



Effect of Remittances on Household Welfare: A Case Study of District Mansehra

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ABSTRACT

This study examines the impact of foreign remittances on household welfare in district Mansehra. Primary data is used for this purpose. Data were collected through questionnaires from a sample of 294 households. The study estimates welfare as the dependent variable, which is calculated from household expenditures on food, non-food items, and the sum of both. Housing conditions, access to necessities, and women's empowerment were used to assess financial well-being. Simple OLS regression analysis was employed for estimations. The study finds a positive and significant relationship between remittances and household well-being.

1 Introduction

Inflows of remittances increase the economic growth and reduce poverty by stimulating the income of the recipient country, reducing credit constraints, accelerating investment, enhancing human development through financing better education and health (Stark & Lucas, 1988; Taylor, 1992).

Migration is the movement of people from one place to another (Bhagat, 2012). There are many reasons why people migrate, but mostly it is for economic reasons: People may migrate to find better job opportunities, higher wages, or to escape poverty. The Pakistani diaspora, estimated at over 10.8 million according to the Ministry of Emigration and Overseas Employment (2023), is a significant source of remittances. The Middle East is home to the largest concentration of overseas Pakistanis (over 4.7 million), followed by the United Kingdom (1.2 million) and the United States (UN Department of Economic & Social Affairs, 2023).

Remittances are essentially money transfers, but with a specific context. They are non-commercial transfers of money sent by a person, often a foreign worker, to another party, usually relatives in their home country. Remittances are a major source of income for many developing countries, sometimes even exceeding foreign aid. They can help reduce poverty and improve living standards for recipient families (Javid, 2012). Remittances, money sent home by overseas Pakistanis, play a vital role in Pakistan's economy. These funds support the country's external accounts, stimulate economic activity, and boost disposable income in remittance-dependent households (State Bank of Pakistan, 2024).

Pakistan's remittance inflows have been on a concerning downward trend since early 2022 (State Bank of Pakistan, 2024). The war in Ukraine, ongoing conflicts in the Middle East, currency and oil price volatility, and a general economic slowdown in major developed economies are contributing to this sluggish growth. This decline is particularly worrisome given Pakistan's dependence on remittances. As a top recipient of global remittances, with a remittances-to-GDP ratio exceeding many other countries, Pakistan's economy is heavily reliant on these inflows (World Bank, 2023). The decrease threatens to exacerbate existing economic challenges, particularly on the external financing front.

Purpose of this paper is to compare remittance recipient families with non-remittance recipient families and provide empirical evidence that either remitter recipient families have more access to basic life necessities including health, education, infrastructure, and women's mobility and decision-making or not. This study is important in the sense that it, the impact of remittances on household welfare is well well-attempted topic at the national and international levels but still, it has some deficiencies most of the studies in Pakistan took data from the Household Integrated Economic Survey (HIES) and/or from the PSLM of Pakistan. No doubt, HISE is a valuable or preferable data set but it reports remittances at a provisional level, not at the district level. On the other way, there is a list of articles based on individual or household level but no one study related to districts Mansehra, So, to overcome these deficiencies some further or/ extended research is needed that is why this study collected data of 294 households from district Mansehra and investigate our basic research objective these are as follows:

1. To asses' effects of remittances on welfare of recipient vs non- recipient household.
2. To asses' effects of remittances on housing conditions of recipient vs non- recipient household
3. To asses' effects of remittances on to excess of basic life necessities of recipient vs non- recipient household
4. To asses' effects of remittances on women mobility and decision making of recipient vs non-recipient.

This study is making a comparison between remitter and non-remitter families and provide empirical evidence that either remitter recipient families have more access to basic life necessities including health, education, infrastructure, and women's mobility and decision-making or local earners are better off. This is the motivation behind this study this district is badly neglected but this area is badly affected by poverty so remittances can be a solution to raise their living standards and make them better off.

Rest of the chapter is organized as Chapter 2 explains the literature review; this Chapter can delve deeper into specific themes, theories, and relevant research methodologies used in your field. Chapter 3 deals with methodology Chapter 4 Presents descriptive analysis. Chapter 5 deals with Conclusion and Policy Recommendation.

2 Literature Review

This section reviews the existing literature on the relationship between international remittances and household poverty in developing countries. It highlights the diverse findings and methodologies employed by various scholars. The research on remittances and poverty presents a complex picture. While many studies show a positive impact on poverty reduction, the relationship is not always straightforward. Bi-directional effects, diverse methodologies, and additional considerations like inflation and household well-being highlight the need for further exploration of this multifaceted phenomenon.

Several studies suggest a positive impact of remittances on poverty reduction. Adams and Page (2003) analyzing data from 74 developing countries, found a statistically significant correlation between international migration and poverty reduction. Similarly, research on Bangladesh by Raihan et al. (2009) suggests remittances significantly contribute to poverty reduction, aligning with the country's rapid economic growth and stable consumption patterns observed by Szabo (2022). Masuduzzaman (2014) further highlights the positive impact of remittances on financial development in Bangladesh. Numerous studies support a positive impact of remittances on poverty reduction. Pekovic (2017) finds remittances significantly reduce poverty, particularly in rural areas of East Serbia. Pradhan and Mahesh (2016) analyze 25 developing countries and conclude remittances play a significant poverty-reducing role. Masron and Wari (2018) found that remittances alleviate poverty by boosting household income and enabling activities that are more productive. Bam et al. (2016) identifies an inverse relationship between remittances and poverty headcount, suggesting higher remittances lead to fewer poor households.

However, the relationship between remittances and poverty is not always unidirectional. Hatemi-J and Uddin (2014) found a bi-directional effect, suggesting that remittances are more effective in reducing poverty than poverty driving remittance flows. While Taylor (1996) emphasizes the contribution of remittances to economic growth. The literature also explores the multifaceted impacts of remittances beyond poverty reduction. Studies like Haider et al. (2016) link remittances to increased food and overall consumption expenditure alongside savings. Khan and Islam (2013) highlight the potential inflationary effects of remittance inflows in the end. Ahmed et al. (2018) and Wadood and Hossain (2016) delve into the broader impacts of remittances on household well-being. Yoshino (2017) presents a nuanced perspective, suggesting a positive effect on the poverty gap ratio but a negative impact on the poverty severity ratio. Furthermore, Sehrazi et al. (2018) studying African countries, propose that increased access to credit can be a stronger poverty reduction tool, with remittances potentially acting as a substitute.

Research explores the broader impact of remittances on well-being. Andersson (2014) investigates subjective well-being in Ethiopia, linking remittances to household welfare. Koc and Onan (2001) examine the impact of remittances on living standards in Turkey, finding a positive effect. They highlight both direct and indirect income effects that influence production, income inequality, and local poverty levels. Studies explore how remittances are used. Adams (2010), Gyimah (2009) all find remittances contribute to poverty reduction and financial development. Anyanwu and Erhijakpor (2010) find remittances reduce poverty levels across various dimensions in 33 African countries.

Sharma and Zaman (2009) report significant benefits for migrant households compared to non-migrant ones. Sharma (2013) finds higher spending on food, non-food items, and healthcare among migrant households in Sri Lanka. Jones and Kittisuksathit (2003) support these findings,

highlighting improved well-being due to international migration. Adams (2003) investigates how migrant skill level affects poverty in 76 developing countries. He finds remittances from high-skilled workers contribute less to poverty reduction but may boost investment, though often unproductive. Awan (2015) explores remittance use, suggesting that while recipient households might prioritize consumption over investment, remittances still improve living standards and contribute to the economy. Bove (2017) concur, emphasizing the positive role of migration in economic development.

Similarly, Acosta and Lopez (2008) analysed the impact of remittances on poverty in Latin America using 59 industrial developing countries from 1970 to 2000. However, on the other way around Stark, Taylor and Yitzhaki (1988) while Azam and Gubert (2006) provided evidence that remittances boost income inequality in a sense that poor people or middle class is unable to afford migration expenses that why they are out of discussion. They documented that migration is usually avail by those who already belongs to rich families so that so ever they earn it make them more wealthy which rises the gap between rich and poor which is known as income inequality.

Above literature shows that remittances contributes towards reducing poverty and attaining welfare at national and international level.

3 Methodology

This section shows the mechanism or estimation technique that helps in attaining the objectives. We have collected data through questionnaires. The questionnaire consists of three parts. The first one was a household survey containing detailed information regarding expenditures, assets, excess to basic life necessities, women's mobility, and decision-making. Second was our family roster contained a detailed list of each member of the family regarding his/her age, education, career, per per-month income last but not least we have a remitter roster that contains detail information regarding the remitter like education, age, country of stay, nature of job, reasons to move abroad, any assets or business started from this remitter money.

Here are two prominent theoretical frameworks that link household expenditure with remittances and welfare: NELM and life cycle hypothesis. **NELM** developed by Oded Stark and colleagues, NELM focuses on the decision-making process within households with migrant members. Here is how it connects remittances with household expenditure and welfare, Migration allows households to diversify income sources, acting as insurance against local economic shocks. Remittances received help maintain or increase household expenditure, even if local income fluctuates. Migrants often send remittances to support the family's overall well-being. This can lead to increased expenditure on basic needs like food, clothing, and shelter, improving welfare. Remittances can be used for investments in education and healthcare, leading to improved human capital within the household. This, in turn, can lead to higher future earning potential and overall welfare.

The Life-Cycle Hypothesis:

This framework emphasizes how households adjust their consumption patterns throughout different life stages. Here is its connection to remittances and welfare, Intergenerational Transfers:

Remittances act as a form of intergenerational transfer, allowing working-age migrants (often younger) to support older household members or invest in the education of younger members. This can smooth out consumption patterns across different life stages, improving overall household welfare.

Sampling Technique

We use multistage sampling. A sample is called multistage when it is selected in different stages. The sampling units at each stage being subsampled from the large units selected at previous stages.

Scarification Plan for Our Sample Selection,

List of union councils and their related village councils

Table 4

District Mansehra Statistics

S.no	Name of union council/Ward	S.no	Village/ Neighborhood include in the ward	Total population	Sample Selected
1	Peran	1	Janglan Narbeerh	2243	60
		2	Cherh/mandihar	5457	87
2	City no.1	1	Sain Abad/chaani	2557	70
3	City no.2	1	Bela Akber Khan	2771	77
Total sample					294

In the first stage, we have selected distinct. In the second stage, we have selected different union councils by using simple random sampling. Three union council are selected from Mansehra including Peran, City no 1 and City no 2. In the third stage another subsample of village/ neighborhood council has been drawn. We have selected different villages from u/c based on simple random sampling. Janglan Nerbeerh, Cherh/Mundihar have been selected from Peran. Chaani and Bela Akber khan have been chosen from u/c City no 1 and City no 2 respectively.

Econometric Model based on NELM

Our tentative regression model will be

$$\sum W_i = \beta_0 + \sum \beta_1 HC_i + \sum \beta_2 IC_i + \sum \beta_3 DREM + \mu_{it}$$

W = welfare indicators includes total expenditures mainly on education and health, HC = House hold Characteristics

IC = Individual Characteristics REMY=Remitter income

$$HH_W = \beta_0 + \beta_1 \text{housing} + \beta_2 \text{basic life necessities} + \beta_3 \text{women empowerment} + \beta_4 \text{remitter income} + e_{it} \quad (1)$$

$$HH_W = \beta_0 + \beta_1 \text{housing} + \beta_2 \text{basic life necessities} + \beta_3 \text{women empowerment} + \beta_4 \text{non_remitter income} + e_{it} \quad (2)$$

$$HH_W = \beta_0 + \beta_1 \text{housing} + \beta_4 \text{remitter income} + e_{it} \quad (3)$$

$$HH_W = \beta_0 + \beta_1 \text{housing} + \beta_4 \text{non remitter} + e_{it} \quad (4)$$

$$HH_W = \beta_0 + \beta_1 \text{basic life necessities} + \beta_2 \text{remitter income} + e_{it} \quad (5)$$

$$HH_W = \beta_0 + \beta_1 \text{basic life necessities} + \beta_2 \text{non-remitter income} + e_{it} \quad (6)$$

$$HH_W = \beta_0 + \beta_1 \text{women empowerment} + \beta_2 \text{remitter income} + e_{it} \quad (7)$$

$$HH_W = \beta_0 + \beta_1 \text{women empowerment} + \beta_2 \text{non-remitter income} + e_{it} \quad (8)$$

We regress all of these regression by using OLS. Building a complete econometric model requires specifying the dependent and independent variables, functional form, and estimation methods. However, here is a general outline based on NELM principles:

Dependent variable: Household welfare measure which is consumption expenditures including Non-food expenditure: includes Ave. monthly electricity expense, Ave. monthly clothes and footwear expense, Ave. monthly fuel and transportation expense, Ave. monthly Heath expense, Ave. monthly education expense last but not least other monthly expenses. Food expenditure: in food expenditure, we have considered the expenditure that a consumer spends on kitchen items like wheat and flour, rice, milk and dairy products, sugar, tea, pulses, oil and fats, cigarettes, chicken, beef, and/or mutton, bakery products, etc. Sum of food and non-food expenditures: it is simply a submission of food and non-food expenditures.

Independent variables include housing, excess to basic life necessities, women's mobility, and decision-making. The explanation of these variables is as follows. In housing variables, we asked the household head or the person who responded and provided information to us that either they have their own house or they are living in a rented house, house covered area, total no of rooms, toilet, drinking water source, and its availability, present condition of the house, its flour and the question regarding the existence of boundary wall.

In basic life necessities, we ask each household head whether he/she has excess to basic life necessities like gas, telephone, TV, mobile, and Cable. Women empowerment consists of women's mobility and their role in decision-making.

4 Descriptive Analysis

Descriptive statistics, which summarize key characteristics of the data, are used to analyze this information. This chapter utilizes tables and discussions to present the research objectives, detailed comparisons between remittance-receiving and non-receiving households, and the overall research findings.

Table 4.1
District-wise Sample Size Counts and Percentage

District	Remittances receiving household		Remittances non-receiving household		Total	
	Number of household	Percentage share	Number of household	Percentage share	Number of household	Percentage share
Mansehra	27	9.1%	267	91%	294	30%

This table shows that we have collected 294 observations from district Mansehra out of this 294, 27 (9%) households were remittances recipients while 267 means 91% were non-remitter recipients or local earners.

Table 4.2
Migrants and their Percentages

Migrated country	District Name	
	Mansehra	%
Saudi Arabia	5	19%
Oman	10	37%
Dubai	7	26%
Abu Dhabi	2	7%
Kuwait	2	7%
Australia	1	4%
USA	0	0%
Sharjah	0	0%
Canada	0	0%
Total	27	100%

Table 4.2 provides an interesting information regarding remitter in district Mansehra. Out of 27 in Mansehra 5 (19%) were working in Saudi Arabia ,10 (37%) were working in Oman, 7(26%) were working in Dubai, only 2 (7%) in Abu Dhabi and Kuwait. Only 1(4%)were working in Australia. While no one out of 27 were serving in USA, Sharjah and Canada.

Table 4.3
Migrant's Nature of Work and their Percentages

Migrant's Nature of Work	Districts Name	
	Mansehra	%
Labor	9	33%

Drivers	13	48%
Accountant	1	4%
Others	4	15%
Total	27	100%

Table 4.3 shows the migrant nature of jobs, which they are performing in other countries. From Mansehra most of the remitters served as drivers which means that out of 27, 13 (48%) serve as drivers while 9 served as labour only one accountant was reported while 4 (15%) served other there than these occupations. They are may be the doctors, engineers, table men, dishwashers, cooks and many more.

Table 4.4

Reason to Move Abroad and their Percentages

Reason To Move Abroad	Districts Name	
	Mansehra	%
Un -Employment	8	30%
Poverty	9	33%
Less Income	6	22%
Job Not according to Qualification	4	15%
Family History	0	0%
Total	27	100%

Table 4.4 explains the reason why people left their families and go other countries, 8 (30%) migrated due to unemployment, 9(33%) people migrated due to poverty 6(22%), 4(15%) migrated due to job dissatisfactions, while no one went due to his family history.

Table 4.5

The proportion of Monthly Expenditures Financed through Remittances

The proportion of monthly expenditure which financed through remittances	Districts Name	
	Mansehra	%
Less than 25%	0	0%
26% to 50%	3	11%
51% to 75%	10	37%
Above 76%	14	52%
Total	27	100%

Table 4.5 highlight the role of remittance through their contribution to household expenditure. The result show that in Mansehra 11% households are belong to the second category where remittances contribute up to 50% but almost 14 families are their where remittances contribute more than 70% in household welfare.

Regression Analysis of District Mansehra

We regress nine tables in this section. Starting from remitter recipient families, then non-remitter recipient families table and over all tables for the entire 294 observations,

Table 4.6

Impact of Housing on the Welfare of Remitter Families

DEPENDENT VARIABLES	NON_FOOD_EXP	FOOD_EXP	SUM_FOOD AND NONFOOD_EXP
Explanatory Variables	M1	M2	M3

OWN_HOUSE	-0.031 (0.029)**	-0.016 (0.073)*	-0.015 (0.076)**
TOTAL_AREA	-0.000 (0.073)*	-0.002 (0.036)**	-0.002 (0.030)**
HOUSE_CONDITION	0.007 (0.087)*	0.178 (0.016)***	0.185 (0.026)**
FLOUR_CONDITION	-0.022 (0.579)	-0.102 (0.106)	-0.080 (0.259)
HH_CLASSIFICATION	0.007 (0.043)**	0.024 (0.095)*	0.031 (0.054)**
BOUNDARY_EXIST	0.004 (0.083)*	0.034 (0.024)**	0.037 (0.024)**
ELECTRICITY_EXIST	-0.019 (0.691)	-0.011 (0.884)	-0.008 (0.926)
DRIANGE_EXIST	-0.030 (0.036)**	-0.022 (0.065)*	-0.051 (0.038)**
TOTAL_ROOMS	0.008 (0.460)	0.017 (0.282)	0.025 (0.170)
TOTLIT_EXIST	0.007 (0.058)**	0.010 (0.064)*	0.002 (0.099)*
DRINKING _WATER_SOURCE	0.006 (0.040)**	0.022 (0.056)**	0.016 (0.026)**
WATER_SOURCE_EXIST	0.011 (0.630)	0.063 (0.182)	0.052 (0.200)
RIMITTER_INCOME	0.000 (0.000)***	0.000 (0.030)**	0.000 (0.044)**
CONSTANTS	4.693 (0.000)	3.299 (0.000)	7.992 (0.000)
R-SQUARE	0.080	0.159	0.078
OBSERVATION	27	27	27

Note. ***, **, and * denote significance level at 1%, 5% and 10%, respectively. Numbers in parentheses represent p-values

This regression analysis explains the impact of various housing-related variables on the welfare of remitter families. The explanatory variables are related to the housing conditions and amenities available to these families. Here is a breakdown of the key findings. Starting with own house it has negative and statistically significant impact on dependent variables. Similarly, house area has negative but statistically significant impact on dependent variables

Therefore, better house conditions are associated with higher non-food expenditures and the combined sum of food and non-food expenditures. This implies that families living in better housing conditions tend to spend more on both food and non-food items. Besides house conditions floor conditions lead insignificant impact on expenditures. The classification of the household has positive but statistically significant impact on expenditures in any of the categories. Boundary existence, Drainage, toilet existence, drinking water source, has significant impact on M1, M2 and M3 while electricity existence, total no of rooms, water source exists inside/outside have no impact on household welfare. The existence of these amenities does not show a consistent pattern in affecting expenditures across the different categories. Remittances from overseas workers increased income allows households to spend more on housing, leading to a need for more and larger houses (Ahmed & Iqbal 2020)

The R-squared value in a regression model indicates the proportion of the variance in the dependent variable that is explained by the independent variables. In the context of the provided regression analysis across three models (M1, M2, M3) the R-squared values are as follows; Model M1: R-squared is 0.080, which means that the independent variables in this model explain 8.0% of the variance in non-food expenditures. Model M2: R-squared is 0.072, indicating that the independent variables in this model explain 7.2% of the variance in food expenditures. Model M3: R-squared is 0.078, meaning that the independent variables in this model explain 7.8% of the variance in the sum of food and non-food expenditures.

Table 4.7

Impact of Access to Basic Life Necessities on Welfare of Remitter Families

Dependent Variable	NON FOOD EXP	FOOD_EXP	SUM _ FOOD AND NON FOOD_ EXP
Explanatory Variables	M1	M2	M3
GAS_EXIST	0.003 (0.089)*	0.013 (0.068)*	0.015 (0.069)*
TELEPHONE_EXIST	0.027 (0.161)	0.042 (0.166)	0.016 (0.648)
TV_EXIST	0.004 (0.088)*	0.007 (0.080)*	0.011 (0.076)*
MOBILE_EXIST	0.858 (0.113)	0.006 (0.856)	0.026 (0.479)
CABEL_EXIST	0.013 (0.043)**	0.130 (0.000)***	0.117 (0.000)***
RIMITTER_INCOME	0.000 (0.000)***	0.000 (0.062)*	0.000 (0.009)***
CONSTANTS	4.659 (0.000)	3.513 (0.000)	8.172 (0.000)
R-SQUARE	0.067	0.081	0.088
OBSERVATION	27	27	27

This regression analysis examines the impact of access to basic life necessities on the welfare of remitter families. The coefficient indicates that the existence of gas access is positively associated with non-food expenditures and the sum of food and non-food expenditures in all three models, but the relationship is statistically significant which means that existence of gas causes welfare. Having access to a telephone is positively related to non-food expenditures and the sum of food and non-food expenditures in all three models, but the relationship is statistically insignificant in all the models.

The existence of a TV is a strongly positive and statistically significant relationship in all three models. Having a TV is a status sambal so in this context having TV shows you have attained some sort of welfare. Having a mobile phone shows negative but statically insignificant impact on M1, M2 and M3. The existence of cable has positive and significant impact on non-food, food and sum of food Remitter income shows a positive relationship with the sum of food and non-food expenditures, but remittances has significant impact on welfare. (Farooq & Subhan 2019) have demonstrates a clear positive impact of remittances on the quality of life. Remittances improve household income, allowing families to invest more in their children's education, increasing enrollment rates and likely educational attainment. Furthermore, access to healthcare improves significantly for remittance-receiving families, with a greater ability to afford private doctors and hospitals compared to those who do not receive remittances.

The R-squared values indicate the goodness of fit of the regression models, in this case, the R-squared values are 0.067 for M1, 0.081 for M2, and 0.088 for M3, suggesting that the models explain a relatively low to moderate amount of variance in the dependent variables. However, the relationships are not always statistically significant in fact; result shows mix results, indicating that other factors may also play a role in determining expenditures.

Table 4.8

Impact of Women Mobility and Decision Making on Welfare of Remitter

Families

Dependent variable	NON_FOO _EXP	DFOOD_E XP	SUM _FOD AND NON FOOD_EXP
Explanatory Variables	M1	M2	M3
WOMEN_ALLOWED_FREELY_WITHIN_V ILLAGE	0.003 (0.092)*	0.094 (0.088)*	0.091 (0.013)***
WOMEN_CAN_MOVE_ALONE_WITHIN_ VILLAGE	-0.058 (0.086)*	-0.102 (0.081)*	-0.160 (0.013)***
PERMISSION_REQUIRED_TOMOVE_WIT HIN	-0.010 (0.068)*	-0.003 (0.095)*	-0.012 (0.078)*
WOMEN_ALLOWED_FREELY_OUTSIDE_ VILLAGE	0.005 (0.082)*	0.140 (0.002)** *	0.145 (0.004)***
WOMEN_CAN_MOVE_ALONE_OUTSIDE_ VILLAGE	-0.002 (0.093)*	-0.026 (0.055)**	-0.028 (0.056)**
PERMISSION_REQUIRED_TOMOVE_OUT SIDE	0.022 (0.334)	0.028 (0.474)	0.006 (0.887)
FREE_HEALTH_EXP	0.098 (0.093)*	0.104 (0.042)**	0.006 (0.096)*
FREE_CHILD_EDU	0.037 (0.068)*	0.005 (0.097)*	0.032 (0.084)*
OWN_SAVING	0.038 (0.021)**	0.011 (0.078)*	0.027 (0.058)**
JOB_RESPONSE	-0.011 (0.038)**	-0.006 (0.076)*	-0.017 (0.042)**
ROLE_FAMILY_DISBUTES	-0.027 (0.186)	-0.040 (0.258)	-0.013 (0.742)
FREE_KITCHEN_EXP	-0.044 (0.033)**	-0.059 (0.048)**	-0.015 (0.086)*
FREE_PERSONAL_STYLING	-0.026 (0.490)	-0.025 (0.706)	-0.051 (0.480)
FREE_PERSONAL_CYCLE	-0.011 (0.719)	-0.046 (0.391)	-0.057 (0.334)
FREE_CHILD_BEARING	0.015 (0.543)	0.045 (0.288)	0.059 (0.200)
FREE_CHILD_MARRIAGE	0.024 (0.056)**	0.146 (0.046)**	0.170 (0.035)**

FREE_DINE_OUT	-0.038 (0.038)**	-0.064 (0.036)**	-0.102 (0.019)***
RIMITER_INCOME	0.000 (0.000)***	0.000 (0.089)*	0.000 (0.021)**
CONSTANTS	4.741 (0.000)	3.487 (0.000)	8.228 (0.000)
R- SQUARE	0.097	0.087	0.067
OBSERVATION	27	27	27

This regression analysis examines the impact of women's mobility and decision-making on the welfare of remitter families. Allowing women to move freely within the village is positively associated with dependent variables in all three models, but the relationship is statistically significant. It suggests that when women are allowed to move freely within the village, there is a small increase in non-food expenditures. The ability of women to move alone within the village has a minimal negatively association with all three types of expenditures and the relationship is statistically significant. Remittances have positive and significant impact on women empowerment in Bangladesh (Rahman 2015)

Requiring permission for women to move within the village is negatively related to all three types of expenditures, but the relationship is statistically significant in M1, M2 and M3. This indicates

that when women require permission to move within the village, there is a decrease in expenditures. variables related to women's mobility to outside the village do not show consistent results, women free to move outside village shows positive and statistically significant impact on all the models but women can move alone outside has negative and statistically insignificant impact on M1, M2 and M3. Similarly, permission required to move outside has positive and statically insignificant impact on food, non-food and sum of food and non-food expenditure.

Free health expenditure has a positive but statistically insignificant relationship with expenditures while Free child education, job response, role on family disputes, free to make kitchen expenditure, free to make friend cycle, free to dine out have insignificant impact on food, non-food and sum of food and non-food expenditure while free to make health decision, own saving, free to personal styling, decision regarding child bearing and free to take child marital decision are statistically insignificant. Results show that remittances have a positive and statistically significant impact on women's empowerment.

The R-squared values are very high (close to 1) across all three models, 0.097 in M1, 0.087 in M2 while 0.067 in M3.

Table 4.9

Impact of Housing on the Welfare of Non-Remitter Families

DEPENDENT VARIABLES	NON_FOOD_EXP	FOOD_EX P	SUM_FOOD AND NON FOOD EXP
Explanatory Variables	M1	M2	M3
OWN_HOUSE	0.024 (0.059)**	0.057 (0.000)***	0.082 (0.000)***
TOTAL_AREA	0.000 (0.091)*	0.002 (0.014)***	0.002 (0.028)**
HOUSE_CONDITION	-0.002 (0.867)	-0.011 (0.486)	-0.014 (0.538)
FLOUR_CONDITION	0.027 (0.041)**	0.012 (0.042)**	0.015 (0.044)**

HH_CLASSIFICATION	0.001 (0.872)	0.001 (0.910)	0.000 (0.984)
BOUNDARY_EXIST	-0.003 (0.081)**	-0.007 (0.062)**	-0.004 (0.086)**
ELECTRICITY_EXIST	0.009 (0.747)	0.035 (0.261)	0.044 (0.305)
DRIANGE_EXIST	-0.007 (0.063)**	-0.005 (0.078)**	-0.002 (0.095)**
TOTAL_ROOMS	0.018 (0.007)**	0.011 (0.038)**	0.029 (0.005)**
TOTLIT_EXIST	0.001 (0.097)*	0.023 (0.020)**	0.024 (0.078)*
DRINKING _WATER_SOURCE	0.001 (0.081)*	0.013 (0.013)***	0.013 (0.012)***
WATER_SOURCE_E XIST	0.012	0.039	0.015
NON _RIMITTER_INCOME	0.000 (0.000)***	0.000 (0.041)**	0.000 (0.000)***
CONSTANTS	4.498 (0.000)	3.429 (0.000)	7.927 (0.000)
R-SQUARE	0.067	0.081	0.091
OBSERVATION	267	267	267

This regression analysis explains the impact of various housing-related variables on the welfare of remitter families. The explanatory variables are related to the housing conditions and amenities available to these families. Here is a breakdown of the key findings. Starting with own house it has positive and statistically significant impact on non-food, food and sum of food and non-food expenditure. Similarly, house area has positive but statistically significant impact on non-food, food and sum of food and non-food expenditure, which means that house area has impact on all, the dependent variables means it has significant contribution in causing welfare.

Therefore, better house conditions are not associated with higher non-food expenditures and the combined sum of food and non-food expenditures. This implies that families living in better housing conditions tend to spend less on both food and non-food items. Besides house conditions floor conditions leads significant impact on expenditures. The classification of the household has

positive but statistically significant impact on expenditures in any of the categories. Boundary existence, electricity existence, Drainage, total no of rooms, toilet existence, drinking water source, has significant impact on M1, M2 and M3 while water source exists inside/outside have no impact on household welfare. The existence of these amenities does not show a consistent pattern in affecting expenditures across the different categories.

Remitter income does have a significant impact on expenditures in all categories. It is simply because remittances lead to higher food and non-food expenditure which causes welfare because remittances enhance the spending capacity now after remittances they are in a position to spend more on food and non-food expenditures they can purchase more and better quantity of things as compared to before. Awan, Waqar, Rahim and Sher (2017).

The R-squared value in a regression model indicates the proportion of the variance in the dependent variable that is explained by the independent variables. In the context of the provided regression analysis across three models (M1, M2, M3) for non-food expenditures (NON_FOOD_EXP), food expenditures (FOOD_EXP), and the combined sum of food and non-food expenditures (SUM_FOOD_&_NO_FOOD), the R-squared values are as follows; Model M1: R-squared is 0.067 which means that the independent variables in this model explain 6.7% of the variance in non-food expenditures. Model M2: R-squared is 0.081, indicating that the independent variables in this model explain 8.1% of the variance in food expenditures. Model M3: R-squared is 0.091, meaning that the independent variables in this model explain 9.1% of the variance in the sum of food and non-food expenditures.

These R-squared values are relatively low, suggesting that the housing-related variables and other factors included in the models explain only a small portion of the variance in expenditures for these families. This could imply that there are other important factors not accounted for in the models that also influence expenditures. Over all, the regression analysis suggests that factors related to housing conditions, such as ownership, house condition, and floor condition, boundary existence etc. have a significant impact on the welfare of remitter families, particularly in terms of their expenditures on non-food items and the overall sum of food and non-food expenditures.

Table 4.10

Impact of Access to Basic Life Necessities on Welfare of Non-Remitter Families

Dependent Variable	NON FOOD EXP	FOOD_EXP	SUM _ FOOD AND NON FOOD_EXP
Explanatory Variables	M1	M2	M3
GAS_EXIST	0.029 (0.010)***	0.103 (0.000)***	0.132 (0.000)***
TELEPHONE_EXIST	-0.011 (0.035)**	-0.034 (0.009)***	-0.023 (0.029)**
TV_EXIST	-0.027 (0.130)	-0.035 (0.300)	-0.063 (0.100)
MOBILE_EXIST	-0.004 (0.070)*	-0.042 (0.001)***	-0.038 (0.031)**
CABEL_EXIST	0.013 (0.025)**	0.053 (0.000)***	0.065 (0.000)***
NON_RIMITTER_INCOM	0.000 (0.000)***	0.000 (0.049)**	0.000 (0.000)***
CONSTANTS	4.580 (0.000)	3.615 (0.000)	8.195 (0.000)
R-SQUARE	0.081	0.092	0.062
OBSERVATION	267	267	267

This regression analysis examines the impact of access to basic life necessities on the welfare of remitter families. The table provides coefficients and P - values for each explanatory variable across three models (M1, M2, M3) for non-food expenditures (NON_FOOD_EXP), food expenditures (FOOD_EXP), and the combined sum of food and non-food expenditures (SUM_FOOD_&_NO_FOOD).

The coefficient indicates that the existence of gas access is positively associated with non-food expenditures and the sum of food and non-food expenditures in all three models, but the relationship is statistically significant which means that existence of gas causes welfare. Having access to a telephone is negatively related to non-food expenditures and the sum of food and non-food expenditures in all three models, but the relationship is statistically significant in all the models.

The existence of a TV is a strongly negative and statistically insignificant relationship in all three models. Having a TV is a status sambal so in this context having TV shows you have attained some sort of welfare. Having a mobile phone shows negative but statically significant impact on M1, M2 and M3. The existence of cable has positive and significant impact on non-food, food and sum of food Remitter income shows a positive relationship with the sum of food and non-food expenditures, but remittances has significant impact on welfare.

The R-squared values indicate the goodness of fit of the regression models, showing the proportion of variance in the dependent variable explained by the independent variables. In this case, the R-squared values are 0.081 for M1, 0.092 for M2, and 0.062 for M3, suggesting that the models explain a relatively low to moderate amount of variance in the dependent variables.

Overall, the regression suggests that access to certain basic life necessities, such as gas, telephone, TV, mobile phone, and cable TV, can have varying impacts on the welfare of remitter families, particularly in terms of their non-food expenditures and the overall sum of food and non-food expenditures. However, the relationships are not always statistically significant in fact; result shows mix results, indicating that other factors may also play a role in determining expenditures

Table 4.11

Impact of Women Mobility and Decision Making on Welfare of Non- Remitter Families

Dependent variable	NON_FOO	FOOD_EX P	SUM _FOD
	D_EXP	AND	NON
		FOOD_EX P	
Explanatory Variables	M1	M2	M3
WOMEN_ALLOWED_FREELY_WITHIN_VILL	-0.036	-0.028	-0.008
AGE	(0.054)**	(0.012)***	(0.078)*
WOMEN_CAN_MOVE_ALONE_WITHIN_VILL	-0.002	-0.014	-0.016
AGE	(0.937)	(0.560)	(0.645)
PERMISSION_REQUIRED_TOMOVE_WITHIN	0.034	0.038	0.072
	(0.026)**	(0.030)**	(0.004)***
WOMEN_ALLOWED_FREELY_OUTSIDE_VIL	-0.030	-0.032	-0.002
LAGE	(0.052)**	(0.075)*	(0.092)*
WOMEN_CAN_MOVE_ALONE_OUTSIDE_VIL	0.002	0.008	0.006
LAGE	(0.929)	(0.696)	(0.825)
PERMISSION_REQUIRED_TOMOVE_OUTSID E	-0.056	-0.039	-0.094
	(0.000)***	(0.028)**	(0.000)***
FREE_HEALTH_EXP	0.058	0.072	0.129
	(0.026)**	(0.016)***	(0.002)***
FREE_CHILD_EDU	-0.016	-0.008	-0.024
	(0.490)	(0.753)	(0.516)
OWN_SAVING	0.031	0.030	0.001
	(0.018)***	(0.046)**	(0.096)**
JOB_RESPONSE	-0.008	-0.036	-0.043
	(0.025)**	(0.000)***	(0.000)***
ROLE_FAMILY_DISBUTES	-0.043	-0.027	-0.071
	(0.000)***	(0.048)**	(0.000)***
FREE_KITCHEN_EXP	-0.045	-0.124	-0.169
	(0.061)*	(0.000)***	(0.000)***
FREE_PERSONAL_STYLING	0.035	0.039	0.074

	(0.077)*	(0.085)*	(0.021)**
FREE_PERSONAL_CYCLE	-0.028	-0.039	-0.067
	(0.01)***	(0.050)**	(0.016)***
FREE_CHILD_BEARING	-0.006	0.048	0.043
	(0.732)	(0.141)	(0.124)
FREE_CHILD_MARRIAGE	0.016	0.053	0.069
	(0.036)**	(0.014)***	(0.023)**
FREE_DINE_OUT	-0.021	-0.027	-0.048
	(0.224)	(0.180)	(0.899)
NON_RIMITTER_INCOME	0.000	0.000	0.000
	(0.000)***	(0.021)**	(0.000)***
CONSTANTS	4.634	3.714	8.348
	(0.000)	(0.000)	(0.000)
R- SQUARE	0.077	0.087	0.065
OBSERVATION	267	267	267

This regression analysis examines the impact of women's mobility and decision-making on the welfare of remitter families. The table provides coefficients and P - values for each explanatory variable across three models (M1, M2, M3) for non-food expenditures (NON_FOOD_EXP), food expenditures (FOOD_EXP), and the combined sum of food and non-food expenditures (SUM_FOOD_&_NO_FOOD).

Allowing women to move freely within the village is negatively associated with non-food, food and sum of food and non-food expenditures in all three models, but the relationship is statistically significant. It suggests that when women are allowed to move freely within the village, there is a small increase in non-food expenditures. The ability of women to move alone within the village has a minimal negatively association with all three types of expenditures and the relationship is statistically insignificant.

Requiring permission for women to move within the village is positively related to all three types of expenditures, but the relationship is statistically significant in M1, M2 and M3. This indicates that when women require permission to move within the village, there is a decrease in expenditures. variables related to women's mobility to outside the village do not show consistent results, women free to move outside village shows negative and statistically insignificant impact on all the models but women can move alone outside has positive and statistically insignificant impact on M1, M2 and M3. Similarly, permission required to move outside has negative and statically significant impact on food, non-food and sum of food and non-food expenditure.

Free health expenditure, own saving, job response, role in family disputes, kitchen expenditure, styling, cycle, child marriage have a positive but statistically significant relationship with expenditures while Free child education, child bearing and free to dine out have insignificant impact on food, non-food and sum of food and non-food expenditure. Results show that remittances have a positive and statistically significant impact on women's empowerment.

The R-squared values are very high (close to 1) across all three models, 0.077in M1, 0.087 in M2 while 0.065in M3. Overall, the regression suggests that while women's mobility within the village and certain aspects of decision-making may have some impact on expenditures, other factors such as access to free services and support have a more significant influence on the welfare of remitter families.

Table 4.12

Impact of Housing on the Welfare of Families in General

DEPENDENT VARIABLES	NON_FOOD_EXP	FOOD_EXP	SUM_FOOD AND NON FOOD EXP
Explanatory Variables	M1	M2	M3
OWN_HOUSE	0.016 (0.023)**	0.057 (0.000)***	0.073 (0.000)***
TOTAL_AREA	0.000 (0.855)	0.001 (0.406)	0.001 (0.626)
HOUSE_CONDITION	-0.009 (0.053)**	-0.000 (0.092)*	-0.009 (0.068)*
FLOUR_CONDITION	0.024 (0.063)*	0.010 (0.050)**	0.015 (0.045)**
HH_CLASSIFICATION	0.000 (0.934)	0.005 (0.443)	0.005 (0.537)
BOUNDARY_EXIST	0.000 (0.098)*	0.001 (0.095)*	0.002 (0.092)*
ELECTRICITY_EXIST	0.003 (0.900)	0.040 (0.171)	0.036 (0.358)
DRIANGE_EXIST	-0.003 (0.834)	-0.001 (0.936)	-0.002 (0.935)
TOTAL_ROOMS	0.019 (0.002)***	0.010 (0.029)**	0.029 (0.002)***
TOTLIT_EXIST	0.003 (0.074)*	0.022 (0.014)***	0.019 (0.014)***
DRINKING	0.006 (0.014)***	0.013 (0.012)***	0.019 (0.006)***
_WATER_SOURCE	-0.048 (0.000)***	-0.035 (0.010)***	-0.013 (0.041)**
WATER_SOURCE_EXIS T	0.000 (0.000)***	0.000 (0.040)**	0.000 (0.000)***
HOUSE_INCOME	0.000 (0.000)***	0.000 (0.040)**	0.000 (0.000)***
CONSTANTS	4.579 (0.000)	3.390 (0.000)	7.968 (0.000)
R-SQUARE	0.098	0.087	0.019
OBSERVATION	294	294	294

This regression analysis explains the impact of various housing-related variables on the welfare of remitter families. The explanatory variables are related to the housing conditions and amenities available to these families. Here is a breakdown of the key findings. Starting with own house it has positive and statistically significant impact on non-food, food and sum of food and non-food expenditure. Similarly, house area has positive but statistically insignificant impact on non-food, food and sum of food and non-food expenditure which means that house area has no impact on all the dependent variables means it has no significant contribution in causing welfare.

Therefore, better house conditions are not associated with higher non-food expenditures and the combined sum of food and non-food expenditures. This implies that families living in better housing

conditions tend to spend less on both food and non-food items. Besides house conditions floor conditions leads significant impact on expenditures. The classification of the household has positive but statistically insignificant impact on expenditures in any of the categories. Boundary existence, total no of rooms, toilet existence, drinking water source, drinking water exist inside/outside has significant impact on M1, M2 and M3 while electricity exists, drainage, have no impact on household welfare. The existence of these amenities does not show a consistent pattern in impacting expenditures across the different categories.

Remitter income does have a significant impact on expenditures in all categories. It is simply because remittances lead to higher food and non-food expenditure which causes welfare because remittances enhance the spending capacity now after remittances they are in a position to spend more on food and non-food expenditures they can purchase more and better quantity of things as compared to before. Awan, Waqar, Rahim and Sher (2017).

The R-squared value in a regression model are as follows; Model M1: R-squared is 0.098 which means that the independent variables in this model explain 9.8% of the variance in non-food expenditures. Model M2: R-squared is 0.087, indicating that the independent variables in this model explain 8.7% of the variance in food expenditures. Model M3: R-squared is 0.019, meaning that the independent variables in this model explain 1.9% of the variance in the sum of food and non-food expenditures.

Table 4.13

Impact of Access to Basic Life Necessities on welfare of Families in General

Dependent Variable	NON FOOD EXP	FOOD_EXP	SUM _ FOOD AND NON FOOD_EXP
Explanatory Variables	M1	M2	M3
GAS_EXIST	0.033 (0.002)***	0.092 (0.000)***	0.125 (0.000)***
TELEPHONE_EXIST	-0.009 (0.457)	-0.024 (0.043)**	-0.016 (0.353)
TV_EXIST	-0.015 (0.055)**	-0.031 (0.005)***	-0.047 (0.003)***
MOBILE_EXIST	-0.016 (0.134)	-0.038 (0.221)	-0.022 (0.183)
CABEL_EXIST	0.003 (0.079)*	0.067 (0.000)***	0.064 (0.000)***
HOUSE_INCOME	0.000 (0.000)***	0.000 (0.046)**	0.000 (0.000)***
CONSTANTS	4.590 (0.000)	3.603 (0.000)	8.193 (0.000)
R-SQUARE	0.100	0.176	0.178
OBSERVATION	294	294	294

This regression analysis examines the impact of access to basic life necessities on the welfare of remitter families. The coefficient indicates that the existence of gas access is positively associated with non-food expenditures and the sum of food and non-food expenditures in all three models, but the relationship is statistically significant which means that existence of gas causes welfare. Having access to a telephone is negatively related to non-food expenditures and the sum of food and non-food expenditures in all three models, but the relationship is statistically insignificant in all the models.

The existence of a TV is a strongly negative and statistically significant relationship in all three models. Having a TV is a status sambal so in this context having TV shows you have attained some sort of welfare. Having a mobile phone shows negative but statically significant impact on M1, M2

and M3. The existence of cable has negative and insignificant impact on non-food, food and sum of food Remitter income shows a positive relationship with the sum of food and non-food expenditures, but remittances has significant impact on welfare.

The R-squared values indicate the goodness of fit of the regression models, showing the proportion of variance in the dependent variable explained by the independent variables. In this case, the R-squared values are 0.076 for M1, 0.078 for M2, and 0.085 for M3, suggesting that the models explain a relatively low to moderate amount of variance in the dependent variables.

Table 4.14

Impact of Women Mobility and Decision Making on Welfare of Families in General

Dependent variable	NON_FOOD_EXP	FOOD_EXP AND	SUM_FOOD_EXP
Explanatory Variables	M1	M2	M3
WOMEN_ALLOWED_FREELY_WITHIN_VILLAGE	-0.037 (0.039)**	-0.030 (0.028)**	-0.007 (0.089)*
WOMEN_CAN_MOVE_ALONE_WITHIN_VILLAGE	-0.007 (0.733)	-0.014 (0.510)	-0.021 (0.489)
PERMISSION_REQUIRED_TO_MOVE_WITHIN	0.028 (0.049)**	0.026 (0.098)*	0.054 (0.014)***
WOMEN_ALLOWED_FREELY_OUTSIDE_VILLAGE	0.026 (0.084)*	0.004 (0.083)*	0.022 (0.037)**
WOMEN_CAN_MOVE_ALONE_OUTSIDE_VILLAGE	-0.006 (0.722)	-0.005 (0.784)	-0.001 (0.974)
PERMISSION_REQUIRED_TO_MOVE_OUTSIDE	-0.050 (0.000)***	-0.023 (0.014)	-0.073 (0.001)
FREE_HEALTH_EXP	0.007 (0.078)*	0.072 (0.011)***	0.079 (0.043)**
FREE_CHILD_EDU	-0.015 (0.521)	-0.006 (0.809)	-0.021 (0.557)
OWN_SAVING	0.031 (0.015)***	-0.026 (0.065)*	0.005 (0.085)*
JOB_RESPONSE	-0.000 (0.097)*	-0.030 (0.000)***	-0.029 (0.005)***
ROLE_FAMILY_DISPUTES	-0.021 (0.067)*	-0.028 (0.027)**	-0.049 (0.006)***
FREE_KITCHEN_EXP	-0.019 (0.046)**	-0.117 (0.000)***	-0.136 (0.000)***
FREE_PERSONAL_STYLING	0.036 (0.060)*	0.031 (0.017)***	0.066 (0.024)**
FREE_PERSONAL_CYCLE	-0.014 (0.040)**	-0.036 (0.051)**	-0.050 (0.053)**
FREE_CHILD_BEARING	-0.011	0.046	0.035

	(0.480)	(0.812)	(0.150)
FREE_CHILD_MARRIAGE	0.036	0.057	0.093
	(0.042)**	(0.004)***	(0.001)***
FREE_DINE_OUT	-0.019	-0.028	-0.048
	(0.256)	(0.136)	0.232
HOUSE_INCOME	0.000	0.000	0.000
	(0.000)***	(0.020)**	(0.000)***
CONSTANTS	4.635	3.672	8.307
	(0.000)	(0.000)	(0.000)
R- SQUARE	0.098	0.091	0.088
OBSERVATION	294	294	294

This regression analysis examines the impact of women's mobility and decision-making on the welfare of remitter families. Allowing women to move freely within the village is negatively associated with non-food, food and sum of food and non-food expenditures in all three models, but the relationship is statistically significant. It suggests that when women are allowed to move freely within the village, there is a small increase in non-food expenditures. The ability of women to move alone within the village has a minimal negatively association with all three types of expenditures and the relationship is statistically insignificant.

Requiring permission for women to move within the village is positively related to all three types of expenditures, but the relationship is statistically significant in M1, M2 and M3. This indicates that when women require permission to move within the village, there is a decrease in expenditures. variables related to women's mobility to outside the village do not show consistent results, women free to move outside village shows negative and statistically significant impact on all the models but women can move alone outside has negative and statistically insignificant impact on M1, M2 and M3. Similarly, permission required to move outside has negative and statically significant impact on food, non-food and sum of food and non-food expenditure.

Free health expenditure, own saving, job response, role in family disputes, kitchen expenditure, styling, cycle, child marriage have a positive but statistically significant relationship with expenditures while Free child education, child bearing and free to dine out have insignificant impact on food, non-food and sum of

food and non-food expenditure. Results show that remittances have a positive and statistically significant impact on women's empowerment.

The R-squared values are very high (close to 1) across all three models, 0.098 in M1, 0.091 in M2 while 0.0888 in M3. Overall, the regression suggests that while women's mobility within the village and certain aspects of decision-making may have some impact on expenditures.

5 Conclusion and Policy Recommendations

This study investigates the impact of remittances on household welfare in districts Mansehra. The findings reveal that remittances have a positive and significant impact on household welfare. The analysis also highlights the importance of factors like housing conditions, basic amenities, women's empowerment, and overall income for improving household welfare. Additionally, the study identifies some variations in the specific factors affecting welfare.

Based on the findings of this study, here are some possible policy recommendations regarding the impact of remittances on household welfare

- Facilitate safe and affordable remittance channels and encourage formal channels for sending and receiving remittances to ensure transparency and security.

- Explore ways to reduce transaction costs associated with remittances.
- Implement policies that guarantee access to quality formal education for youth. Additionally, prioritize technical and vocational training to equip the workforce with in-demand skills. A more skilled population can secure higher-paying jobs abroad, leading to increased remittance flows and improved social standing.
- Authorities should ensure improved healthcare facilities for all citizens. A healthy workforce is essential for national development, and readily available healthcare can contribute to a healthier population, further amplifying remittance-driven improvements in quality of life.

Promote financial literacy and investment opportunities: Educate remittance recipient families on managing their finances effectively. Provide guidance and resources for investing remittances in income-generating activities or assets that can create long-term benefits.

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