

**THE IMPACT OF FOREIGN REMITTANCES
IN PAKISTAN: A CASE STUDY OF
DISTRICT HAFIZABAD**



SHAHID HANIF

Department of Sociology

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“Thesis submitted to the Department of Sociology, Quaid-i-Azam University, Islamabad, for the partial fulfillment of the degree of Master of Science in Sociology”.

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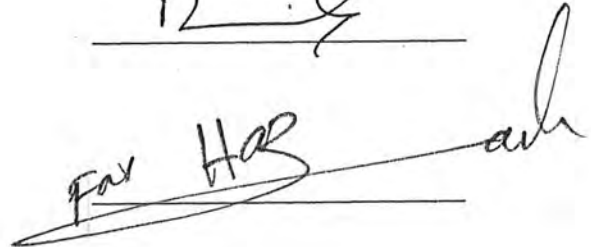
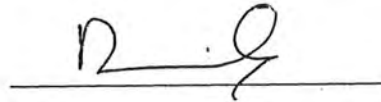
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FINAL APPROVAL OF THESIS

This is to certify that we have read the thesis submitted by Mr. Shahid Hanif, it is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of "M.Sc in Sociology".

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Shahid Hanif

ABSTRACT

The current research study aimed was to explore the impact of foreign remittances in Pakistani society. District Hafiz Abad was selected as a universe of the study and data was collected total 20 samples from those household whose male members were migrated and sent remittances back to their families. Interview guides were used for collection the data from respondents and data was analyzed through qualitative data analysis software (MAXQDA). The themes and sub-themes of the data were made and the results were drawn. The migration optimistic and migration pessimistic perspective were used as a theoretical framework for the research. The results showed that out-migration and their remittances back to homes has not only positive effects for the household and community, but it has certain negative consequences as well for the household as well as for the people of community.

Key words: Impact, Foreign Remittances

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Chapter No.1

INTRODUCTION

“Foreign remittance is the transfer of money from a foreign worker to their family or other individuals in their home countries.” In many developing countries where due to multiple factors like poor population planning, over population, lack of resources or mismanagement of resources etc., a number of unemployed people tend to move to other more developed countries to take financial care of their family and home. Such migrations involve a member of family going to a well-developed country and usually doing unskilled or skilled labor to send money home. The money which is transferred to the home country is called foreign remittance.

In case of Pakistan, there are a lot of people who are unemployed or mismanaged in terms of choosing a career and profession. This happens due to lack of proper knowledge and resource about how to manage. In case of Punjab, the province which is rated the largest province of Pakistan on the basis of number of people inhabiting it, there is a huge number of people from many districts which have oved abroad to more develop and economically sound and rich countries like UAE, Saudi Arabia, Denmark, Norway, Italy, Germany, Canada and US. These types of economic migrations have a pattern which can be followed in terms of skilled and unskilled labors.

Foreign remittances are a key destitution decrease instrument, as over 60% of foreign remittances are utilized to buy day by day necessities, for example, sustenance, apparel and safe house. The rest of spared, put resources into lodging, private company, human services or training (Miens 2009). In 2008 vagrant laborers overall moved \$397 billion to their home countries.¹⁰ an aggregate of \$305 billion of foreign remittances went to creating nations, which is 1.9 percent of GDP of creating nations. Foreign remittances are multiple times the official improvement help (\$100 billion). Foreign remittances have developed considerably lately (from \$131 billion out of 2000 to \$397 billion of every 2008). As indicated by World Bank information, foreign

remittance streams to creating nations started to back off in the second half of 2008. In March 2009, the World Bank anticipates that foreign remittances should drop to \$290 billion of every 2009, a figure lower than the estimate made in 2008. The World Bank balanced its gauges a few times. The latest gauge (November 2009) is that foreign remittances to creating nations will tumble from an expected \$338 billion out of 2008 to \$317 billion out of 2009. This drop assessed in November 2009 is littler than the gauge discharged by the World Bank in July 2009 (<http://go.worldbank.org/1KDR0ZLEX0>). During the financial retreat foreign remittances don't appear to fall as much as private capital streams. Foreign remittances will in general be stronger. The World Bank assumes cash moves to stay strong with respect to numerous different classes of asset streams to creating nations. That may have to do with transients being progressively hesitant to move cash through formal channels because of an absence of trust in the soundness of banking frameworks. Vagrants most likely try not to need the emergency to have an unsafe effect at home, for example they keep on sending foreign remittances (IOM 2009).

Economic migration can produce generous welfare gains for transients, just as nations of source what's more, goal, and decrease neediness. The advantages to inception nations are acknowledged generally through remittances. Remittances are a significant wellspring of outer money for creating nations. Remittances are individual to-individual streams, very much focused to the requirements of the beneficiaries, who are regularly poor, what's more, don't normally experience the ill effects of the administration issues that might be related with authority help streams. On a very basic level, remittances are close to home streams from vagrants to their loved ones. They ought to not be burdened or coordinated to explicit advancement employments. Rather, the advancement network should make remittance administrations less expensive and progressively advantageous and bolster the improvement

of instruments for these remittances to be utilized for improving money related access of vagrants, their recipients, and the money related delegates in the beginning nations. The advantages of remittances for improvement are, in any case, contingent upon the more extensive monetary and political setting.

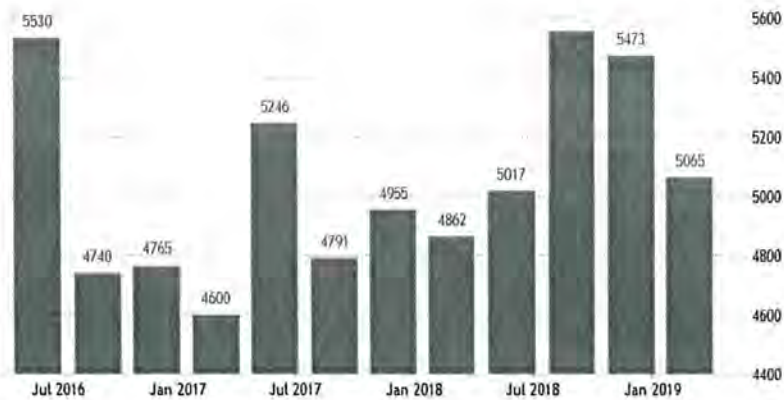
This thesis will try to analyze how these foreign remittances have impacted the sociological structure of Punjab. Keeping the case study of only one district, this thesis will try to understand and analyze that how these foreign remittance impact on the sociological structure of the family, neighborhood and area.

1.1 Foreign Remittance in Pakistan

Pakistan is considered developing country. Despite having multiple natural resources and majorly agriculture-based economy, this country has yet to establish a proper system of economic stability and growth. Majorly comprising of four provinces, Punjab is the most populated province of Pakistan. The population ratio to the economic resources indicate that a lot of people of Punjab have been migrating to other well developing countries in US, Canada, UAE, Europe etc. to earn money and support their families here. Most of these migrants are usually unskilled labor or skilled labor which upon migration work as laborers in those countries. Such laborer earn money and thus their respective families here have a chance to survive and move up the socioeconomic mobility ladder of life. Such people come under the jurisdiction of Ministry of Overseas Pakistanis and Human resource Development. According to Overseas Pakistanis Foundation, "Remittances in Pakistan increased to an all-time high level to almost touch \$20 billion in the closing financial year of 2015-16. According to statistics of State Bank of Pakistan (SBP), expatriate Pakistanis remitted \$19.9 billion in 2015-16, showing a growth of 6.38% (\$1.2 billion) compared with \$18.7 billion received during 2014-15. The consistent growth in remittance

influxes in Pakistan kept Pakistan among the top ten countries in terms of influx in the world through their nationals settled in other countries mainly for the purpose of professional and business engagements. World Bank reports on Migration and Remittances mentioned Pakistan as top ten countries in the world with highest influxes of remittances. It included Pakistan's name on the seventh place for the year 2015.”¹

According to another survey done by State Bank of Pakistan, “remittances in Pakistan decreased to 5065 USD Million in the first quarter of 2019 from 5473 USD Million in the fourth quarter of 2018. Remittances in Pakistan averaged 2886.46 USD Million from 2002 until 2019, reaching an all-time high of 5557 USD Million in the third quarter of 2018 and a record low of 906 USD Million in the third quarter of 2003.”



This table shows variations in the influx of foreign remittance through recent years. The ups and downs in this influx are not only based on the amount of work done and money earned yet it involves global financial ups and downs and how it impacts the international worker-laborer income.

Such billion-dollar influx of money has a lot of impacts other than economic and financial mobility. It impacts the life of people involved,

¹ <https://www.opf.org.pk/services/foreign-exchange-remittance-card/>

their life standards, their socializations patterns, their internal migration from villages to city etc. It also may provide a sense of financial security to the family who can now live in peace.

Remittance is a significant wellspring of outside trade income for Pakistan since 1970. During the previous multi decade Pakistan got huge measure of remittances, be that as it may, change was additionally seen in the influx of remittances. Influx of remittances influences monetary development emphatically by decreasing current record deficiency, improving the parity of installment position and lessening reliance on outside acquiring (Iqbal and Sattar, 2005).

Influx of remittances increase the financial development, and diminish the destitution by animating the pay of the recipient nation, decreasing credit imperatives, rushing speculation, advancing human improvement through financing better training and welfare. Anyway, Chami et al (2003) discovers that remittances influences affect monetary development of beneficiary nation on the grounds that a noteworthy progression of remittances lessen work power investment and effort endeavors which carries downcast production. Along these lines, result of remittances on financial growth and advancement of recipient state has been questionable.

At the point when, in Pakistan, various assessments have been attempted at scaled down scale similarly as full measure level that truly or in an indirect manner revolved around the consequence of foreign remittances on advancement and improvement (Burney,1987). The general surface of these examinations suggest that foreign remittances impacts influence economy of Pakistan to the extent all out usage, adventure, decline in current record insufficiency, outside commitment load and improve guidance/capacities of the nuclear families. In addition, work development is seen as a supportive wellspring of remote exchange winning (Naseem, 2004). Siddiqui and Kemal (2006) researched the

impact of decline in foreign remittances on welfare and destitution in Pakistan. The examination shows that in Pakistan desperation rises due to diminish in foreign remittances during nineties. Kemal (2001) finds that foreign remittance convergence is critical variable impacting the poverty levels both through change in pay and use level and similarly as through augmentation in capital stock.

The activity of workers' foreign remittances in money related progression of recipient countries is seen as a huge district of research. In particular, strong investigate here is critical for game plan makers in order to characterize sagacious game plans to channel these streams into advantageous hypothesis. Foreign remittances have turned into a huge wellspring of outside exchange benefit, overwhelmingly from made countries to making countries. The availability of outside exchange through foreign remittances has not quite recently helped the recipient countries in achieving a reasonably high budgetary improvement by diminishing the present record setback, it has decreased their external procuring similarly as outside commitment load. There is, in any case, in like manner an elective view that foreign remittances may negatively affect yield in recipient economies. It is fought that basic surges of workers' foreign remittances decrease work power backing and work tries, which cuts down yield.

During the latest three decades, Pakistan got a ton of workers' foreign remittances, which are sent by a large number of Pakistanis working abroad. For capital insufficient countries, like Pakistan, workers' foreign remittances are seen as a huge wellspring of remote exchange. These foreign remittances decidedly influence Pakistan's economy through improved balance of portions position and diminished dependence on outside getting. Important surges of foreign remittances moreover helped Pakistan recover from the antagonistic effects of oil worth staggers, lessened the joblessness issue, and improved way of life of recipient families.

In Pakistan, different papers found that a lot of dispatched resources were spent on use. Everything considered, a couple of affirmations in like manner found that essential piece of foreign remittances were used into helpful theory. In any case, various researchers (tallying we) have fought that paying little heed to whether foreign remittances are totally spent on usage of imported product and privately made extraordinary and organizations, there is still bit of leeway to the tolerant countries. Already, little thought had been based on the theme of the effects of foreign remittances on Pakistan's monetary advancement. Grievously, a few examinations (investigated in the accompanying portion) evaluated the effects of foreign remittances on budgetary advancement in a realistic manner, without using any precise demonstrative structure. Most of the investigations were absent of theoretical supporting and took a dismal viewpoint on foreign remittances on fiscal improvement in Pakistan. Another particular piece of rhythmic movement available composing is that much foreign remittances research relies upon study data collected at one point in time.

1.2 Impact of International Economic Crisis on Migration and Foreign Remittance

So as to anticipate the effect of the present retreat on worldwide movement, a few creators take a verifiable point of view. From that point of view various constancies stifle the effect of a subsidence or another stun: "worldwide monetary disparity and the statistic uneven characters between the maturing populaces of the North and the enormous associates of working age people in the South will stay significant factors in creating future relocation" (Castles 2009). What would we be able to gain from past subsidence? Subsidence's took a gander at are the Great Depression during the 1930s, the retreat during the 1970s after the oil emergency in 1973/4, the retreat in the mid-1980s after the 1979 sharp oil cost increment coming about because of the Iranian insurgency around the same time, the Asian budgetary emergency in 1997-98

following the breakdown of the Thai money. One repetitive exercise drawn from the subsidence in the past is figured by Castles (2009) "the impacts of financial downturns on relocation are intricate and difficult to anticipate." Castles figures it would be a mix-up "to accept that economic migration for foreign remittances will fill in as a kind of wellbeing valve for created economies, by giving work in times of development and leaving in the midst of retreat. At the point when financial conditions get terrible in rich nations they might be far more terrible in more unfortunate starting point nations." That view is additionally held by Dobson et al. (2009) who apply the support hypothesis to survey the effect of the present retreat and subsidence's previously. Their perusing of history is that at the beginning of, and much of the time even previously, a retreat surges will in general increment however will in general fall after that underlying increment. The underlying increment is related with the part of the bargain what's more, hopeless prospects for augmentations or residency. If there should arise an occurrence of British natives, Dobson and partners found that past subsidence's prompted expanding numbers coming back to the UK from abroad and less leaving. They anticipate a littler decrease in all out net movement than foreseen. The most recent accessible information appear to help that forecast. Monetary retreat makes an atmosphere helpful for a prohibitive system of worldwide relocation. Palaces (2009) found that the 1930s emergency "prompted a huge decay of worldwide work relocation, once in a while mandatory, yet it is hard to isolate the emergency impacts from the restrictions approaches embraced during and after WW1". Customary way of thinking holds that seasons of subsidence and high joblessness make weight for prohibitive movement enactment and that the enactment is started or bolstered by profession associations. A few examiners bolster that (see for example Bonjour 2005). Different creators see the job of worker's guilds in an unexpected way.

For example, Avcı and McDonald (2000) found that the situation of worker's guilds is impacted by the expanded trans-nationalization of the work showcase and the idea of the administrative reaction. When all is said in done a retreat fills an enemy of outsider temperament. The two noteworthy monetary emergencies which happened in the last 50% of the twentieth century—the Asian money related emergency of the late 1990s and the 1973 oil emergency—influenced relocation in particular ways. The 1997-99 Asian emergency had a moderately unassuming impact on relocation in the area. The subsidence during the 1970s in Europe was a "defining moment in worldwide movement which had not been anticipated: 'visitor specialist relocation' finished, family get-together and progressively perpetual foreign remittances began, prompting new long haul ethnic minorities" (Castles 2009).

Visitor specialist migration had furnished Europe with a wellspring of adaptable work during the 1960s. Due to the emergency, enormous companies started re-appropriating creation to creating locales, with these new modern destinations getting to be goals for economic migration for foreign remittances after some time. In any case, the 1973 emergency did not bring about enormous floods of return relocation from Europe among non-European economic migration for foreign remittances. While a few economic migration for foreign remittances from European nations for example, Spain and Portugal opted to return home, different economic migration for foreign remittances—Turkish specialists in Germany—were hesitant to leave (Sward 2009). In France, Algerian specialists were focused by return movement approaches following the 1973 emergency. Returnees needed to revoke asserts on social protection and surrender living arrangement and work grants. The plan did not accomplish its goal-oriented targets and most returnees were Spanish and Portuguese foreigners and not Algerian specialists (Dustmann 1996). Martin (2009) anticipates "the present emergency to be the most noticeably terrible in an age, and prone to influence

worldwide relocation and foreign remittances uniquely in contrast to past retreats. In 1973-74 and 1981-82 an ascent in oil costs was related with subsidence in oil-purchasing nations and a financial blast in oil-sending out nations. That empowered a few economic migration for foreign remittances to move goals. (...) The 1989 fall of the Berlin Wall incited nations, for example, Germany to dispatch new visitor laborer programs in an offer to guarantee the 'unavoidable relocation' from Poland and somewhere else would be lawful. (...) The 1997-98 Asian budgetary emergency did not spread all around and was pursued by a generally speedy resumption of monetary development. The 2008-09 subsidence appears to be most extreme in divisions that contract generally enormous quantities of economic migration for foreign remittances, as private development, light assembling, and budgetary and travel-related administrations" (Martin 2009). What history lets us know is that an underlying reaction in universal movement is probably going to be pursued generally soon by a circumstance 'back to typical'. Aside from monetary relocation, universal movement will not be influenced much. For example in Germany, refuge movement expanded during the present retreat. The quantity of refuge searchers in Germany during the main portion of 2009 was higher than during the primary half of 2008 (one out of four is from Iraq). Spain saw a 25% drop of unlawful relocation in 2008 and a huge drop in 2009. Most unlawful economic migration for foreign remittances are in quest for work. Month to month information on Polish movement in Ireland demonstrates a generous decrease, a decay that began in 2008 (Ahearn 2009).

1.3 Statement of the problem

Remittances plays a key role in the development of any country. It not only upgrade the living standards of people left behind families, but have positive impact on the socio-economic structure of a country as well. As it is clear that the basic aim of a person migration is to send remittances to the family and upgrade their economic and social status in society but

sometime it also brings certain contrast effects. Thus, for any country and individual specific, remittances shall be positive and negative effects.

1.4 Research Question

This thesis tries to observe and analyze the impacts of foreign remittance in Pakistan. To do so, it will try to find out the answer to this question.

What are the impacts of foreign remittance in Pakistan?

To further investigate, this research question is extended to two secondary questions.

1. What are the positive impacts of foreign remittance in Pakistan?
2. What are the negative impacts of foreign remittance in Pakistan?

1.5 Objectives of the study

1. To explore the perception of people about positive impacts of foreign remittance in District Hafiz Abad.
2. To explore the perception of people about Negative impacts of foreign remittance in District Hafiz Abad

1.6 Significant of the study

The current study provided a huge set of data about the issue. It explored various dimensions remittances related. The study explored that what are the positive impact of remittances for the people left behind and for the socio-economic structure of the country as well. Further, it also explored some negative consequences, that remittances negatively affect people of the host country. By focusing upon the literature of the current study, in future, researcher can get idea that how to conduct research in their specific location of interest. In simple words we can say that this research will be a guideline for the fresh researcher about topic like this.

Chapter No. 2

LITERATURE REVIEW

2.1 Historical Background

Since the inception of Pakistan in 1947, Pakistan has been a state which has been struggling with its socioeconomic status. Despite having the geographical region which is filled with natural resources and a respective population, Pakistan has yet to discover and use such resources in a way to manage its economy in a better way. Looking at such socioeconomic circumstances, many people tend to migrate to other countries for economic reasons. In Punjab, one of the most populated provinces of Pakistan, many studies indicate that there are many districts in this province, whose major income resources are foreign remittances. This means that a number of people from these districts have moved to foreign countries as skilled or unskilled laborers and are supporting their families financially by earning there. By doing so, their families have a chance of better life or a life they imagine for themselves. Though a small number of studies also argue that foreign remittances may have a negative social impact on the lives of people dependent on this, the empirical evidence shows growth and upward social mobility in such cases.

Since the purpose of this research is to find out how foreign remittance impacts on the lives of people associated and dependent on it, this paper is based on the narratives of people associated with it. To do, we will first dig into historical background and try to understand how it has impacted in the past.

Pakistan is among the couple of nations which incorporate laborer's remittances independently in their gross national pay evaluates as one of the segments in net factor salary from abroad (ILO/ARTEP, 1986). The remittances from abroad as a piece of the net factor pay from abroad essentially fills two essential needs. Initially, it supplements the outside trade assets accessible to the economy and to that degree it decreases the equalization of installments limitation. Besides, the relating residential

assets which are created would then be able to be utilized to enhance residential venture or local utilization. During 60's the remittances of Pakistan migrants were so little for example indeed, even short of what one percent of the national economy and they were most certainly not recorded in a critical position of installments of Pakistan. The stream of remittances really began to develop during late 60's and shown a critical variance during this period and notwithstanding during few beginning long periods of 70's. During 1974-75 to 1978-79 it demonstrated an expanding pattern in any case, later during 1979-80 and 1981-82 it was practically stale. The remittances were the most noteworthy during 1982-83 as much as 9.15 percent of the national economy.

According to Mughal (2012), there is an increase in foreign remittances in 1970s. This happened when the Gulf cooperation council provided many jobs for Pakistani workers in 1080s. So, in 1970s, we see a lot of migration of Pakistani workers who moved to gulf countries for economic growth. In 1980s, this high flow of foreign remittance continues, and it is also mentioned in the increasing GDP of the decade by State Bank of Pakistan. In the early 80s. "Foreign remittance became the biggest source of foreign capital" and it constituted 10% of the GDP of Pakistan.

During the time of oil crisis in Arab economies, the flow of foreign remittance decreased slowly. It declined by 36% during the gulf war and due to the sanctions by international community in 1998.

During the 2000s, the flow of foreign remittance began to rise again. Since then, foreign remittance has gained such an importance that it has also gained political momentum. The political parties of Pakistan always tend to try the diaspora of Pakistani community abroad to invest in Pakistan for the sake of economic growth. In contemporary political scenario of Pakistan, different foreign visits of Prime Minister of Pakistan have scheduled public meetings with Pakistani worker

community abroad to try and convince them to invest money in Pakistani economy for trade and businesses.

Literature review is the most important part of a research. It does not only provide a deeper academic understanding of already done work, but it also established the relevance of current study and try to fill the research gaps in the already done academic works.

According to Cacerces and Saca (2006) there are multiple ways in which foreign remittance impacts on the growth and development of the economy. It not just improves the growth but also improves the living standards and their buying capacity and demand for money.

Silva (2009), in another research, tries to understand the impact of foreign remittance through economic perspective. According to Silva, the flow of foreign remittance generates the flow of domestic currency (as a result of increased buying capacity of recipient) and thus strengthen the socioeconomic structure of the recipient.

In another study by Goza and Ryabov (2010) studied the result of foreign remittance on the buying capacity of the recipient. According to this study, there is an increase in the consumption related possibilities in the children and families of the people who are the recipient of the foreign remittance.

Mughal (2012) criticize the impact of foreign remittance and argues that such flow of foreign remittance does less good than it claims and should be treated as a temporary source of income or financial base.

Another research by Mishra (2011) argues that the similar as the earlier mentioned research and claims that the foreign remittance results into the increase in the domestic prices of goods thus contributing in the overall increase in the inflation rate of the country.

Since foreign remittance involves a lot of other factors like international economic policies, foreign policies and foreign relations of the countries among themselves, international incidents like war or act of terrorism which impact foreign policies and social relations of countries, it is important to understand the impact of these relations on foreign remittance. According to Bukhari, Khan and Ahmed (2007), there is an increase in foreign remittance which happened after 9/11. "The remittances increase the domestic demand which puts the pressure of positive directions." (Iqbal, Misbah and Ammara, 2013)

Burki (1991) contends that remote foreign remittance plays a positive effect on generally speaking monetary states of the nation along these lines bringing about a superior life and upward social versatility. In another examination by Naseem (2004) outside trade earning is exceptionally subject to the work movement as it is viewed as a positive wellspring of pay. Kemal (2001) additionally contends the progression of remote foreign remittance in Pakistan is one of the real factors which influence the development and advancement. It likewise impacts the destitution level and furthermore shows increment in the capital load of the nation.

Giuliano (2008) battles that remote foreign remittance builds the development of nation and help the nations in money related speculations by expanding the chances. In another exploration Nsiah and Fayissa claims that there is a development in the economy of the nation which demonstrates the positive effect of outside foreign remittance.

Iqbal and Sattar (2005) contends that outside foreign remittance through the timeframe of 1972-2003 demonstrates a positive development in the economy of Pakistan and turned into the "third significant wellspring of capital for monetary development in Pakistan." (Qayyum, Javid, Arif 2008)

Chami, Fullenkamp and Jahjah (2003), using board data of 113 countries, found negative impact of foreign remittances on financial advancement. They battled that foreign remittances are compensatory streams and countercyclical in nature and there are in like manner important obstructions to changing foreign remittances into productive endeavor.

Most examinations in Pakistan have concentrated on survey data and dissected the uses and effects of workers' remote foreign remittances principally through a realistic assessment. For example, Siddiqui and Kemal (2002), using 1993 HIES data, contemplated that the diminishing in outside foreign remittance inflows is a vital advocate in explaining the development in dejection in Pakistan. Arif (1999) dissected outside foreign remittances and adventures at the nuclear families' level, using 1986 ILO/ARTEP Overview of Return Migrant Households. The examination found that around 68 percent of hard and fast authorities' remote foreign remittances were contributed and saved by vagrants and their families. Adams (1998), using load up data for quite a while from common Pakistan, found that, contrary to essential thought that remote foreign remittances are primarily used for usage, external outside foreign remittances emphatically influence the accumulating of nation assets. Judge (1996), using multiyear board data for nation Pakistan, found that remote foreign remittances were placed assets into land and structures. Malik and Sarwar (1993), using Household Income Expenditure Survey 1987-88, dissected tentatively usage instances of recipient families and found that regardless of the general impression wasteful use of remote foreign remittances can't be associated with Pakistan. Nishat and Bilgrami (1993) stalled the determinants of workers' outside foreign remittances got from the Gulf States, using information from Abroad Pakistani Foundation through a case of 7,061 financial movement for remote foreign remittances. The essential determinants were seen to help of families, moral duty, direct of social event, preparing, pay, level of capacity, living without family, future making courses of action for

business and motivation of monetary movement for outside foreign remittances to transmit more.

Burki (1991) assumed that workers' outside foreign remittances have positive financial and social effects on families getting compensation from the Middle East. Kozel and Alderman (1990) grasped an assessment on work control speculation and work supply in Pakistan using data from the IFPRI/PIDE 1986 urban examination. They found a basic negative impact of outside foreign remittances on male work power support. Amjad (1986), using survey data from ILO/ARTEP Phase II development 1986 assessment from Pakistan, separated the livelihoods of remote foreign remittances. The examination found that remote foreign remittances financed immense pieces of absolute usage and private and various endeavors. The examination in like manner found that advancement rates in little scale manufacturing, improvement, transport and correspondence and markdown and retail trade were affected vehemently by the extended movements of workers' outside foreign remittances. Ahmed (1986) commented on Amjad (1986) and called attention to that Pakistan's hypothesis GDP extent had stagnated, and advantageous structure rotted regardless of basic inflow of remote foreign remittances. He battled that remote foreign remittances had not added a great deal to GDP advancement. ILO/ARTEP (1986) assessed that 20 percent of total outside foreign remittances were contributed. Gilani, et al. (1981) found that most of the outside foreign remittances in Pakistan were spent on usage (62 percent), while 35 percent of remote foreign remittances were either contributed or then again saved by the vagrant families. To the extent we could know, the impact of remote foreign remittance streams on budgetary advancement in Pakistan has not been authoritatively thought to date. A couple academic papers watched out for the money related effects of remote foreign remittances yet none of the examinations used observational exercise to investigate their impact on longer-term financial improvement. For example, Burney

(1987) investigated the impact of workers' outside foreign remittances from the Middle East on Pakistan's GNP advancement, parity of portions, and private speculation reserves, using time-course of action data for 1969-70 to 1985-86. The assessment assumed that outside exchange made available because of the workers' remote foreign remittances from the Middle East, had not quite recently helped in decreasing the present record insufficiency, yet moreover satisfied the external commitment inconvenience, improved commitment updating limit and lessened the prerequisite for additional remote advances. The investigation referenced that nothing, regardless, is considered the precise size of remote foreign remittances' pledge to the GNP advancement. Nishat and Bilgrami (1991) used a fundamental Keynesian helper model to check the outside foreign remittances multiplier for Pakistan, taking data for the period 1959-60 to 1987-88. They found a multiplier of 2.4, which works mainly through use. The assessment furthermore found that remote foreign remittances have constructive outcome on usage, adventure what's more, imports. This assessment shifts with our examination as it separated the impact of remote foreign remittances on the level of gross national thing, while our own's assessment bankrupt down the effect of outside foreign remittances on certifiable GDP advancement, which is apparently a huge pointer of the money related improvement. There is, in every way that really matters, no macroeconomic find out about the impact of outside foreign remittances on longer-term money related improvement.

Chapter No. 3
THEORITICAL FRAMEWORK

In the theoretical framework of this study, both theoretical perspectives (optimistic view of migration and pessimistic view of migration) can be counted.

3.1 The Migration optimistic

According to this view, migration tends to transfer of money or investment capital to accelerate the coverage of traditional societies to modern one. Further, this perspective focused that migration is considered one of the important agent of change that enhance the rational thoughts, knowledge, democratic ideas and knowledge of people. Through migration no only remittances come to the homeland of migrants, but the experiences, skills, and knowledge also upgraded.

3.2 The migration pessimistic

This view stated that migration aggravates the removal of human capital and change the real traditional life of people and effect on their stable village communities and their economies. According to them, this sort of changes are non-productive for the remittances dependent communities. Further, the "brain drain" have also negative effect of the household area of the migrants. This, not only brings limitation in the intellectuals, but can be responsible in decreasing of labour force for agricultural activities at homeland (Penninx 1982)

Migration pessimists have also argued that remittances were mainly spent on conspicuous consumption and "consumptive" investments (such as houses), and rarely invested in productive enterprises.

3.3 Application of the theories

By keeping in view the arguments of both perspective, through this research we found that external migration and their remittances process back to their homes is productive for the household at their home country and have positive effect on the members leaving behind. Besides this, the

research also found, along with the positive effect of migration and remittances back to home, there are certain negative aspects also relate with. The research showed that migration is not only productive for the well-being of people left behind, but have negative impact as well upon these people.

Chapter No. 4
METHODOLOGY

4.1 Research Design

This research was qualitative in nature where the data were collected from respondents through open ended questions. To investigate the impact of foreign remittance in Pakistan, first hand verbal accounts of people who belonged to the families who were received foreign remittance and utilizing this as source of income were interviewed

4.2 Universe of the Study

For this research study, district Hafiz Abad in Punjab was selected the universe of the study. This district was selected, because the flow of emigration in this district was found more as compared to the other districts of Punjab. Most of the people in this area were migrants and they were sent remittances back to their homes.

4.3 Target Population

The households whose male members were migrated to the outside countries and sent remittances back to home were the target population for this study.

4.4 Sample Technique

This research was qualitative in nature, thus, purposive sampling technique was used to easily approach to the sample of the study.

4.5 Sample Size

This study was qualitative in nature and the time duration for accomplishment was also limited, thus, 20 sample size was selected. This number was enough, because the researcher was able to get the required results.

4.6 Tool for Data Collection

Focusing on the nature of the study, the researcher made open ended questions and data were collected from the respondents face to face through interview guide.

4.7 Technique for Data Collection

The researcher physically visited the area of research and collected data from the respondents face to face by asking questions from them.

4.8 Pretesting

Before collecting data, first, the list of questions was tested from three to four respondents of the same nature as the universe. After clarification of the questions, the actual data for research were collected from the sample size.

4.9 Tool for Data Analysis

The data were analyzed through qualitative data analysis software (MAXQDA) and the themes and sub-themes were made and the results were presented.

4.10 Ethical Considerations

The ethics of research were followed during data collection. The data were collected from respondents through informed consent. First they were aware about the reason of collected data from them, after their satisfaction the data were collected. The researcher also clarified to them that their identities will be kept confidential and there will be no harmful affect for them after giving the information about the issue.

4.11 Limitations of the Study

As limitation is the part of any research activity, this study also faced certain limitations. First, to convince the respondents to give data regarding

remittances of their migrants were a difficult task for the researcher. Secondly, in some of the household, the respondents were female members and data collection from them were also of the difficult task for the researcher.

Chapter No.5

RESULTS AND DISCUSSION

This chapter is based on the themes generated by the content analysis of the interviews and focus group discussions collected during the course of this research. The collected interviews and focus groups discussions were transcribed and later translated. Then content analysis was applied to the collected verbatim and themes were generated. Those themes were categorized accordingly to understand and analyze the impacts of foreign remittance in the district Hafiz Abad of Punjab, Pakistan.

Following are the themes which are generated and are categorized as positive impacts foreign remittance.

- a. Chance to Survive
- b. Growth and Upward Mobility
- c. Economic Stability: Way to a Sustainable Future
- d. Sharing of New Cultures

5.1 Positive impacts foreign remittance

5.1.1 Chance to Survive

The first positive theme which emerged during the interviews and focus group discussions is that foreign remittance provides a chance to survive for the poor families. Most of the people during interview explained that how one of their family members got a chance to go outside Pakistan to earn and how that income has helped them stabilize their poor conditions and survive in this socioeconomic environment.

“My elder brother went to UAE 5 years ago. Before that, the condition of our house was very poor. The early demise of our father hit us pretty bad and we were living on the donations and financial help of our close family member. We did not ask them to help us, but they knew we did not have any source of income. There was an old piece of land which my father had. My elder brother sold that and managed to go to UAE with the help of that money. During the first year, he barely sent any money as it was difficult for him there to settle down. But after 10-11 months,

he started sending a handsome amount of money. With the help of that, my young sister resumed her education, we are trying to rebuild the house and our living standards have improved.”

In another interview, the interviewee said:

“My father went to Norway in 1960s. It was very difficult time for our family. Since then, he not only had his own family and supported us, but he also supported his extended family. We (his children) have been raised and educated in better schools, we have exposure of better colleges in Lahore and Islamabad and we are more educated than the other people. I am thankful to Allah for that, but my father also worked very hard to provide us with better life”

These statements show that how the influx of money earned in foreign countries has helped the families of those people to live and survive.

In another interview, the wife of a person working in US said,

“My husband went to US in 1992. We were married three years by then and our source of income was a small piece of land. We hardly made enough by working very hard on that piece of land. My husband sold that piece of land and also borrowed some money from our relatives and managed to go to US. After a year, we were able to return that money. My children go to the best schools. They wear and buy best clothes that any rich child from the city wears. My children wear the same one.”

“I came back from UAE after working 35 years there. I went to UAE in 1980s and those were difficult times for me. I was not educated enough and the only option I had here was to work on somebody’s piece of land as a laborer. I was lucky enough to gather some money and went to UAE. I worked as dishwasher, a car washer, and driver. Though those do not seem to be as ideal jobs but due to exchange currency rates, I made a lot of money. I was married later and had kids. My kids went to best schools

and colleges. Now I am back. I have enough money for my retirement, but I am planning to move to Lahore and start a business there.”

These interviewees focused on the part where they claimed that it was very difficult for their families to survive here. They or their perspective relative who went abroad was a chance for them to survive. And that chance worked pretty well.

Studies on migrant families also show a positive impact on the lives of the families of migrant workers. Though majority of the people interviewed for this research are skilled laborers and are not well educated enough to have a high-end job, but still they were able to support their families through the darkest of their lives.

Another interviewee shared,

“I went to Denmark in early 90s and I even got a paper marriage. Despite facing a lot of resistance on the paper marriage issue from my family, I worked hard and became financially strong and helped my family. Since then, we have bought land to farm on and cattle to breed and that money which I earned there, helped establishing a business here for me and my family.”

Thus, providing a chance to survive, foreign remittance also helps a chance to have a sustainable economic chance here. It is said frequently that for any business, one needs an investment to start with. In this case, it is observed that the money earned by laboring in a foreign country and producing foreign remittance for family, it provided a chance for them to have land to farm on and cattle to breed. Thus, not only providing a chance for survival but also a chance to sustain and grow further despite the influx of any more foreign remittance.

In a study done by APA, it is shown that family growth is highly dependent upon the kind of life status they had, which is in turn

dependent upon the financial wellbeing of the family. Since the industrial revolution in the world, the life of an individual is majorly dependent upon their financial status. The yearning to earn and then earn more and more has become the mode of survival of this capitalist world. Generational gap and generational understandings of life may have differences, but each parent wants their child to have a better life with better opportunities. This struggle to survive is actually the struggle not to make ends meet but to have more opportunities than they themselves had.

One of the interviewees said,

“Th life of my parents was only limited to farm the land and cultivate it. The earning of each season will determine the quality of life we had. That’s how I grew up. Now, our village is on the bank of the river. Sometimes, there is flood and that year is bad year because all of our crops got destroyed. For us, my elder brother got the golden ticket to Europe as a laborer. He earned so well that we became no longer dependent upon the crop money. So, we saved that money and moved our family to Lahore.”

For some of the interviews, their status was so crucial to survive in the village for some personal or financial reason that they wanted to move to city like Lahore and start a new life there. This chance was always withheld to be taken seriously because of financial restrains but with the influx of foreign remittance, this dream had come true. They have achieved an important goal in life with their kid having to live and experience life in the city.

“They have got better schools in Lahore. They have got better colleges and universities in Lahore but to live there is expensive. With village income, we cannot achieve that. With my father gone abroad, it became possible.”

So, the importance of foreign foreign remittance and its impact so far has been described as important to survive for economic reasons. There are other sociological factors which are also important to understand here.

According to one interviewee,

“We used to live in joint family system with only one way of bread earning which is land. One piece of land, which provided us with food and helped us survive. I can say that there was less on the plate and more people to eat respectively. So, we decided to send our son to Italy to labor and earn. Those were harsh times for us, but he worked hard and now we have more land, sperate portions and a better home. It could not have been a blessing from god that he got successful there.”

Since Hafizabad is a developing village into city, joint family system is quite normal practice of living. Sometime joint family system can burden the bread winner of the house in great burden but with the influx of foreign foreign remittance, it shared that burden to a great extent and hence provided a better mode of survival for the family later turned in growth.

5.1.2 Growth and Upward Mobility

It is every human right to aspire for a better life for themselves and their family. And sometimes it is not possible within the means they have. So, by having a family member in some foreign country sending foreign money in form of foreign remittance which can open new avenues of growth and upward mobility.

“We moved to city Lahore and had our education there from high school. It was way better in standard and difficult for us. But it helped us understand many things and we had better opportunities because my father was working abroad.”

“I wanted better future for my kids, so since my first daughter was born, I went to UK to work. It was difficult for me and my wife, but we managed and after earning enough money, I am running a successful business here in Pakistan. Now I am well settled, so will my daughter be. Insha’Allah.”

“I wanted a better future for me. I wanted to live in city as I was tired of village life. I went to Saudi Arab and later moved to UAE. Now I have property business here and I am successful.”

Despite Hafizabad being one of the important districts to produce best quality rice, the influx of foreign remittance on the lives of local is great. The influx of foreign money gave the chance to those individuals to seek and pursue their ambitions and goals for lives. Many of them admitted it was a difficult decision for them and their families, but all of them appreciated that how foreign remittance impacted their lives in order to help them grow and develop the standard of life they wanted to have.

Upward mobility is a socioeconomic concept. Upward mobility means the rise in the standard of life based on financial status, your social status, the size and architecture of the house, the model of car one drives and the size of land you own. Upward mobility is the struggle to get better and better with the passage of time according to worldly standards.

“There are few opportunities one has here in our district. You can sow the land, farm cattle’s or have a business. Other than that, it is not easy to grow. One is stuck in the same loop of things. The best decision I made for myself and my family is to move abroad to work. Now my kids are in studying in universities in Lahore and Islamabad. They have better education. Otherwise they would have cropping wheat and rice here on our land. I am happy on that decision.”

“People are getting competitive day by day and life is becoming hard. That why I want to go abroad like my brother. He earns a lot of money. I want to earn that amount too. I want a better life than this.”

The desire of become successful is carried in every human. And it is only possible when one has the resources to achieve one goal. The flow of foreign remittance is considered to be a golden chance to do so. It provides families with a carefree environment which helps them to grow and sustain a better life style.

5.1.3 Economic Stability: Way to a Sustainable Future

Economic stability can be defined as to have a steady income on monthly basis which can help one have a stable living standard and a chance to grow within it. Foreign remittance helps one achieve that as well as a better chance to grow as well.

“I went to US and then I moved to Canada. I worked hard and earned money which helped me have a steady business and a better future for my next generation. My life, I always had a steady income.”

“My son went to UK and worked so hard for our family. Now his sons and daughters are living in Lahore, studying there. He moved his family after three years working in UK. It would not have possible if he lived here.”

“Despite the hardships, my son had to face abroad, he made this family a stable business and land as stable income source by his earnings from abroad.”

All of these interviewees argued that the resources present in their lives here, in their villages may be enough to live and survive here, but with the influx of foreign remittance, it became possible for them to have a stable income with a chance to invest and start a better life in city or even in their hometown.

5.1.4 Sharing of New Culture

Social relations unquestionably impact monetary trades (Portes et al. 2002; Cohen 2004). Financial movement for remote settlements often send settlements as a kind of social assurance (Bryceson and Ulla Vuorela 2002). They pick intentionally which relationship with highlight and which to let slide subject to what they anticipate their future needs will be. Kurien (2008) watched striking differences in how settlements were used in the three Indian towns she considered. Vagrants from the Muslim town passed on their money to a tremendous float of system people, Hindus experienced gigantic totals on time on earth cycle services, and in the Christian town, settlements maintained family costs, including saving money for enrichments and guidance. A great deal of the assessment on monetary relocation and improvement bases on how money related settlements impact social outcomes.

That learning and aptitudes are additionally moved is sure anyway not totally examined. Settlements overall augmentation hypotheses in human capital in countries of beginning stage, particularly in prosperity and preparing, notwithstanding the way that evaluating their impact is inconvenient and setting express (de Haas 2007; United Nations Advancement Program 2009). The consequences of these social and money related trades are mixed. In her examination of the lead changes concealed the association among settlements and lower infant youngster mortality, Frank (2005) found that Mexican women with overall vagrant assistants had in a general sense lower paces of smoking, bigger measures of movement, and were practically sure to put on enough weight during pregnancy than their accomplices with accessories in Mexico. They were furthermore progressively extraordinary, regardless, to just chest feed their babies. Frank presumes that while development impacts maternal direct in Mexico, it isn't commonly positive. Lindstrom and Muñoz-Franco (2005) found that nation Guatemalan women with relatives living in urban zones or abroad will undoubtedly get some answers concerning

contraception than women without vagrant relatives yet that the relationship was more grounded for those with urban instead of overall ties. Visiting and return monetary relocation for outside settlements were too profitable disseminators of information and affected direct more vehemently than traditional state subsidized preparing and media programs.

Financial movement and settlements similarly sway gauges of marriage and readiness. Using time-course of action data, Fargues (2006) found that birth rates and financial relocation for remote settlement settlements in Morocco, Turkey and Egypt were unequivocally related, yet in different ways. In Morocco besides, Turkey, birth rates went down with settlement increases since vagrants went to Europe where they came into contact with European characteristics about tinier family size. In separate, birth rates in Egypt ascended in light of the fact that most vagrants went to the Gulf where family characteristics were progressively conventionalist (Social Science Research Council 2009). Prosperity effects are mediated by an extent of segments. Donato's progressing (2008) connection of the prosperity status of children in Mexican monetary relocation for outside settlement, non-vagrant, and returnee nuclear families found that youngsters who stayed in the U.S experienced more noticeable updates in prosperity than did young fellows anyway the effect exchanged if the children returned to Mexico. How development impacts informative outcomes moreover contrasts. Settlements make more money for preparing (López-Cordova 2005; Durand et al. 1996) so poor families can keep their youths in school longer. At the same time, kids in districts of high out-financial relocation will undoubtedly move themselves (Massey and Zenteno 1999; de Haas 2007) and to leave before completing school (Durand et al., 2001). Since most Mexican monetary movement for outside settlements to the US are used in low-capable occupations, moreover mentoring does not normally change over into increases in the workforce. In their examination of

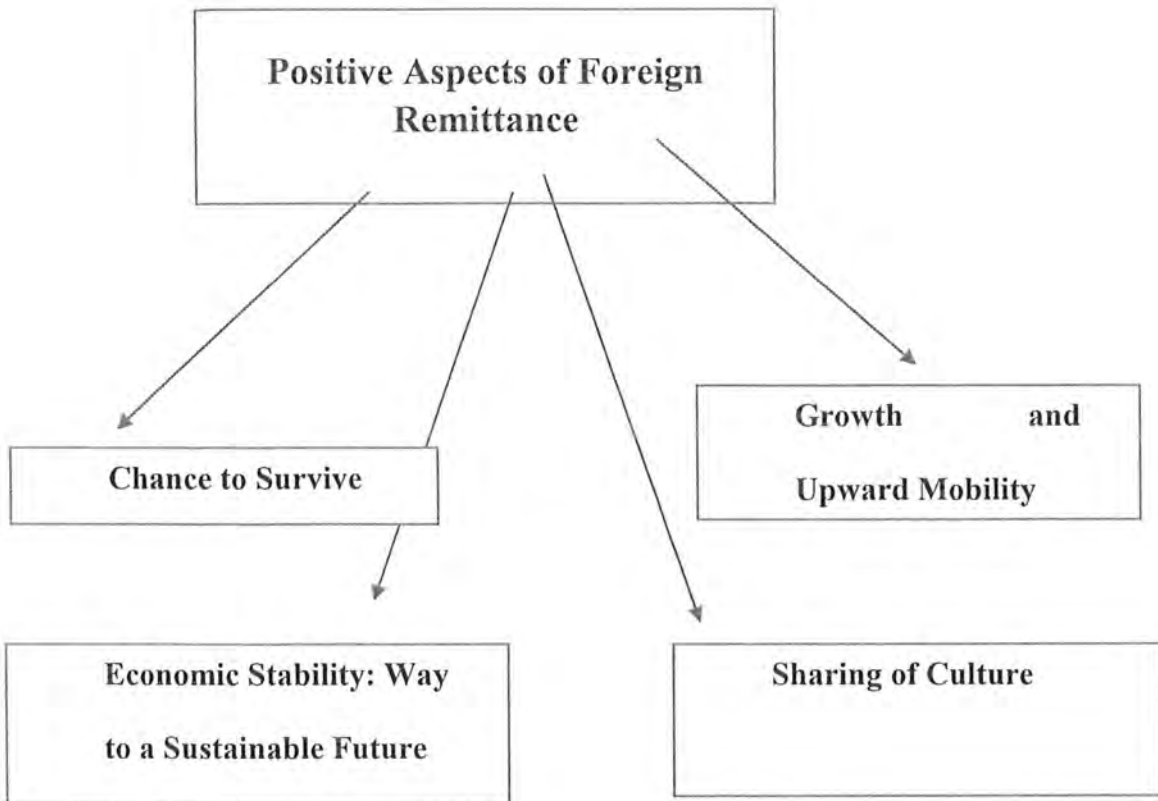
children in Zacatecas, Mexico, Kandel and Kao (2001) found that children living in homes from which people have moved are increasingly disinclined to express a yearning to embark for school than children in non-vagrant homes. In addition, while as time goes on, financial movement creates more compensation for guidance, incidentally, it diminishes resources. Nobles (2008) found that Mexican families with banished individual dads spent less money on children's guidance in the years straightforwardly after monetary relocation though, at last, kids in financial movement for remote settlement systems performed comparably well or better in school.

How financial movement impacts sexual direction and class stratification has furthermore been an imperative center enthusiasm of research. As shown by de Haas (2007), in light of the way that development is itself specific, settlements all things considered go to unequivocal parties inside explicit systems. They challenge divergence by developing tastes, characteristics and social norms simultaneously, afresh, the outcomes are mixed.

Examinations of the political impacts of monetary movement moreover produce a mixed profile. Itzigsohn and Villacrés deduced that Dominican and Salvadoran monetary relocation for outside settlements won't create lion's share rule government or money related change: 'Either because their focal points are focused on looking into the administrative issues of the overall population of social affair or in light of the fact that the advantages that they heading make transients part of close-by elites, they are not the influence that would challenge the present system that spreads forbiddance' (2008: 683). Setting evidently matters, regardless. Commenting in light of non-tenant Indians over Indian money related methodology Kapur creates, 'The helper position and social embeddedness of the Indian diaspora and returning vagrants improves the dispersal of musings, and it appears likely considerably more than fiscal settlements, 'social settlements' (or the flood of considerations) are

accepting a huge activity in reshaping India's monetary game plans' (2004: 367). According to Kapur (2008), financial relocation for outside settlements reshape administrative issues through three channels of flight, return, and relationship from a far separation—changing the degree of impact among differing get-togethers, supporting or blocking system exercises, and weakening or bracing political establishments.

Monetary relocation moreover impacts administrative issues by influencing social bearings and social gauges. Much work in this vein bases on master, high-capable vagrants. These are the 'technopols' pondered by Dominguez (1997) who cutting-edge the law based change in Latin America and the 'Chicago Boys', who scholarly at the University of Chicago and started neoliberalism in Chile (Barber 1995). Monetary movement impacts political life by influencing social headings and social gauges. In his examination of the political miens monetary movement for outside settlements returning to the Philippines from six countries of settlement, Rother (2009) found that financial relocation every so often prompts a dynamically fundamental position toward nation legislative issues yet, it similarly realized less help for lion's share rule principles, dependent upon where the monetary movement for remote settlement had settled. Again, the impact isn't always positive.



5.2 Negative Sociological Impacts of Foreign Remittance

Like everything in this world, foreign remittance also has some negative sociological impacts. Different themes were generated and paired accordingly from the content analysis of the interviews and focus group discussions from the interviewees about the impact of foreign remittances on themselves and their families. They are as follow.

- a. Separation from Family
- b. Spoiling the Family
- c. Moving Away from Culture and Tradition
- d. The Negative Impact of New Technologies

5.2.1 Separation from Family

Family is one of the most important sociological institution. Family represents the first experience of socialization of any individual and it impacts your whole life.

The principal methodological issue in examinations of the impact of development on relatives deserted is generally the endogeneity of financial movement for outside settlement itself. Since monetary movement for outside settlement is normally not sporadic what's progressively, financial relocation for remote settlements self-select, it is regularly perceived that financial movement for remote settlement is most likely going to be compared with comparative factors that affect results for relatives left. Thusly, it advances toward winding up difficult to choose if monetary relocation for outside settlement is causing the aftereffect of interest or whether it is a couple of other concealing variable that is related with both development and the consequence of interest. Essentially, there is an excellent blocked variable issue.

For instance, if financial relocation for outside settlement is costly, families that are in a perfect circumstance socio-fiscally may be better prepared to hold up under the expense of development for one of their

people and moreover pay for informational expenses of their adolescents (Kuhn, 2006). Along these lines, a cross-sectional assessment of nuclear families with vagrant people and nuclear families without may get the effect of higher money related status (SES) as opposed to the effect of the veritable monetary relocation for remote settlement. While a couple of investigators have used tendency score planning (PSM) systems (Alaimo, 2007; Kuhn et al., 2011) to address the endogeneity issue, these procedures acknowledge that decision into development relies upon observables, and in this way are as yet defenseless against the avoided variable issue.

Various examinations have used some variety of fixed-effects estimators to net out any watched what's more, in mystery assortment that is fundamental inside families or to individuals (Antman, 2011c). These methodologies are simply valuable, in any case, if the disposed of variable is accepted to be reliable at the family or individual level, and not expected to change after some time. For example, if monetary relocation for outside settlement is yet again thought to be extravagant, a family with an unexpected improvement in SES would be better prepared to support both development and children's preparation or prosperity adventures. In any case, if the improvement in SES were not noticeable to the investigator, he may wrongly derive that development had caused the improved outcomes for youths in the nuclear family, when as a general rule it should be credited to the positive budgetary daze.

A related issue in observational examinations may in like manner be one of upset causation, wherein the watched outcome is truly causing the development event, rather than the alternate way. This could be the circumstance in cross-sectional enlightening files where development occurred before the start of the review and along these lines researchers may watch the conditions which quickened the development, rather than the effects of monetary relocation for outside settlement on the family's conditions. Longitudinal data where researchers can watch results when

the development event happens speak to a possible response for this issue, once more are up 'til now defenseless against the probability that a couple vaguely time-fluctuating stagger is careful both for the financial relocation for outside settlement event and the aftereffect of interest. Given the issues with cross-sectional and even longitudinal philosophies, experts have gone to instrumental components (IV) estimators to evaluate the effects of worldwide financial relocation for outside settlement of one individual on results for relatives surrendered. Of these assessments, the real block is finding a genuine instrument that singular impacts the aftereffect of interest through its effect on the monetary relocation for outside settlement variable. This is without a doubt a high (and finally untestable) bar for an instrumental variable and the mission for one ends up being much progressively dangerous since elements that are apparently exogenous are will undoubtedly be pathetically associated with the aftereffect of interest. Along these lines, it is nothing sudden that not many assessments have converged on a little plan of the least questionable instruments. Of the instrumental elements that have been used in the composition on the impact of financial movement for outside settlement on the left, the most pervasive have every one of the reserves of being recorded financial relocation for remote settlement rates (Hanson and Woodruff, 2003; Hildebrandt and McKenzie, 2005; McKenzie and Rapoport, 2011) and variables associated with money related conditions in objective locales (AmuedoDorantes and Pozo, 2010; Amuedo-Dorantes et al., 2008; Cortes, 2010; Antman, 2011b; Yang, 2008).

The best quality level in careful research, regardless, remains the randomized starter and continuous investigation attempts have offered this methodological great position as an amazing impact for cognizance the impact of financial movement for outside settlement on the relinquished. Mergo (2011) mishandles the Diversity Visa lottery program to evaluate the effects of widespread development on families

deserted in Ethiopia. Non-financial movement for remote settlement relatives of visa champs who migrated to the U.S. are found to have preferable living checks over gatherings of non-victors. Gibson et al. (2011a) present wide-expanding results from a monetary relocation for outside settlement lottery program in New Zealand that empowers them to take a gander at gatherings of successful up-and-comers who were affirmed to move with gatherings of vain competitors that were certainly not. The principal drawbacks of the investigation are the obstructions constrained by the course of action rules. Since minor children and life accomplices are allowed to go with the certified vagrant, the assessment bases thought on the impact of monetary movement for outside settlement on non-vagrant watchmen, family, and nieces and nephews of the competitor. In this way their finding of no quantifiably basic effects of monetary movement for remote settlement on the preparation of adolescents surrendered may to a limited extent be explained by the naturally progressively evacuated association among youths and financial relocation for outside settlements in their examination.

Basically, Gibson et al. (2011a) find no verifiably basic effects of financial movement for outside settlement on the physical or mental wellbeing of progressively settled adult nuclear family people betrayed, anyway in view of nature of the examination, not all are watchmen of the monetary relocation for remote settlement competitor. The upside of such fundamentals in like manner lies in a methodological responsibility, as it grants investigators to check the hugeness of decision issues in observational examinations. To this end, Gibson et al. (drawing closer) raise the fourfold selectivity issue normal in most monetary relocation for remote settlement considers: first, nuclear families select into development, second, families pick whether to move as once gigantic crowd or send some subset of people abroad, third, a couple banished individuals choose to return home, and fourth, drifters pick when to return, settling on a further decision issue for those investigators taking a

gander at the impact of the term of the financial movement for outside settlement spell. Fundamentally, in reality, even assessments that assurance to address decision into monetary movement for remote settlement using a segment of the systems showed above don't normally oversee assurance into whether the whole nuclear family moves. Gibson et al. (expected) use data from the Samoan Quota lottery to exhibit that powerlessness to address this twofold selectivity issue yields uneven assessments of the impact of financial relocation for remote settlement on families abandoned.

Having assessed methodological issues enveloping estimation of the impact of development on families relinquished, the accompanying portion reviews the results taking a gander at the effects of financial relocation for outside settlement on non-vagrant children explicitly.

Most of the interviewee while praising the foreign remittance and how it influenced their lives, also mentioned that how painful it was for them to leave their families or family members complaining how painful it is for them to bear separation from their loved ones abroad. It impacts them in a way where they may be thankful for the life they are living because of foreign remittance and how it has made their lives easy, yet they describe emotional and psychological pain because of separation.

“For our whole childhood, our father was abroad. Though many times, it is kind of a freedom but on occasions like Eid or any other festivity, we badly miss his presence. Though he regularly calls us and with WhatsApp and Facebook, it is easy to communicate, but still, there are moment where I badly miss him.”

“Our son went abroad to earn. Though with the help of money he earns, our life has become very easy, but still we are his parents. We wanted to see him grow in front of our eyes, but he is not here.”

“I raised three kids alone. He used to visit us for a month or sometimes, two months in a year but it is very difficult to raise your children alone. Every child needs a father. They missed him too.”

All of the narratives clearly indicate that the separation caused by economic migration for foreign remittance caused a very painful emotional and sociological experience for the families of these individuals. Family is considered a sacred and close unit of care and concern but with one individual not present for many years, this separation may cause a constant emotional distress.

One of the persons, who returned from UAE after 19 years said,

“I spent 19 years abroad working to earn money. It means that part of my life, I missed it with my family. Though we have a better life now and I am thankful to Allah for that, but now when me and my wife talk, it seems I miss the most important part of my life.”

This is very painful experience to live. The ambitions and goals of economic stability via foreign remittance separated families.

As per an exploration about urban raised children with provincial parent foundation in Thailand, as opposed to cases exemplified in a significant part of the talk about the country older in the creating scene, broad rustic to urban movement of grown-up youngsters has not prompted the boundless abandonment of 'left-behind' old guardians in Thailand. Or maybe the connections between provincial guardians and their topographically scattered kids have changed in manners reliable with the 'altered more distant family' point of view basic in exchanges in regards to old guardians in created nations. This is without a doubt the most huge ramifications of our examination, and furnishes an altogether different hypothetical point of view with which to see the effect of relocation, and to be sure social change all the more by and large, than the more typical modernisation system that underlies a large portion of the statements of

declining older welfare in the third world (Aboderin, 2004). In spite of the fact that the Thai setting contrasts in various regards from that of the US and other Western social orders, numerous comparative powers shape family life in an inexorably globalized world. Our exploration proposes charming parallels in how families adjust to these changes. Specifically, more distant family ties, particularly connections between grown-up kids and their folks, don't just break up in light of land dispersal. In his unique definition of the 'altered more distant family', Litwak (1960) proposed that more distant family relations can be kept up over incredible topographical separations as a result of present day progresses in correspondence innovation. More prominent spatial partition blocks neither money related help to individuals somewhere else, nor the support of enthusiastic ties and social trade. Specifically, contact is encouraged by the phone and better transportation offices (Smith, 1998).

This portrays the circumstance of a considerable lot of the guardians we met. Ongoing exploration on older men in Mexico reaches a comparative resolution (De Vos et al., 2004). While there are betrayed old guardians in rustic Thailand who have been 'left behind' by youngsters in the urban communities, they are extraordinary. Most provincial based guardians and their transient youngsters are adjusting to the expanding need to live separated in manners that keep up family connections and furnish each other with help. By and large, our discoveries are likewise steady with a great part of the scholarly writing on provincial to urban relocation in creating nations that sees advantages to the two vagrants and family unit individuals who stay behind in rustic zones. The degree to which relocation of grown-up youngsters can be viewed as a cognizant system of rustic guardians to either limit hazard or expand benefits to themselves or the whole family, in any case, isn't obvious from our discoveries.

All things considered, two significant admonitions to this end appear to be fitting. Right off the bat, the full effect of relocation on provincial

guardians must be known before the part of the bargain lifetime. Exceptionally compelling are the adjustments during the last phases of life when feebleness and wellbeing may need every day individual support (Litwak and Kulis, 1987). Our exploration configuration does not allow this sort of evaluation. A subsequent admonition is that the quick change to low richness a very long while back would present new difficulties to keeping up an 'altered more distant family' for the up and coming age of older guardians and their grown-up kids. While past high fruitfulness and improved mortality guaranteed that present Thai seniors have generally huge quantities of living kids, future accomplices entering the older age gathering will have generously less. As per the Survey of Elderly in Thailand, 44% of people matured 50–54 out of 2002 have just two or less kids (unique classifications). Besides, when more youthful accomplices arrive at more established ages, the vast dominant part will have just two enduring youngsters. Along these lines the present circumstance, where a few kin stay with their provincial old guardians and others move, will become progressively hard to keep up. This could generously change the ramifications of movement for the prosperity of the guardians, particularly when sickness or delicacy sets in and day by day close to home help is required.

5.2.2 Spoiling the Family

Foreign remittance is often linked with the economic change it brings in. It is often claimed to bring more money in the family which results in raising their life standards. But it may not be the case for all foreign remittance. According to some of the narratives collected via interviews and focus group discussions, it was revealed that the money coming in as foreign remittance may be the cause of spoiling one's family.

Obvious with this, Giannelli and Mangiavacchi (2010) locate that parental financial migration for remote settlement adversely influences school enthusiasm for young people gave up in Albania. Since men are

the ones to move in various settings, an important bit of the making has concentrated on the dad's obligations to the family and accomplices the following setback when he changes into a money related migration for outside repayment to the synthesis on father nonattendance significantly more broadly (Lahaie et al., 2009; Antman, 2011c).² Zoller Booth (1995) stresses the vitality of a dad's action as stickler and nothing worth referencing when translating the negative impacts of minding work budgetary development for remote repayment on the school openness of kids in Swaziland. Lahaie et al. (2009) find that the money related development for remote repayment of a guardian life assistant is on an exceptionally essential level related with scholastic, social and excited issues for kids left in Mexico.

Another believability routinely investigated in the creating is that the impacts may separate dependent on age and sexual heading of the tyke. Meyerhoefer and Chen (2011) locate that parental work money related movement for outside repayment in China is associated with an immense slack in the enlightening progress of youths; a discovering they fight is a consequence of moving adolescents' time isolate toward home age. Essentially, McKenzie and Rapoport (2011) locate a negative impact of money related development for remote repayment on instructing of dynamically settled kids gave up in Mexico and match this lead to expanded housework for adolescents and fiscal migration for outside repayment for youths. While Acosta (2011) discovers affirmation that outside settlements accomplish a fall in kid pay work in El Salvador, adolescents' advantage by an improvement in tutoring while youths don't. Several assessments have in like way tried to see impacts dependent on the sexual heading of the vagrant parent, yet since the degree of female financial development for remote settlements is constrained in different nations, couple of assessments have made important outcomes.

One remarkable case is Cortes (2010) who can look at family of money related migration for remote repayment fathers with descendants of vagrant moms in the Philippines. She finds that maternal financial development for outside settlement has a general negative impact on youngsters' readiness and fights that maternal nonappearance is more opposing than defensive nonappearance.

So additionally, Jampaklay (2006) finds that whole deal maternal nonattendance unfavorably impacts children's preparation in Thailand, while paternal nonappearance does not. Another critical channel to consider is the probability that one parent's worldwide development may in like manner achieve an alteration in managing power among nuclear family boss on the off chance that one parent adventures abroad while the diverse remains in the source country. If watchmen have remarkable tendencies over items, this may moreover impact the task of benefits and along these lines results for youths. This sort of part would be according to the evidence presented in Antman (2011a) showing that families with financial relocation for remote settlement family heads spend a more diminutive segment of benefits on youngsters in regard to youngsters in the two articles of clothing and guidance. Antman (2010a) abuses longitudinal data to investigate whether this relationship is causal and finds support for the idea that when a family head moves, families spend more on youngsters as for youngsters, and once the nuclear family head reestablishes, the switch is substantial. This is enduring with a move in wheeling and dealing power toward women when men move and a move back toward men once they have returned to the nuclear family.

While this outcome may seem astounding in the event that one anticipates that young men should be generally advantaged in the family unit, these discoveries bode well in light of the developing proof that expanding ladies' haggling force brings about enhancements in young ladies' wellbeing results and not young men (Thomas, 1994; Duflo, 2003).

A last channel through which parental movement may influence kids deserted is firmly identified with the more broad writing on the presence of a "cerebrum gain" coming about because of migration. This marvel may happen when the very prospect of movement empowers those in the nation of origin to acquire more training or abilities, despite the fact that a large number of them at last never move. On this point there is blended proof, depending to some degree on the nation of core interest (Beine et al., 2011). Of the microeconomic investigations on this subject, Boucher et al. (2005) discover no noteworthy effect of worldwide economic migration for foreign remittance on tutoring speculations for non-economic migration for foreign remittances in Mexico while deBrauw and Giles (2006) locate a negative connection between inner movement openings and secondary school enlistment in China. Kandel and Kao (2000) offer suggestive proof that offspring of vagrants have lower instructive desires than youngsters with less presentation to movement as a pathway to versatility.

Conversely, Batista et al. (2007) discover proof that higher economic migration for foreign remittance prospects at the individual level increment the likelihood of finishing transitional optional school in Cape Verde. In the family setting, it might be that parental economic migration for foreign remittance bestows especially particular data about the profits to tutoring attributable to the normal foundation of parent and tyke what's more, the parent's specific movement experience. Regardless of whether this kind of impact may work in practice would on a fundamental level rely upon the relative comes back to training in the home and goal nations, considering the way that instructive fulfillment isn't impeccably translatable crosswise over fringes. Hence, this would almost certainly rely upon the particular home nation source nation matching and could surely grant a disincentive to put resources into kid tutoring (Gibson and McKenzie, 2011).

As spoke to above, contemplates have found both positive and negative effects of financial movement for outside settlement on coaching and informative aftereffects of youths left behind.⁴ Those that find helpful results will when all is said in done weight the importance of vagrant remote settlements that extricate up the family resource confinement while thinks about that find all around negative effects will by and large fight that the blocking effects of parental nonattendance supplant any upgrades in pay. Another critical capability which may explain these divergent revelations is the time gone since the monetary relocation for outside settlement event happened, something that isn't always noticeable by the master. For instance, Antman (2011b) finds a negative effect of caring development on study hours for youngsters inside the main year after the development happened, when it might be too early to foresee that a valuable result from remote settlements ought to surpass the father's nonappearance from the home. On the other hand, Antman (2011c) finds a gainful result of paternal development on extraordinary enlightening accomplishment for youngsters, an inherently longer-term result when development may be depended upon to yield increasingly vital helpful results. Hanson and Woodruff (2003) find an equivalent useful result of living in a nuclear family with an outside vagrant on the informative accomplishment of youngsters in Mexico. The gendered case of these results, in any case, may moreover be a direct result of a move in bargaining power as discussed above and researched in Antman (2010a).

“My son left this country to earn better for his kids. Now all his kids do is roam here, do nothing. Two of them did not even go to college after school. Instead they feel free of any responsibility as their pockets are full of daddy’s money. My son worries a lot about them, but he is abroad. What can he do?”

The carefree environment which foreign remittance often provides for the recipient family, in terms of finances, may result into spoiling them and relieving them from any responsibility.

“I know a family whose bread winner lives abroad. All they do is sit idle and change their car every six months. I am not jealous. But this has made them shallow and materialistic. All they do and talk about is money which they have not even earned. It is indeed a sad spectacle.”

“My children are spoiled because they knew their father is abroad and earns a lot of money. I am a mother. I try to control them, but I cannot. They have become spoiled kids with huge wants and needs. They feel entitled to luxury which their father has earned through many hardships abroad.”

Spoiling the kids appeared as one of the most important themes during interviews and focus group discussions. The entitlement which a kid feels when he is being provided for everything seems to lose its control over his/her responsibilities.

One of the dilemmas of foreign remittance and its influx is this that the flow of money may lead to only consumerist approach towards life. The want and need to spend hard earned money abroad come quite easily in families as it relieves them of any financial burden to earn money as well.

One of the interviewees shared a very negative example.

“I know a family whose bread winner is abroad and works very hard. Their kids used to have a lot and got hinged with wrong kind of people. Now they have become drug addicts. It seems that their father hard earned money is only worth drugs for them. They consider it party, but we all know that they are ruining their lives.”

“Moving to city was a bad idea for a family whose father is abroad. My kids got into leisure and bad company. Though we are rich, but I don't

want them to be a leech to their father for their whole lives. They ought to feel responsible for themselves.”

Since foreign remittance is not just limited to the influx of money and improvement of socioeconomic status, it also includes many problems in it. Apart from separation from the family, foreign remittance can become one of the leading causes to spoil one's family. They start to feel less and lesser responsible for themselves and start to neglect their own goals and work.

Foreign remittance may also give exposure to a sudden change in life, like moving from rural to urban life that one can easily get lost into the negative side of change. Like in one case, as explained earlier by the interviewee, lesser social control with more money in pockets, one can easily become irresponsible and get into drugs.

The negative impact is the irresponsible behavior, the careless attitude which impacts the family as they feel free of any responsibility.

5.2.3 Moving Away from Culture and Tradition

Foreign remittance also bring a distance from culture and tradition. Sometimes it works other way around but people living of foreign remittance since have more avenues to experience, often feel themselves distanced from culture and tradition which they belong to. Culture is the properties and learning of a particular get-together of people, joining language, religion, sustenance, social inclinations, music and articulations.

The Center for Advance Research on Language Acquisition goes well beyond, portraying society as shared instances of practices and affiliations, scholarly creates and understanding that are discovered by socialization. Thusly, it will in general be seen as the advancement of a get-together character developed by social models unique to the get-together.

"Culture wraps religion, sustenance, what we wear, how we wear it, our language, marriage, music, what we acknowledge is right or wrong, how we sit at the table, how we welcome visitors, how we continue with loved ones, and a million unique things."

"Culture" gets from a French articulation, which along these lines gets from the Latin "colere," which expects to watch out for the earth and create, or advancement and continue. "It confers its recorded underpinnings to different various words related to adequately promising advancement."

"A tradition is a conviction or conduct gone down inside a gathering or society with representative importance or exceptional hugeness with sources previously. Regular models incorporate occasions or unreasonable however socially important garments (like attorneys' wigs or military officials' goads), yet the thought has likewise been connected to social standards, for example, welcome. Customs can persevere and develop for a huge number of years—the word convention itself gets from the Latin tradere truly significance to transmit, to hand over, to give for protection. While it is ordinarily accepted that conventions have antiquated history, numerous customs have been imagined intentionally, regardless of whether that be political or social, over brief timeframes. Different scholarly teaches likewise utilize the word in an assortment of ways."

A couple of assessments locate that financial relocation impacts improvement since it offers climb to usage arranged strategies of upward compactness and new wants among youth (Charsley 2005; Levitt 2001) Young people, who can move, are progressively opposed to place assets into close-by establishments and bound to pick occupations that will empower them to succeed once they move. In like manner, there is less work additionally, mental capacity with which to make establishments at home and the country's human capital base can end up flimsier (Kapur

and McHale 2005). A progressing examination of how development impacts five important sending countries attests the ambiguous thought of social settlement influence. In countries like India, Morocco and Turkey, development exhibited outlooks and capacities supportive for change which emphatically impacted improvement. Everything considered, the very achievement of monetary relocation blocked improvement in light of the way that non-financial movement for remote settlements advanced toward getting to be convinced that monetary relocation included couple of risks and high benefits and were, as such, progressively inclined to leave (Castles and Miller, 2009). Exactly when progressively encouraged individuals move, there is furthermore less weight for change in light of the way that the very people who move are the most arranged to stand up and work out 'voice'. Financial relocation can moreover fortify religious characters (Osella and Osella 2007; Ahmad 2005; Rajagopal 1997) or increase violence. Pakistanis and Yemenis, who moved to Afghanistan to fight and after that returned are said to bring back new contemplations and capacities which bolster brutality while pack people from Central American origination who get expelled from the United States are moreover seen as getting a culture of viciousness and bad behavior back to their countries of starting (Kapur 2008). With everything considered, fights de Haas (2007), development and settlements have all the earmarks of being transformative instead of inconvenient yet it is extremely difficult to disentangle their assets from progressively broad social change structures.

The developing assemblage of work on social remittance sway for the most part centers around exchanges of thoughts and assets among people and their effect on families and family units. How social remittances are sent all things considered, in authoritative settings, and their effect on institutional structure and administration are not surely known. Also, a significant part of the exploration on thought and aptitude moves centers around expert instead of work economic migration for foreign

remittances. It considers nations of origin and remittance as separated improvements instead of as two locales in an interconnected social field.

“My son went to Europe to earn money. At first he did what is known as paper marriage but then he got into their life style and forgot everything his culture and tradition claims.”

Though foreign remittance is great in economic and social upward mobility, but one can start a new life beyond the culture and tradition she or he grew up in. thus making it a problem for his or her social circle or family who are associated with them.

Disclosures from our persistent hands on work refine the likelihood of social settlements in a couple of various ways. In any case, we stress how vagrants' connected associations and the considerations and practices they convey with them sway the sorts of settlements they send back. Social settlements are clearly social and social and they circle, reliably and iteratively, rather than movement single heading. Second, we explore the total thought of social settlements, including how they are exchanged inside various leveled settings and how they change progressive practice.

At long last, we show how social remittances scale up to provincial and national associations and scale out to different spaces of training. We stress the positive and negative impacts of social remittances on home networks. Numerous individuals dread that the progression of thoughts from America downgrades family and worships industrialism. In little towns all through the Dominican Republic, an age is being raised on remittances. These youngsters long for making a home in the US as opposed to in their networks of cause. Rather than going to class or attempting to get a new line of work, they go through their days sitting tight for their month to month check or for the enchantment day when their visa at long last arrives. It isn't justified, despite any potential benefits to them to work in a processing plant or then again on a ranch

(if such work is accessible) in light of the fact that their folks send cash in any case. Not just do their aptitudes and order squander away while they hold back to leave, however the financial base of their networks keep on disintegrating. Building gated networks, while an endeavor to accomplish all the more organized, arranged advancement, compounds the class stratification that has officially compounded due to economic migration for foreign remittance. Vagrants and non-economic migration for foreign remittances additionally stress over deportees who carried out violations in the US and stumble into comparative difficulty when they return. Inhabitants reprimanded them for presenting 'negative behavior patterns' and expanding wrongdoing and uncertainty. They believed they set an awful model for neighborhood youth and bargained migrants' notoriety abroad. They likewise considered them in charge of presenting new criminal advancements and contacts with global wrongdoing syndicates. Preparing to stun the world is likewise insufficient to make dreams a reality. Thoughts must be acknowledged and supported—the greatest test confronting HTAs.

Progression isn't just about passing on a salvage vehicle or building an entertainment focus. These endeavors require upkeep and upkeep. They require moving from disengaged, discrete exercises to consistent, consolidated whole deal progression plans. There is an indisputable partition between analysts most stressed over what befalls pioneers once they get in contact in another spot and those most stressed over what happens in the spots where they begin from. This is a fake division. These strategies were never disconnected and they are by no means today. Continuing to discuss them and sort out research around them freely is counterproductive. It reifies a phony division that does not reflect financial relocation for remote settlements lives nor empower us to respond imaginatively to the troubles they face. Wherever you fall on the monetary relocation for outside settlement headway exchange, it is basic to calculate social settlements the condition. They are a potential resource

and a potential goal. To help policymakers, researchers need to uncover what chooses how musings what's more, values travel and under what conditions thought change adds to direct change. Various request to answer: when does adjacent level change in something like sexual direction relations, for example, scale up to convey progressively broad moves in conceptive lead likewise, work feature collaboration? Under what conditions would neighborhood be able to level prevalence based point of confinement building scale up to convey more grounded normal and national organization?

5.2.4 The Negative Impact of New Technologies

New innovations come in consistently. They are useful, yet they are likewise dangerous as they have an addictive sense in them. Present day advancement has all out order over our lives. Nowadays we work, love, shop, play and talk with each other and the world on the web. We have gotten a handle on pattern setting development, searching for simply the points of interest and thoroughly ignoring the vestiges. The social impact of development is huge in light of the way that today we contribute more vitality online than whenever in late memory and the Internet accept a key occupation in various pieces of our lives. There's no vulnerability that best in class development has energized our lives and our correspondence with the world, anyway it also has various perceptible defects.

There are such an enormous number of interesting things on the Internet, yet in case we should review and comment on everything, one life wouldn't be adequate. We simply have one life and the day props up only twenty-four hours, so we ought to use time outstandingly. Unfortunately, enormous quantities of use experience an extended length of time looking, tablets and PCs, doing nothing adroit. Everything comes down to viewing engaging accounts and photos, which gives only a passing redesign. The proportional goes for examining news and various articles.

Along these lines, it is more brilliant to put vitality in increasing some new valuable learning, walking around nature or drinking coffee with associates instead of continually looking mobile phones and PC screens. New advancements have terrible ramifications for our cerebrums. Human personality can't adjust to the troubles of present day contraptions, so the over the top usage of current advancement reduces our obsession, productivity and impacts our point of view. Consequent to putting in two or three years on the Internet, we believe that its hard to plunk down and appreciate scrutinizing a book. We forever lose the ability to manage something veritable. Various masters ensure that the Internet makes us awkward in light of the way that it changes people into zombies who are ceaselessly tapping on irrelevant things.

The extra time people are spending looking PC screens, messing around and talking with sidekicks on the web, they are contributing less vitality rehearsing and being dynamic. This can achieve extended usage of heartbreaking sustenance, despair, and weight. Furthermore, there is a huge believability of loss of vision and hearing, in people who contribute a ton of vitality looking and device screens and using headphones. Continually observing contraptions can similarly cause head and neck torment.

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According to one interviewee,

“The introduction to new phones and ipods and tablets has ruined the new generation. Ince we have a family member abroad, all the communication of these kids with him is about what new phone he can send? Despite the cost factor, they want to have it instantly and get busy with it.”

“My children do not care whether I send money home for food and shelter but they care if I send then the new phone or tablet or smart watch or not? If I try to tell them, it is expensive, they get disappointed and I get depressed. With this new technology, I really am confused.”

These narratives clearly states that how these new phones and tablets and the race to get them as soon as possible has ruined social relations. The foreign remittance in the form of new technology may be very helpful in getting along the world but it is also costing our social relations and destructive personal behavior. The present youngsters have grown up with an immense range of electronic gadgets readily available. They can't envision a world without cell phones, tablets, and the web.

The advances in innovation mean the present guardians are the original who need to make sense of how to restrain screen time for youngsters. While advanced gadgets can give unlimited long stretches of stimulation and they can offer instructive substance, boundless screen time can be unsafe.

The American Academy of Pediatrics suggests guardians place a sensible point of confinement on excitement media. In spite of those suggestions, kids between the ages of 8 and 18 normal 7 ½ long periods of stimulation media every day, as per a recent report by the Henry J. Kaiser Family Foundation.

Be that as it may, it's not simply kids who are getting a lot of screen time. Numerous guardians battle to force solid points of confinement on

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themselves as well. The normal grown-up goes through more than 11 hours out of each day behind a screen, as indicated by the Kaiser Family Foundation.

So it's imperative to see how a lot of screen time could be hurting everybody in the entire family. Regardless of whether you keep the TV on constantly or the entire family lounges around gazing at their cell phones, also screen time could be hurtful. This is what a portion of the examination says:

Heftiness: Too much time taking part in inactive action, for example, staring at the TV and playing computer games, can be a hazard factor for getting to be overweight.

Rest issues: Although numerous guardians use TV to slow down before bed, screen time before bed can reverse discharge. The light discharged from screens meddles with the rest cycle in the mind and can prompt sleep deprivation.

Conduct issues: Elementary school-age kids who sit in front of the TV or utilize a PC over two hours out of every day are bound to have passionate, social, and consideration issues.

Instructive issues: Elementary school-age kids who have TVs in their rooms do more terrible on scholarly testing.

Brutality: Exposure to rough TV appears, films, music, and computer games can make kids become desensitized to it. In the end, they may utilize viciousness to take care of issues and may mirror what they see on TV, as per the American Academy of Child and Adolescent Psychiatry.

A large portion of the discussions about the threats of screen time center around kids. In any case, perceive that grown-ups may encounter a considerable lot of indistinguishable destructive impacts from well, similar to stoutness and rest issues.

Be that as it may, regardless of whether you aren't encountering any unmistakable medical issues originating from your computerized gadget use, there's a decent possibility your hardware could be hurting your association with your tyke.

In a 2015 study by AVG Technologies, 33% of kids revealed feeling irrelevant when their folks took a gander at their cell phones during suppers or when playing together. Notwithstanding answering to a brisk instant message could be sending your tyke another message—that your telephone could really compare to he is.

Giving your youngster intruded on consideration—by over and again checking your cell phone—could likewise influence his improvement and his emotional well-being. A recent report proposes taking a gained at your advanced gadgets could expand your tyke's odds of creating emotional well-being issues, similar to discouragement.

Advising your kid to mood killer his computer games while you're sitting before the TV won't benefit anybody in any way. It's significant for you to set solid points of confinement on your gadgets use for the good of your own, just as your kid's purpose.

Thus, producing greed and irresponsible attitude towards technology and its use, foreign remittance impacts in a negative way despite its many advantages.

Chapter No.6

CONCLUSION AND SUGGESTIONS

6.1 Conclusion

This study deals with the question of impact of foreign remittance in Pakistan. To do so, this research included multiple interviews from the selected district and multiple focus group discussions. The collected narratives from the semi structured interviews and focus group discussion were transcribed and translated. After that, they were analyzed and themes were drawn with the help of content analysis in the light of reviewed literature.

It was observed that foreign remittance has both positive and negative sociological impacts. The positive impacts of foreign remittance included the survival, sustainability and upward mobility of life. This also including a betterment in the living standards, social status and opportunities in life.

The negative impacts of foreign remittance included separation from family, spoiling the family, moving away from culture and tradition and the negative impact of new technologies. Despite the many goods foreign remittance bring in the socioeconomic circle of an individual and family, it also brings in some negative things. Many people complain that the talent and hard work which people spend abroad to work and earn, when come to Pakistan in form of foreign remittance, may have a spoiling and destructive impact on the family.

Keeping in mind all the finding out of this research, following are some of the suggestions.

6.2 Suggestions

1. Foreign remittance should always be invested wisely.
2. It should not be spending irresponsibly.
3. The families and children of economic migrants should be more aware of the hard work and hardships of their earning family member and respect his/her earnings.

4. Foreign remittance should always be used for the better of individual, family and society at large so that the country and prosper and develop.
5. This type of study can be conducted in the other cities or district of Pakistan as well.

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INTERVIEW GUIDE

Demographic Information

1. Age
2. Sex.....
3. Family type.....
4. Family monthly Income.....
5. Total Number of family members.....
6. Number of migrants from household.....
7. Gender of migrants

Remittances related questions

One the positive aspect of migration

8. What is the role of foreign remittances in the survival of family members left behind?
9. How remittances works in growth and upward mobility of the migrant's family?
10. How remittances work in the economic stability of migrants' household and the society as a whole?
11. What is your opinion about the role of out migration in sharing new culture?

One the Negative aspect of migration

12. If a migrant separated from the family, do you think it will be negative for the members left behind?

13. Do you take opinion that migration spoiled the family left behind?
14. What you say about the cultural change due to migration?
15. Through migration, migrants bring new technologies to homes. What you say about the negative consequences of these technologies?

