



## Impact of Remittances on Social Development: An Empirical Study of R.S Pura Block of Jammu District

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**Abstract:** Migration is the key dimension of global population dynamics and a platform for inclusive growth and social development. The significance attributed to the impact of migration on development is becoming apparent in government's policy framework. For destination countries, well managed migration helps in bridging labour market gaps, provides labour to fuel structural economic transformation. After liberalization, the emigration from India has shown an increasing trend from 10 million in 2005 to 14.2 million in 2013 and an estimated 17 million Indians were living abroad in 2017, making India the largest source country for international migrants globally. The review of literature highlights the role of remittances in improving the access to better health, education & on the quality of life etc. at the countries of origin. Since no study pertaining to the role of remittances on Social development in J&k was found in the review of literature. Keeping this in view an attempt has been made in the present study to examine the role of remittances in Social Development of R.S Pura block of Jammu district. With an increase in the level of income, the level of living of the family of the emigrants improved, the expenditure on their children's education and health also increased, which is important for human & sustainable development.

**Keywords:** Emigration, Remittances, Sustainable Development, Unskilled, Semi-Skilled.

### I. INTRODUCTION

Migration is the key dimension of global population dynamics and a platform for inclusive growth and social development. The significance attributed to the impact of migration on development is becoming apparent in government's policies and development policy framework. Several states that are countries of destination for migrants, such as the United Kingdom, Sweden, Denmark and the Netherlands have started to integrate migration into their development policies, having recognized the importance of coherent framework that takes into account the relationship between migration and development. In fact, migration with the help of remittances, contributes positively to the development activity of a country including economic growth, poverty reduction, social empowerment and technological progress. The link between remittance and social development is very important due to its multiple effects on community development. Financial, human and social capital formation through remittances helps in attaining the social developments goals, including the millennium development goals of health and education. For getting Job opportunities abroad, youth are often motivated to acquire better skills and training but at the same time, the human development implications are complex, demonstrated by concerns about brain drain and the negative social consequences of migration for those who are left behind. Migration is therefore both an opportunity as well as challenge for sustainable economic development. Recently remittances have been promoted as a development tool because besides raising income and reducing poverty rate, the recipients can spend them on health care, education, invest in entrepreneurial activities. From macroeconomic perspective, remittances can boost aggregate demand and thereby GDP as well as spur economic growth. In recent years remittances from abroad constitute an important component of the balance of payments of developing countries. Remittances are considered to be an important and stable source of external finance for development. The experience of different countries reveals the significant contribution of remittances in their respective economies. Many evidences show that the households that receive remittances are financially better off across multiple dimensions relative to similar households that have not received them. Remittances have everlasting impact on the social and economic development of countries like Sri Lanka, Nepal, Mexico, Ethiopia, Philippines and India.

After liberalization, the emigration from India has shown an increasing trend from 10 million in 2005 to 14.2 million in 2013 and an estimated 17 million Indians were living abroad in 2017, making India the largest source country for international migrants globally. India is the leading country of origin, of international migrants in 2019 with a 17.5 million strong Diaspora according to the estimates released by the United Nations, which said the number of migrants globally reached an estimated 272 million (Population division of UN Department of Social and Economic Affairs 2019). Because of which India has experienced an increase in its remittances from US \$ 27 billion in 2007 to US \$ 71 billion in 2013, indicating that emigrants are playing an important role in the economic development of the countries of origin. Remittances inflow to India dropped to \$62.7 billion in 2016, registering a decline of 8.9 percent over \$ 68.9 billion in 2015. India still was the largest recipient followed closely by China (\$ 61 billion), Philippines, Mexico and Pakistan. This was attributed mainly to the drop in oil prices and fiscal tightening in the oil producing countries in the Middle East (World Bank Report, 2017). In 2019, in current US Dollar, the top five remittance recipient countries were India (83.1 billion), China (68.4 billion) and Mexico (38.5 billion) (World bank 2020). Remittances flows in 2020 to low income and middle countries are projected to fall by 19.7 percent to USD 445 billion, one of the sharpest declines in recent history. (World Bank, 2020). According to the World Bank, this fall is largely due to the economic crisis followed by the COVID- 19 pandemic, for migrant workers, the pandemic has led to the fall in wages and employment (Migration and Development Brief 32, 2020). According to the Emigration Act 1983, “emigrate” and “emigration” mean the departure out of India of any person with a view to taking up any employment (whether or not under an agreement or other arrangements to take up such employment and whether with or without the assistance of a recruiting agent or employer) in any country or place outside India.

In India, the States from where large numbers of people migrated to other countries are Kerala, Uttar Pradesh, Andhra Pradesh, Bihar, Tamil Nadu, Punjab, West Bengal, Maharashtra and Karnataka. Besides this, J&K which is militancy affected and industrially backward state also occupies an important position so far as International migration of labor is concerned. People from the UT Jammu and Kashmir consider emigration (migration to other countries of the world) as an opportunity to earn their livelihood. From different districts of Jammu province, (such as Poonch, Rajouri, Doda Reasi, Ramban, Kishtwar, Samba, Udhampur, Kathua and Jammu) skilled, semi-skilled and unskilled laborers migrate to other countries to gain more employment and income earning opportunities. In view of the increasing trend of migration to the outside countries from Jammu Division, an attempt has been made in the present study to examine the impact of remittances of semi-skilled and unskilled temporary emigrant’ workers on social conditions of the sampled respondents in the study area. (Skilled worker is one who is capable of working independently and efficiently and turning out accurate working. Semi-skilled worker is one who has sufficient knowledge of the particular trade or able to do respective work and simple job with the help of simple tools and machines. Unskilled worker is one who possesses no specific training and whose work involves the performance of the simple duties, which require the exercise of little or no independent judgment or previous experience although a familiarity with the occupational environment is necessary, according to the Minimum Wage Act, 1948.)

## II. REVIEW OF LITERATURE

Various studies conducted by different researchers highlight the importance of remittances in the economic development of a nation. At the micro level, i.e. at regional and household level, remittances had a considerable impact on regional economies of India. The most recognizable example is that of Kerala. A study for Kerala concludes that remittances to Kerala’s economy were around 21 per cent of the state income in the 1990s. It was also reported that an increase in per capita income because of remittances has contributed to an increase in consumption expenditure in Kerala. At the household level, the impact has been on the lives of the migrant families. The money which the migrants send to their home countries is used for consumption, better education, maintain health standards, asset creation, loan repayments, small investments, savings, etc., (Kannan and Hari, 2002). Analysis of household survey data shows that remittances have reduced poverty and resulted in better development outcomes in many low-income countries. Remittances may have reduced the share of poor people in the population by 11 percent points in Uganda, 6 percent points in Bangladesh and by 5 percent points in Ghana. Studies in El Salvador and Sri Lanka have found that the children of remittances recipient households have a lower school dropout rate and they spend more on private tuitions for their children. In Mexico, Guatemala and

Sri Lanka, Children in remittances recipient households have higher birth weights and better health indicators than other households. Remittances are also often used for small business investment; reduce credit constraints especially in the countries with a good investment climate (Dendir and Pozo, 2005). Experts on Kerala's economy found that per capita income in Kerala is much higher than the national figure i.e including remittances, Kerala's per capita income in 2002-2003 was 60 percent higher than the national figure, and 34 percent higher excluding remittances (Chishti, 2007) ,Visiting and returning migrants also improved health practices like better sanitation and drinking safe water( UNDP, 2009).

Migration has significantly strong impact on the families left behind, especially the children. Evidence from the globe shows that the households that receive remittances are financially better off relative to households that do not receive them. Remittances receiving households have higher income and levels of consumer spending and lower incidence of extreme poverty relative to similar households that do not receive remittances (Ratha, 2013).The effect of migration can be analyzed in two ways such as positive and negative impact. Positive impact suggests that remittances sent back home, can reduce economic burden on household and therefore families can afford to pay for the schooling of their children (Zhou et al 2014). Long term separation from parents increases a child's risk of psychological disorders. Feelings of abandonment, low self esteem, psychological and emotional stress can lead to mal adjustment and behavioural problems. (UNICEF, 2019). The role of education is important for bringing social change and development. In Nepal, migration has led to focus on education and people preferred to send their children to English medium boarding schools. Before emigration people used to go government hospitals but with the emigration of a family member, they prefer to go private clinics. (Chaudhary, 2019).

The review of literature highlights the role of remittances in improving the level of income, expenditure on health care, education&the quality of life etc. at the countries of origin. In this backdrop an attempt has been made in the present study to examine the role of remittances on Social Development (health &education)of R.S Pura block of Jammu district which is worthresearchable. This study besides having wider policy implications for policy makers, will also enrich the existing review of literature.

**Objectives &Research Methodology:** The objectives of the present study are:1.to examine the destinations and the frequency of visits abroad, the expenditure involved therein and sources of finance.2.to find out the improvement in the health status of the families of the emigrants and non-emigrants before and after emigration.3. to ascertain the impact of remittances in improving the educational status of the emigrant's children.The present study is based on secondary and primary sources of data. Secondary data were collected from World Bank reports, IMF reports, books, journals, articles and websites of RBI and Ministry of Overseas Indian affairs. To ascertain the impact of remittances on Social Development from UT of J&K, Jammu district was selected randomly .From all the blocks of Jammu district, R.S. Pura Block was selected,selecting ten villages randomly from this block.From each village, 4 households with remittances and 4 without remittances were selected purposively. A total sample of 80 households was selected, including 40 Semi skilled and Unskilled Temporary Emigrants with remittances and 40 Non-Emigrants without remittances.(Emigrants are defined as those semi skilled and unskilled workers ,who remit money to their wards at the place of origin and who for the first time migrated to other countries during the period of 2012-2014,Non-Emigrant are defined as those who are performing the same type of work in the same villages but have not migrated to outside countries and carry no remittances .)The primary data were collected through personal interview method on a well-structured questionnaire.After the collection of the data, it were tabulated and analyzed with simple statistical tools such as percentage method and Chi- Square test to realize the objectives of the study.

### III. FINDINGS OF THE STUDY:

#### **Demographic Profile of the Respondents:**

Demographic profile include age, sex, religion, caste, marital status etc.&is shown with the help of the following table:

**Table 1: Demographic profile of the Emigrants and Non-Emigrants**

Age group/Religion/Caste/ Marital status/	Emigrants	Non-Emigrants	Total (%)
<b>Age group( in Years)</b>			
18-30	7 (17.5 %)	9 (22.5 %)	16 (20 %)
30-45	32 (80 %)	25 (62.5 %)	57 (71.25 %)
45-60	1 (2.5 %)	6 (15 %)	7 (8.75 %)
Total	40(100%)	40(100%)	80(100%)
<b>Religion</b>			
Hindu	14 (35 %)	18 (45 %)	32 (40 %)
Sikh	26 (65 %)	22 (55 %)	48 (60 %)
Total	40(100%)	40(100%)	80(100%)
<b>Caste</b>			
General	34 (85 %)	30 (75 %)	64 (80 %)
SC	2 (5 %)	6 (15 %)	8 (10 %)
ST	0 (0 %)	0 (0 %)	0 (0 %)
OBC	4 (10%)	4 (10 %)	8 (10 %)
Total	40(100%)	40(100%)	80(100%)
<b>Marital Status</b>			
Married	27 (67.5 %)	33 (82.5 %)	60 (75 %)
Unmarried	13 (32.5 %)	7 (17.5 %)	20 (25 %)
Total	40(100%)	40(100%)	80(100%)

Source: Field Survey(2018)

Note: Values in the bracket shows percentage.

All the semi skilled and unskilled emigrants were male,the above table shows that of total emigrants ,80 percent belonged to the age group of 30-45 17.5 percent were in between 18-30 years, and only 2.5 percent were in the age group of 45-60 years in the study area. It shows that most of the emigrants were in the productive age group of 30- 45 years ,who moved abroad for earning their livelihood. In case of non-emigrants, 22.5 percent were in the age group of 18-30, 62.5 percent &15 percent belonged to the age group of 31-45&45-60 years in the R.S Pura block of district Jammu. Out of 40 emigrants, 35 percent were of Hindu religion and 65 percent were from Sikh religion whereas 55 percent non-emigrants were of Hindu and 45 percent were of Sikh religion.As far as caste is concerned, 85 percent were of General category, 5 percent were SC and 10 percent belonged to OBC in case of emigrants. 75 percent of non-emigrants belonged to General caste, 15 percent to SC and 10 percent to OBC caste in R.S Pura Block. In other words people with different caste and religion migrated abroad and started remitting money after some time to home, in the form of remittances leading to inclusive growth in the study area.Marital status of the emigrants also acted as one of the pushing factor behind the emigration abroad, 67.5 percent emigrants were married and 32.5 percent were unmarried whereas 82.5 percent of non-emigrants were married and 17.5 percent were unmarried among non-emigrants in the study area.

#### **Educational Status of the Semi Skilled and Unskilled Emigrants and Non-Emigrants:**

The level of education plays an important role for better job prospects abroad as well as in India. It was found in the present study that those who had higher level of education along with skills, vocational/ professional diploma got better job opportunities in comparison to those with lower level of education and carrying no skills.

**Table 2: Educational status of the semi skilled and unskilled Emigrants and Non-emigrants.**

	Up to 8 <sup>th</sup>	Hr. Sec	Graduation	Vocational Education	Total
<b>Emigrants</b>	3 (7.5%)	26 (65%)	5 (12.55%)	8 (20%)	40 (100%)
<b>Non-emigrants</b>	11 (27.5%)	19 (47.5%)	6 (15%)	4 (10%)	40 (100%)

<b>Total</b>	14 (17.5%)	45 (56.25%)	11 (27.5%)	12 (15%)	80 (100%)
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Source: Field Survey(2018)

Note: Values in the bracket shows percentage

Out of 40 emigrants, 7.5 percent had education level up to 8<sup>th</sup> standard, 65 percent up to higher secondary, 12.55 percent up to graduation whereas 20 percent had vocational education from industrial training institutes. The emigrants, with vocational training, were able to earn their livelihood more easily than those who were without it. After migrating semi-skilled emigrants had further added to their expertise in their respective fields while working on the other hand the unskilled emigrants were doing casual jobs in hotels, grocery stores, petrol pumps etc. were earning less in comparison to their counterparts. Among non-emigrants, 27.5 percent had educational level up to 8<sup>th</sup> standard, 47.5 percent up to higher secondary, 15 percent up to graduation and 10 percent had attained vocational education & were with low level of earnings in comparison to the emigrants.

### Occupational Status of the Emigrants and Non-emigrants Before and After Emigration

**Table 3: Occupational Status of Emigrants and Non-emigrants in R.S. Pura .**

Occupation	Occupation of the emigrants		Occupation of Non-emigrants
	RS Pura Before	After	RS Pura
<b>Casual Worker</b>	29 (72.5%)	36 (90%)	21 (52.5%)
<b>Contractual worker</b>	2 (5%)	4 (10%)	0
<b>Self Employed ( Business Micro Enterprises)</b>	6 (15%)	0 (0 %)	9 (22.5%)
<b>Agricultural &amp; Allied Activities</b>	3 (7.5%)	0 (0 %)	5 (12.5%)
<b>Govt. Employees</b>	0 (0 %)	0 (0 %)	5 (12.5%)
<b>Total</b>	40 (100%)	40 (100%)	40 (100%)

Source: Field Survey(2018)

Note: Values in the bracket shows percentage

Occupation is one of the most important determinant of the social and economic status of the emigrants and non-emigrants. So, far as occupational status of the emigrants before migrating abroad was concerned 72.5 percent were casual workers, 5 percent contractual workers, 15 percent were self employed, 7.5 percent were engaged in agriculture and allied activities and nobody was government employee but after migration to other countries 90 percent of them were working as casual workers, 10 percent as contractual workers( working in shopping malls, grocery stores, petrol pumps, cloth factories, food points etc). Among non-emigrants 52.5 percent were working as casual workers in factories, shopping malls, shops, as construction workers, 22.5 percent were self employed and 12.5 percent each were government employees and engaged in agriculture and allied activities. Both Push & pull factors were the reasons for migration but the push factors were more dominant in the study area.

### Destinations and frequency of visits

Semi-skilled and unskilled emigrants of the R. S. Pura Block migrated to developed countries as these countries provided better opportunities to earn livelihood as compared to other developing countries. Out of the total 40 emigrants, 27.5 percent emigrated to Canada, 20 percent to USA, 20 percent to England, 17.5 percent to Australia on temporary basis, 7.5 percent emigrated to Malaysia and 2.5 percent each to South Korea, Germany and New Zealand. Hence according to the priorities, different countries were preferred by the emigrants as their destinations & had different working conditions at their workplace .



So far as the frequency of visits is concerned, of total 40 emigrants, 7.5 percent visited abroad for the first time, 15 percent for the second time, 22.5 percent visited third time, 20 percent had 4th visit and 12.5 percent emigrants visited for 5th time. There were 20 percent emigrants who were found visiting for more than 5 years and 2.5 percent emigrants for more than 7 years, selecting their temporary destinations depending on their convenience. Among the total sampled emigrants 10 percent selected their temporary destination through Friends, 42.5 percent with the help of relatives' and 47.5 percent through agents to select their temporary destination. All the 40 emigrants emigrated alone, leaving their families in the home country. It was also found that of total only 7.5 percent of families had more than one emigrant working abroad.

The total expenditure involved in emigration varied from country to country. Migration to some countries was more expensive as compared to others. 12.5 percent of total emigrants spent less than Rs.5 Lakhs and 20 percent in between Rs. 5-10 Lakhs and 57.5 percent up to Rs.10-15 Lakhs and 10 percent spent in the range of Rs. 15-20 Lakhs for migrating abroad, as according to their family members working abroad is much more rewarding than while working in India. So far as sources of finance is concerned, 55 percent of them sold their agricultural land to raise finance for emigration, which itself transpires the significance of emigration and thereby remittances, 10 percent utilized their own past savings and 35 percent borrowed from relatives and friends for emigration, no one has borrowed from banks because of its complex & time consuming process. All the emigrants who raised finance from relatives had repaid their debt after earning remittances.

**Health Status of the Emigrants and Non Emigrants:** Migration affects the physical, mental and emotional health and well being of migrants themselves, people left behind at origin and at the place of destination. (Carballo, Divino and Zeric, 1998). Migration leads to better health standards among the population left behind. A study conducted in Mexico revealed that migration of parents improved child health outcomes, and lowers infant mortality (Mckenzie, 2006). In the study area among respondents, lack of awareness regarding health status was found. The family members including elderly persons of both the emigrants and non emigrants suffered from common diseases like Diabetes, Blood Pressure, Arthritis, Cancer and other such diseases. Regular check-ups, early detection can give the best chance for getting the right treatment, avoiding complications but the respondents under study had low level of awareness about the health standards before emigration. While working abroad, mandatory health checkup packages have led to a shift in their thinking towards health enabling them to realize the importance of health practices, regular checkups, and immunization of their children, health insurance etc. Before emigration only 5 percent & 25 percent of the respondents were going for regular check Ups & immunization of their children but after emigration 45 and 95 percent had gone for the same practice, implying that the remittances had positive impact on the level of awareness about the health of the children whereas the non-emigrants had relatively poor level of awareness about the routine checkups & immunization of their children in the study area.

The health services in India are rendered by public and private institutions. The following table shows the preferences of the respondents regarding the health Institutions & the monthly expenditure of their family on health.

**Table: 4**

<b>Preference among Health Institutions and Monthly Health Expenditure of the Respondent's Family</b>			
	<b>Emigrants</b>		<b>Non Emigrants</b>
<b>Health Institutions</b>	<b>Number of families (Before)</b>	<b>Number of families (After)</b>	<b>Number of families</b>
Government	17(42.5%)	13(32.5%)	25(62.5%)
Private	8(20%)	12(30%)	6(15%)
Both	13(32.5%)	8(20%)	7(17.5%)
Outside the J&k Hospitals	2(5%)	7(17.5%)	2(5%)
<b>Total</b>	<b>40(100%)</b>	<b>40(100%)</b>	<b>40(100%)</b>
<b>Monthly Expenditure on the Health of the Family Members</b>			
<b>Expenditure in Rupees</b>	<b>Emigrants</b>		<b>Non Emigrants</b>

	Expenditure (Before)	Expenditure (After)	Expenditure in Rupees
Total Monthly expenditure	61100	143500	44300
Average Monthly expenditure	1527.5	3587.5	1107.5

Source: Field Survey(2018)

Values in bracket show percentages

Table 4 shows that emigration has made a considerable change in preferences regarding health institutions, where 20 percent opted private hospitals, 42.5 percent public hospitals and 32.5 percent both government and private hospitals ,Only 5 percent emigrants preferred to visit hospitals outside the state before emigration but after emigration the practice of going to government hospitals was reduced to 32.5 percent, the choice for private hospitals increased to 30 percent, 20 percent still preferred both government and private hospitals where the preference to move outside J&K, for better health care increased to 17.5 percent .Among non- emigrants, 15 percent preferred private hospitals, 62.5 percent government hospitals, 17.5 percent to both government and private and about 5 percent preferred to visit outside the J&k, for health care services .Majority of the respondents including both emigrants before & after & non-emigrants were not having the health insurance coverage which shows poor inclination towards health insurance.

After emigration an increase of near about 135 percent in total monthly expenditure on health care was found in the study area (the average monthly expenditure on health was Rs. 1527.5 before emigration and Rs. 3587.5 after emigration). The monthly expenditure on health among non -emigrants was relatively low, despite the fact that their families were suffering from the same type of diseases, from which the emigrant families suffer . The total monthly household expenditure on Health of non emigrants was Rs 44300 and average monthly expenditure was Rs. 1107.5. Thus remittances made a significant improvement in the health expenditure of the family of the respondents under study. Before emigration, the awareness regarding health, was very poor, but after emigration, the level of awareness about health practices improved.

### **Educational Status of the Children of Emigrants and Non -Emigrants**

The formation of Human Capital is actually an asset that provides the gateway for a better quality of life. Remittances contribute significantly for the development of human capital through education. The children from emigrants' family had higher probability of attaining better education from private schools and colleges. Various studies have shown the positive correlation between remittances and education. Lopez Cordovo (2005) concludes that in Mexico remittances are correlated with improved child literacy and school attendance. Byrants' (2005) research work concerning Asia also revealed that migrant remittances are used to send children to private schools and such children have greater chances of attaining better grades in comparison to children of non migrant households. The literature on this issue is largely diverse as some indicated positive relationship between migration and education of the children who are left behind while others favoring an inverse relationship. But in the present study positive relationship between remittances and education of the children of the emigrants was found. The table below analyzes different aspects of educational status of the school going children of emigrants and non emigrants in the study area.

**Table 5: Gender, Age and the Level of Education of Children of the Emigrants and Non Emigrants .**

Variables	Emigrants	Non Emigrants	Grand Total
<b>Gender</b>			
Male	40 (53.33%)	41 (58.57%)	81(55.86%)
Female	35 (46.66 %)	29 (41.4 %)	64(44.13%)
<b>Total</b>	<b>75(100%)</b>	<b>70(100%)</b>	<b>145(100%)</b>
<b>Age Group (in Years)</b>			
1-5	17 (22.66 %)	7 (10 %)	24 (16.55 %)

5-18	42 (56 %)	49 (70 %)	91 (62.75 %)
18-30	16 (21.33 %)	14 (20 %)	30 (20.68 %)
<b>Total</b>	<b>75(100%)</b>	<b>70(100%)</b>	<b>145(100%)</b>
<b>Level of Education</b>			
Upto 8 <sup>th</sup>	36(48%)	32 (45.71 %)	68 (46.89 %)
Higher secondary	15(20%)	21 (30 %)	36 (24.82 %)
Upto Graduation	13(17.3%)	10 (14.28 %)	23 (15.86 %)
Vocational education	11(14.6%)	7 (10 %)	17 (11.72 %)
<b>Total</b>	<b>75(100%)</b>	<b>70(100%)</b>	<b>145(100%)</b>

Source: Field Survey(2018)

Values in bracket show percentages

All the emigrant families had 75 children, out of which 53.33 percent were male and 46.66 percent were female studying in different classes. Out of total, 56 percent belonged to age group of 5-18 years, 22.6 percent and 21.33 percent to the age groups of 1-5 years and 18-30 years respectively. So far as the level of education is concerned, 48 percent students were studying in the class up to 8<sup>th</sup>, 20 percent up to higher secondary, 17.3 percent were pursuing graduation and 14.6 percent were attaining vocational education in the study area. In case of non emigrant families under study, there were 70 children, of which 55.86 percent were male and 44.13 percent female. Of total children (of non-emigrants) 70 percent belonged to the age group of 5-18 years, 10 percent and 20 percent to the age groups of 1-5 years and 18-30 years respectively. Among total 70 children, 45.7 percent students were studying upto 8<sup>th</sup>, 30 percent upto higher secondary, 14.28 percent were pursuing graduation and 10 percent were acquiring vocational education in the R.S Pura block of district Jammu.

After the emigration, the preference of parents regarding educational institutions for the children also has changed. After visiting abroad the emigrants became more aware about the quality education of their children.

**Table6:Preference for Educational Institutions and Monthly Expenditure on Children's Education**

<b>Preferred Educational Institutions</b>			
	<b>Emigrants</b>		<b>Non Emigrants</b>
<b>Educational Institutions</b>	<b>Number of families (Before)</b>	<b>Number of families (After)</b>	<b>Number of families</b>
Government	23 (57.5 %)	11 (27.5 %)	19 (47.5 %)
Private	12 (30 %)	22 (55 %)	9 (22.5 %)
Both	5 (12.5 %)	7 (17.5 %)	12 (30 %)
<b>Total</b>	<b>40</b>	<b>40</b>	<b>40</b>
<b>Private Tuitions</b>			
Yes	16 (40 %)	34 (85 %)	25 (62.5 %)
No	24 (60 %)	6 (15 %)	15 (37.5 %)
<b>Total</b>	<b>40</b>	<b>40</b>	<b>40</b>
<b>Monthly Expenditure on Education of the Children</b>			
<b>Expenditure in Rupees</b>	<b>Emigrants</b>		<b>Non Emigrants</b>
	<b>Expenditure (Before)</b>	<b>Expenditure (After)</b>	<b>Expenditure in Rupees</b>
Total monthly expenditure	94500	265000	117000
Average monthly expenditure	2362.5	6625	2925

Source: Field Survey(2018)

Values in bracket show percentages

After remittances the preference for educational institutions & monthly expenditure on the children education of the emigrants has shown considerable change. Some proportion of the remittances sent by the emigrants was spent for financing education of children in private schools and colleges. Table 6 shows



that before emigration 57.5 percent of the families were sending their children to government educational institutions, 30 percent to private and 12.5 percent were sending to both government and private educational institutions but after emigration their preference for private educational institutions increased as the emigrants wanted to provide the better education to their children because of increase in their awareness & income levels. After emigration, 55 percent of the families were sending their children to private educational institutes, 27.5 percent to government and 17.5 percent to both government and private educational institutions. Because of lack of resources and low level of income, 47.5 percent of the nonemigrant families were sending their children to government institutions, 22.5 percent to private and 30 percent families to both government and private educational institutions. After emigration the tendency of sending children for private tuition also improved among emigrants. Before emigration just 40 percent families children had access to private tuitions which increased to 85 percent after emigration, experiencing an increase of 112 percent. In case of non emigrants 62.5 percent families had access to private tuitions because of their low level of income.

The monthly expenditure on education of the children after emigration increased. The average monthly expenditure on education of the children before emigration was Rs. 2362.5 per month which increased to Rs. 6625 per month after emigration, with more exposure the attitude of the emigrants towards education & vocational training has altogether changed resulting into 180 percent increase in the level of monthly expenditure on the education of their children. In case of non emigrants the average monthly expenditure on education of the children was Rs. 2925. The inequality in the level of income and education increased among emigrants & non emigrants. Thus, remittances have made a considerable difference in improving the level of expenditure on education of their children.

### Testing of hypotheses

Impact of Remittances on the Preference for Educational Institutions among the Emigrants households.

H01: There is no impact of remittances on the Preference for Educational Institutions among the Emigrants households.

H11: There is an impact of remittances on the Preference for Educational Institutions among the Emigrants households.

Observed Values of the Preference for Educational Institutions among the Emigrants households.

Preference for Educational Institutions among the Emigrants households.

Type of Educational Institutions	No. of households		Total
	Before Remittances	After Remittances	
Govt.	23	11	34
Private	12	22	34
Both	5	7	12
Total	40	40	80

At  $\alpha = 0.05$  and d.f=2, the tabulated value = 5.99

Thus, calculated value (7.48) is greater than tabulated value (5.99) or critical value, which means null hypothesis is rejected and alternate hypothesis is accepted implying that there is an impact of remittances on the preference for educational institutions among the emigrants households.

2. Impact of Remittances on Access to the Private Tuition among the Emigrants Households under study.

H01: There is no impact of remittances on access to the private tuitions among the emigrants households.

H11: There is an impact of remittances on the access to private tuitions among the emigrants households.

Observed Values of the Access to the Private Tuition among the Emigrants Households

under study.

Private Tuitions	No. of Households		Total
	Before Remittances	After Remittances	
Yes	16	34	50
No	24	6	30
Total	40	40	80

At  $\alpha=0.05$  and  $d.f=1$ , the tabulated value = 3.84

Thus, Calculated value (17.28) is greater than tabulated value (3.84) or critical value, which means null hypothesis is rejected and alternate hypothesis is accepted implying that the Remittances have an impact on the access to private tuitions among the emigrants families.

#### IV. PROBLEMS AND CONCLUSION:

The role of the remittances cannot be undermined and have positive impact on the social and economic conditions of the recipient countries. The semiskilled and unskilled emigrants have made significant contribution in improving the socio economic conditions of the households under study. The family members of the emigrants face some problems in their absence hence the social cost of migration cannot be ignored. The children and elderly family members left behind were living in emotional distress & had to face several problems. While managing the households independently the women had to face many challenges, with remittances the expenditure on health and on the education of the children improved but at the same time, the continued absence of father disrupted the parent child attachment, adding to emotional cost in the study area (though it was difficult to quantify the social impact of prolonged family separation on children and elderly members). Long-term separation from parents increased the children's risk to depression and anxiety (Cheng and Sun, 2015). Many times the emigrants were unable to attend the social ceremonies. Even during emergency because of the strict work contracts the emigrants were not allowed to visit their houses at origin. Working and living conditions particularly for the unskilled workers were not very good at destination. Despite such problems, remittances have played a significant role in improving the social conditions of the households of R.S Pura block. This study has wider implications for the policy makers of J&K so as to further facilitate the process of emigration abroad. Counseling to the children & elderly members of the emigrant's family need to be organized by the counselors in the study areas so as to minimize social distress & to cope up with the situation. Moreover the organizations & the institutions where the unskilled emigrants are working, need to improve their working & living conditions for their betterment.

The emigrants from the study area migrated, to developed countries such as USA, Canada, England and Australia. The countries like South Korea, Germany, Malaysia and New Zealand were other preferred destinations for the emigrants for earning their livelihood. The total expenditure involved in migration varied from country to country. The study found that there is a positive relationship between the remittances & improvement in health & educational expenditure. Remittances helped their families to have access to better education, healthcare, which is important for human & sustainable development. The emigrants with higher level of education, better skills were with higher level of earnings in comparison to their counterparts with low level of skills and education. In this context, the government agencies should organize career counseling & skill development programs, introduce new trades in curriculum of the training institutes, focus on capacity building of the local youth, so that they are capable enough to find employment opportunities in India and abroad.

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