondent name: Sakeena Gul

Age: 35 years

Husband name: Shah Hussain

Family structure: Joint

Sakeena Gul was married to Shah Hussain in a very early age. She was 15 years old that time. Shah Hussain was working in a workshop that time. Her family accepted proposal and she was married to him. She belonged to a poor family and her father was a labor who worked on daily wages. Her brothers were small and younger to her. They couldn't earn properly. She spent her childhood in poverty but her parents loved her a lot, her brothers also loved her. She never heard harsh words from anyone in home, that's why she spent her life happily but when she was married to Shah Hussain, she had to tolerate many things. Her mother-in-law was very good with her but her other in-laws even living under same roof, were not good with her. They always taunted her and didn't give her value. They never gave her importance, in the beginning she didn't feel it but gradually she felt that they are dealing her as minority or second class citizens. She had no right to talk them, while they were making some important decision. She was not allowed to give suggestions and she used to work from dawn to dusk and she had to work more than them. She tolerated all this but when she couldn't tolerate more, she asked her mother-in-law to help her, she was also helpless in front of her sons.

#### **6.13.1. Pre situation**

One day she was asked her one of sister-in-law to cook rice instead of some vegetable. She didn't like her suggestions and all of them started taunting her. One of them said that "*Gati yai zama khawnd ao khuray yai taso*" (My husband is earning and all of you are eating) she became silent that time and



when her husband came back from work, she told all the incident to her husband then she came to know that her husband earn very little which was not enough for expenses and all expenditures of home are tolerated by his elder brothers. Then she came to know why they always ignored her and deal her like in a pathetic way. She got hurt a lot that day and she wept bitterly over her helpless condition.

One day all of her sisters in law were going to a family gathering, she told them that she also want to join them but they in a very sarcastic way answered her that “look at your dress”

And they said that “*Mung ma sharmawa*” (Don’t make us embarrass)

She felt insult and she then went to her room without uttering a single word.

#### **6.13.2. Husband migration**

After spending few years in such a pathetic way, she gave suggestion to her husband to go abroad. He smiled at her suggestion as it was not easy. But she tried her best and in last she succeeded in convincing her husband, but the major problem was money. They started collecting money for the purpose; one of her cousin was married to a very rich person. Her cousin was very polite and soft hearted; she went to her home and asked her for loan. She talked to her husband and told respondent that they will give her, required amount in few days. Respondent was sure that she will get money. After two days she got money from her cousin. Respondent husband started trying for

abroad and succeeded in getting visa. He moved to Malaysia and started his hard work there. He had to work hardly and her wife was also facing difficult time at home. Her in laws especially her elder sister in law always taunted her that if they had enough money then why they always pretended to be poor. She told her that they had got loan, but she didn't trust her words. She listened always that with patience.

### **6.13.3. Receiving of remittances and change in situation**

During that time, her husband started getting stability and was succeed in sending remittances back to home. His financial stability was very good news for respondent.

According to respondent, when she received money for first time from her husband, her sisters in law didn't show any excitement and didn't greet her, but her mother in law was very happy. After that, her husband started sending remittances on regular basis and she spent it in wise way. Her husband started sending gifts to his family and after receiving those imported and expensive gifts, her sisters in law became totally changed and their behavior became good with her.

Her husband visited after three years and during that time their life standard had become very good and due to wearing good dresses and using other imported stuff, people had impressed and her in laws especially her sisters in law had been very polite with her. They gave importance to her and valued

her words. Each of her, sister in law wanted to become more frank and close to her. She had saved handsome amount of money and when her husband visited home she told her to construct a big and beautiful home for her. Her husband also had the same idea and they constructed a beautiful home, attached to his father's home. According to respondent, it was like a magic and her sister in laws who always was very rude towards her, started helping her in different activities and everyone was trying to show herself loyal and sincere to her.

After construction of home, her husband went back and he sent remittances regularly and he sent more money to save for future. Her husband also arranged visa for son and he also migrated. Respondent is spending very good life with a status in society and family.

#### **6.14. Neighbor's dealings**

Some of the migrants revealed that their neighbors who were highly well off also used to unnoticed them on many occasions; they rarely visited their homes and never made exchange of gifts. They always behaved as strangers, whenever they invited them on family functions or other ceremonies, they ignored and didn't participate. That was hurting situation for them but it was all about financial stability and social status, in which they were lagging behind. But after financial stability of migrant families and their improvement in social life and due to their social status, those neighbors started changing

their behavior and became very caring and good towards them. Their whole behavior and dealings was magically improved. They started visiting migrant's families frequently and started exchange of gifts and food items on different occasions such as *Ramzan* etc.

One of the respondent narrated that once she became ill and her neighbors didn't take notice and didn't visit her home for asking about her health because they weren't financially stable that time so that was the situation before her husband migration and when after that her husband migrated and earned a lot and they got a high status in society now, neighbors respect them and give them value. They visit their home frequently and their attitude has completely changed. According to respondent, they have started wearing good dresses and her husband sent them imported stuff and money. He send gifts for relatives, close friends and neighbors and in response, people are very good to her. She had become important person in her social circle.

### **6.15. General behavior of shop keepers**

Some of the respondents shared their perceptions that even the shop keepers treat people according to social status. When a person is wearing good dress and jewelry and seems as well off then the shop keepers at shops and stores etc. treat them with very good mood and behavior. And on the other hand if a person is not looking well off from dresses and looks, they ignore them and

deal them rudely and bargaining them is thought to as wastage of time and energy.

One of respondent shared her views that she had experience it. Her husband was carpenter and they were hardly meeting their expenses and when her husband became ill, they were passing through a very hard time. She was in hard times but nobody was ready to help them, even she asked for help but no one helped her. Her husband then arranged some time by selling his shop and received some loan and migrated to Dubai. He spent many years and earned a lot of money, their life standard elevated and they received all facilities of modern life. People have completely changed their behavior with them after they have got high social status, their relatives have started coming to their home and neighbors have become very caring.

#### **6.16. Response of in-laws**

Some respondents articulated that their in-laws always treated them harshly and rudely because they couldn't give them expensive gifts on different occasions and couldn't manage feasts on specific occasions because their husbands didn't earn well but when their husbands migrated and earned enough and they started giving expensive gifts and money on different occasions and became very respectable and dear figure of family. They became very dear to their in-laws and behavior of in-laws changed and became very good and respectable towards them.

Studies revealed that overall social dealings of women were affected by remittances. Money had got a power and this power transforms into respect and status for women. They received remittances and spent it on improving life standard and spent it on relatives also. Their husbands sent gifts for relatives and imported stuff won their hearts and when they visit Pakistan, they brought gifts for neighbors also.

They have improved their living standards and people are impressed due to it. Relatives feel good in making strong bonding with them and neighbors also try to get close to them. Their children study in good institutes and neighbors want their children to spend maximum time with them. Their children have the latest facilities and access to different modern electronic devices i.e. laptops, cell phones etc. so their relatives and neighbors also want their children to use all modern devices and the migrants children have different types of toys sent by their fathers and neighbors get happy when they allow their children to play with it.

#### **6.17. Recreation:**

According to respondents, they didn't have any recreational activities in their lives before they had started receiving remittances. They were not allowed to decide or go somewhere. Their maximum recreation was to have gossips with neighbors or to attend family events.

But after receiving remittances they are able to spend money on their recreational activities also. They go for shopping; as having money. They have many electronic devices i.e. cell phones, computers and other devices of amusement. They are allowed to make call to relatives and talk them. They can watch movies or listen to music as having computers etc. According to some respondents, they had not any TV in their homes but now they own many computers ant TVs.

Study showed that recreational activities of women had improved and they are enjoying it.

#### 6.18, Case study

Name: shabana

Age: 40 years

Husband name: Shahzad

Family structure: Joint

Respondent was married to Shahzad when she was 20 years old. She was a very active and was talkative. Her siblings and mother used to talk her and give her company. She visited her relatives regularly and had many friends in the neighbors. She had a good time with them but then she was married to Shahzad and her life changed.

There was no one at his home to have gossips with them. She used to get bored, her mother-in-law was good lady but she talked very less. Respondent kept herself busy by doing work at home. She was not allowed to visit neighbors; they had not TV to watch. She had not enough money to go for shopping. Her husband was a driver.

Respondent's husband had a friend in Saudi Arabia. On his visit to Pakistan, he offered a visa to his best friend (respondent's husband) as he had already promised him. Respondent husband was very happy to listen to that good news and after his settlement in Saudi Arabia; he started sending cash remittances to his wife. Respondent started getting financial stability and she was allowed to go for shopping when her husband migrated. She started spending money on shopping also and that was very good activity for her. Gradually her husband allowed her to visit neighbors also and as she was remittances receiving person; all neighbors and relatives started to give her importance and valued her. So she had good time with them through gossips and frequent visits.

Later on her husband sent her many electronic devices and appliances. He sent Radio and gradually with passage of time, he sent TV and recently computers etc. According to respondent she was enjoying good life and life would be boring without financial stability and empowerment which she gained through remittances.



### 6.19. Negative Consequences

Some of respondents were happy with financial improvement but they were in the view, that due to their husband migration they had to fulfilled double responsibilities as mother and as father also. Majority of respondents were living in Joint families, their father-in-laws and brother-in-laws were taking care of their children but they had the responsibility to look after them and give them proper time and attention as there is no substitute for parents love.

Study showed that although women were happy and satisfied due to financial stability and were relaxed as their decision making ability has improved and they had received high social status, respect and importance in family and society but they felt absence of their husbands. They felt alone on different family events and festivals etc. especially on "*Eids*".

They missed their company when they are sick or when they are happy. When they are in tension or worried due to some problem, they wanted their husbands to be with them and give them moral and psychological support but as their husbands are away in all such situations so they felt lonely and sad.

Some of respondents were happy with financial improvement but they were in the view, that due to their husband migration they had to fulfilled double responsibilities as mother and as father also. Majority of respondents were living in Joint families, their father-in-laws and brother-in-laws were taking

care of their children but they had the responsibility to look after them and give them proper time and attention as there is no substitute for parents love.

Study showed that besides all advantages and positive effects which remittances have on women's lives; although women were happy and satisfied due to financial stability and were relaxed as their decision making ability has improved and they had received high social status, respect and importance in family and society but they felt absence of their husbands. They felt alone on different family events and festivals etc. especially on "*Eids*".

They missed their company when they are sick or when they are happy. When they are in tension or worried due to some problem, they wanted their husbands to be with them and give them moral and psychological support but as their husbands are away in all such situations so they felt lonely and sad. Other negative effects on their lives involve anxieties, miseries and various other problems. Those who don't receive remittances directly lead dependent, powerless and needy lives.

Despite these financial rewards, separation is typically a painful decision incurring high emotional costs for both the mover and those left behind. In the words of Filipina poet Nadine Sarreal;

Your loved ones across that ocean

Will sit at breakfast and try not to gaze

Where you would sit at the table

Meals now divided by five

Instead of six, don't feed emptiness

**Chapter No. 7**

**CONCLUSION AND RECOMMENDATIONS**

### **7.1. Conclusion**

This study was conducted to find the effect of remittances on women lives. Remittances improve life style of migrant's family, gives financial stability and facilities to migrant and left behind families but this study was conducted to find out the effects of remittances on women and role of remittances in improving their status and standing in society.

In pakhtoon culture and especially in rural settings, women are not empowered and they have low status in comparison to men. This study showed that how remittances improved their overall structure and they got a status in family, relatives and social circle. Remittances improved their lives socially and financially. They became empowered by getting economic stability and by getting decision making authority. They have got a good control on children also, as in absence of their husbands, they decide for their children and children are more obedient than as they otherwise be in presence of their father.

Study showed that relatives of migrants families ; ignored them and always behaved rudely when they were in difficult times, and their relatives even some times didn't invite them on family functions and other occasions, they never visited them but due to remittances, their relatives changed completely. They behaved very well due to the gifts they receive and the best facilities and financial conditions of respondents.

Remittances play role as a magic in family relationships and social circle. It improves relations of relatives and family friends with the remittances receiving families. They feel proud by making good relations with them, as the remittances receiving families have all facilities and luxuries of life. They can give expensive gifts and sometimes money on different occasions. These entire acted as adhesive for family relations and social circle.

Study expressed the decision making ability was improved after the husband's migration. Most of the respondents were in the view that the decision making power depends upon the situation and context. In some situation and matters they can't decide anything and can't talk about it. For example many matters related to lands, different serious family decisions etc.

Many respondents were in the view that their decision making capacity has increased since their husbands migrated. They are able to make many decisions by their own selves i.e. whenever they want to go their mother home or want to visit other relatives.

A few of the respondents had got many liberties related to decisions. One of the respondent, who was living in joint family with his father in law and one brother in law, she said that she can now decide many things related to social life and financial matters. According to her, best way of utilizing remittances is to buy land, and she was making decisions for that. She stated that the decision making authority has shifted to her after her husband. She decides

how to use remittances, where her kids should go for studies and many other important things.

But study revealed that overall respondents were satisfied with their decision making authority, they could not decide things in their husband's presence but after his migration, they could.

Study showed that the main reason of migration is "poverty" in most of the cases. Mostly men migrated due to poverty and unemployment and to improve their financial condition. Remittances changed their situation and improved their life standards. According to the findings, remittances acted like a magic in their lives. They got many facilities and luxuries of life due to remittances. They have utilized remittances in improving infrastructure, they had built the most beautiful and expensive houses with all the facilities. They own good cars and modern appliances. The migrant families have the best electronic stuff I.e. computers, laptops, cell phones etc. they spend a lot on their dressings and female spend on cosmetics and perfumes etc. They have accessibility to imported stuff which is more expensive and beautiful than the local.

Current study explored overall social dealings of women. How she get confident and her self-esteem increases due to the effects of remittances on her life. Remittances play vital role in improving her social status and her dealings with life. it make women adaptive to global trends. Remittances sent

by migrants not only improved financial condition but also social status i.e. remittances help in getting healthy food, health facilities, quality education for children, infrastructure, improving life standard and social dealings of women. Current Studies revealed that overall social dealings of women were affected by remittances. Money had got a power and this power transforms into respect and status for women. They received remittances and spent it on improving life standard and spent it on relatives also. Their husbands sent gifts for relatives and imported stuff won their hearts and when they visit Pakistan, they brought gifts for neighbors also.

People are impressed due to it. Relatives feel good in making strong bonding with them and neighbors also try to get close to them. Their children study in good institutes and neighbors want their children to spend maximum time with them. Their children have the latest facilities and access to different modern electronic devices i.e. laptops, cell phones etc so their relatives and neighbors also want their children to use all modern devices and the migrant's children have different types of toys sent by their fathers and neighbors get happy when they allow their children to play with it.

Besides love and strong ties, women feel quite confident, self-sufficient and happy due to remittances send by their husbands, these remittances are not only improving life standard but it has very good effects on status of women, she thinks with a change view after getting financial comfort in form of



remittances. She becomes able to think about a good life for her and her children. As, after migration of her husband, she also makes decision so she feels confident and become able to think with her own mind. The respect and importance which she gains due to remittances change her personality. Remittances are like magic in her life which changes her life and give her strength, confidence, improve her decision making ability and better status in society.

Some of respondents were happy with financial improvement but they were in the view, that due to their husband migration they had to fulfilled double responsibilities as mother and as father also.

Study showed that although women were happy and satisfied due to financial stability and were relaxed as their decision making ability has improved and they had received high social status, respect and importance in family and society but they felt absence of their husbands. They felt alone on different family events and festivals etc. especially on "Eids".

They missed their company when they are sick or when they are happy. When they are in tension or worried due to some problem, they wanted their husbands to be with them and give them moral and psychological support but as their husbands are away in all such situations so they felt lonely and sad. Some of respondents were happy with financial improvement but they were in the view, that due to their husband migration they had to fulfilled

double responsibilities as mother and as father also. Majority of respondents were living in Joint families, their father-in-laws and brother-in-laws were taking care of their children but they had the responsibility to look after them and give them proper time and attention as there is no substitute for parents love.

Study showed that besides all advantages and positive effects which remittances have on women's lives; although women were happy and satisfied due to financial stability and were relaxed as their decision making ability has improved and they had received high social status, respect and importance in family and society but they felt absence of their husbands. They felt alone on different family events and festivals etc. especially on "Eids". Those women who don't receive remittances directly lead dependent, powerless and needy lives.

## **7.2. Recommendations**

Current study can be conducted in better way if perception of relatives and neighbors are added in the research. The general change in migrant's behavior with family and other people can be studied. Changes and improvement in mentality and thinking of migrants families can be studied. Study can be conducted to know about the problems and sufferings of families left behind. People should only migrate only when they are living in joint families or have someone, who looks after his wife and children after his migration.

Migration before marriage should be encouraged so that when he moved, there is no one to suffer and he get financial stability and status in society. A person while going abroad should be fully aware of the laws of that country and should be educated to handle different problems. When migrated abroad, migrants should not forget his duties as father and husband and should be in regular contact with his wife and children and know about their problems. Behavior of both migrant and family should be very good towards one another and should talk in good mood

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## Annexure

### IMPACT OF REMITTANCES ON THE STATUS OF WOMEN

#### A Case Study of District Mardan, KPK

##### Part A: Socio-Demographic profile of respondents

1. Name of the respondent
2. Education
3. Age
4. Family structure:
  - Joint
  - Nuclear
  - Extended
5. Who is the head of the family?
6. No. Of children

##### Part B: Interview guide for conducting interview

Q1: How many years have passed, since your husband has migrated?

Q2: To which country, he has migrated?

Q3: what is the reason of his migration?



Q4: what is occupation of your husband there?

Q5: Was it easy to migrate? Or mention the difficulties he faced for migration?

Q6: Did he get inspired / fascinated from someone, for migration? Or it was his personal decision?

Q5: Are you happy with his decision of migration?

Q6: Did all family members support him in his decision?

Q7: How many times he normally visits back home?

Q8: On what occasions he normally get back?

Q9: What kinds of gift he use to give to relatives/friends on his return visit?

Q9: Through which mode he normally interact with you?

Q10: What were the reasons/goals for your husband's migration? (Financial problems, infrastructure, improving family status, money for business etc.)

Q11: Has those goals been fulfilled due to remittances? Or how effective remittances are in that?

Q12: what is monthly pay of your husband?

Q13: Do you think remittances sent by your husband are sufficient for your needs?

Q14: Do you keep the record of the remittances?

Q15: Are you part of joint family or nuclear? (Different questions are asked, if she is in joint family)

Q16: who is head of family?

Q17: Does it make difference, how to use remittances, when you are in nuclear family or joint family?

Q18: who makes decisions, about use of remittances?

Q19: Who receive remittances?

Q20: Are you free in your decisions, regarding the spending of remittances or answerable to someone? If yes, then whom?

Q21: How much remittances influence your decisions? (Selection of children's school)

Q22: Does your husband actively concern daily household chores while living abroad?

Q23: Does he advise children or you for their educational issues?

Q24: Does he advise children or you for their health related issues?

Q25: In your opinion, is it necessary to invest on the education of the family members?

Q26: Do you think there are tangible outputs of the education of the family?

Q27: Do you invest equally on both male and female family members?

Q28: Tell us about the investment of remittances on education of the family members before and after emigration scenarios?

Q29: In your opinion, private institutions are better for admitting family members or public ones?

Q30: Do your children visit academy after school timings? If yes, how much fee you pay for it?

Q31: Up to which extent remittances has affected your choice of buying dresses?

Q32: if, yes then how much price difference is there?

Q32: How much money you spend on perfumes and cosmetics etc.? And did you spend the same, when you were not receiving remittances?

Q32: Do you use remittances on religious activities i.e. *Khairaat, Milad* etc.

Q33: Do you feel liberty in making decisions, due to remittances sent by your husband?

a) Decisions related to household b)Relation with relatives

Q34: Do you feel any sort of change in behaviors of people, after you are getting remittances, i.e. in behaviors of relatives or neighbors?