

Impact of Foreign Remittances on Children's Education in Rural Areas of District Sudhnoti, (AJK).



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CERTIFICATE

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DEDICATION

This thesis is dedicated to my family, friends and academics.

ABSTRACT

Migration is very important for developing countries because home country receives remittances for their left behind families. Kashmir is also receiving remittances billions of Dollars. Remittances boost economy, education both are separate institutions. Current study has investigated the impacts of remittances on education. Remittances are an important part of developing countries and then they have uplift remittances which they got from developed countries and also very effective for left behind families education. In this study tried to investigate the major reasons behind international migration from the region and how much remittances they send back home, the migration and remittances associated with schooling and the impact of parental foreign remittances on children's educational outcomes. Descriptive research design was used in the current study keeping in view the nature of the research questions. Purposive sampling was used for teachers because purposive sampling is one of the most cost-effective and time-effective sampling methods available. Simple random sampling was used for parents and students because it's ease of use and its accurate representation of the larger population. Qualitative research strategy was used for this study, because I collect primary data for current study. Three type of migrated people I had found in my results one of them who are complete illiterate so their children give them very low results. Second are literate they are giving them positive results and third one who are first move to abroad then along with their family they got best results compare to second. The present study recommends that there should be also do with the method of mixed or quantities from those methods for more reliable results.

Keywords: Education; Kashmir; Migration; Remittances

CHAPTER 1

INTRODUCTION

Human migration is the movement of people from one place to another place for the purpose of permanent or semi-permanent residence. One of the most significant migration pattern has been rural to urban migration, for instance, the movement of people from rural areas to big cities in search of opportunities of employment (Anonymous, 2005). Push-pull theory of migration found that economic factors of migration in the sending country to home country. Push factors indicate to the negative characteristics going on at the origin country and pull factors shows the positive characteristics towards home-station (Datta, 2002).

Remittances of developing countries migrant an important flow of resources. With a magnitude meet a total of US\$338 billion in 2008, remittances worldwide have grown larger than official aid inflows and are second only to Foreign Direct Investment (FDI). The development agenda today is acknowledging the development function of remittances as well as migration. Although, there is comparatively less research and consensus over the impacts of remittances receipt in return such as inequality, poverty, growth, and household expenditure and investment decisions compared with the literature on the receipt of official development assistance (Ratha, Mohaptra & Silwal, 2009).

Both are described that, however remittances play a positive role in the education of children, international migration can, on the contrary, have an adverse effect in some countries such as Mexico. There are consistent evidence that the household living area has an important impact on children's schooling (McKenzie & Rapoport, 2007). Remittances have risen hugely in recent decades, becoming a key source of external income for households of many developing countries. Remittances increase the well-being of receivers by easing consumption, investment, and the accumulation of human capital. Remittances can also have negative side effects, discouraging work of adults in receiving households and reducing care and control of children left behind. While plenty of evidence is available on the role of international remittances for household decision, less attention has been paid to domestic remittances, the present study we aims

at contributing to fill this gap. We focus on children, analyzing the impact of remittances on schooling and child labor of children left behind (Rapoport & Docquier, 2006).

He is asserted that migration and remittances on educational investment and school enrollment in rural China. Generally there are three channels where migration may effect investment in education in rural areas: first income, especially through remittances from migrants, it may have direct investment on education (Taylor & Mora, 2006) also including educational investment decision. Second the absence of parental migrants may play an adverse role on education performance, and also educational investment. Social cost enforced on the left behind because of labour mobility. Then children spent more time on agriculture and less on schooling. Especially the parental absence. Third, in China the perceived return to education is seems to be educational investment in opposite ways (Demurger, 2015).

They examined that the children of schooling have good performance but Girls be at most unsafe left behind, because girls have furthermore work of household such as taking care of young siblings, cooking and cleaning (Hou, 2015).

Explain the impact of migration on school enrollment, Gather years of schooling and dropout rates in Punjab, Pakistan. They study uses a probit model and ordinary least squares. The results suggest that migration has a positive effect on child school enrollment. Children from migrant households accumulate more years of schooling and have a lower dropout rate. However, the study is limited to Punjab, and treats currently school-going children and currently out-of-school children identically (Arif & Chaudhry, 2015).

I discussed these themes in my current research **phase i**. Migration **Phase ii**. Remittances **Phase iii**. Education of the Children. Here are the sources by them I took my required data first of all parents then Teachers and in the end students. Parents were best of all respondents regarding children's education especially one of both who spending his time with own children, so I talked with them for my current research. Teachers are one of the main respondents who's informed me about my topic because they have spent most of time with students. Moreover, they are knowledgeable people in the society, so they can easily understand specific topic and know better than others how can respond properly. Therefore, I talked with them for getting proper information regarding my research. Students itself are the third respondents of my current study

Because my topic also revolve around them so that it's incomplete without taking their views regarding impacts of remittances on their education.

Now people are migrated more in District Sudhnoti (AJK) as compared to history and, they have been different causes of their migration. One of them they do not fulfill appropriately their children's education as well as they are facing unemployment issues. Moreover, they are not able to get their basic necessities, and also their living standard is low, but I did my focus on foreigners child education either it's positive or negative for this I visited towards parents, and those students whose parents in abroad as well as took interviews from their teachers. Through the literature review researcher have identified the gap in the knowledge produced to find out the gap. When people of district Sudhnoti migrated to the next region, so researcher wants to find out what are the major impacts of remittances on schooling through their remittances of migration.

1.1 Epistemological and Ontological Orientations

1.1.1 Epistemology

According to (Snape and Spencer, 1991) asserted that 'Epistemology is concerned with ways of knowing and learning about the social world and focuses on questions such as: we can know about reality, and this is the basis of our knowledge.

The researcher used qualitative method so that researcher have epistemological position is Interpretative. Qualitative knowledge is most universal and specific to the context.

1.1.2 Ontology

According to (Dawn Snape and Liz Spencer, 1991) Explained that Ontology is connected with the nature of the social world, and what can be known about it. A key ontology discussion regarding whether there is a captive social reality and how it should be constructed on which there are three distinct positions. 1. **Realism** claims that there is an external reality which exists independently of people's beliefs or understanding about it; 2. **Materialism** holds that there is a real world but that only material features of that world hold reality; and 3. **Idealism** asserts that reality is only knowable through the human mind and socially constructed meanings. Qualitative researchers vary in their ontological stances but there is a common understanding that the social world is governed by normative expectations and shared understanding, and hence the laws that govern it are not immutable.

My ontological position is constructivism because in ontological position socially constructed is situated. So that researcher used constructivism.

1.2 Statement of the Problem

In the case of the current district, most of the families rely on the remittances as at least one of their family member is living abroad, and sending money back home. These people are very much concerned about the education of their children, and there is rise in the establishment of the private schools in addition, to the government sector. One can perceive from such trends good impacts of foreign remittances for education of this district. It is evidently a great impact of social remittances on education as the migrant member are not only sending money back home, but at the same time they were also sharing the worldview with their dependents about the need and importance of children's education. So far researcher found the work on migration in District Sudhnoti (AK). Because this District is more under develop and not explored much as compare to other districts, so researcher wants to know particular area that what impacts of foreign remittances on children's education. Through literature review researcher finds out lot of research gaps. One of the problem of my research is when people move to another region of the world. They far off their children. Then, what the situation both are facing specially children in the field of school enrollment, Attendance & Academic performance. Its obvious Migration, education and remittances are very much interlinked because when someone move to Abroad and get remittances then that person will be able to improve his children's education or something else. In this topic my research gap is what the situation is happened with school going children' after their parents migration mother or father (or both).

1.3 Research Questions

RQ 1. What are the major reasons behind international migration from the region and how much remittances they send back home?

RQ 2. How are the migration and remittances associated with schooling?

RQ 3. What is the impact of parental foreign remittances on children's educational outcomes?

1.4 Research Objectives

1. To explore the trend of migration and inflow of remittances.
2. Understand the impact of foreign remittances on children's behavior.
3. Understand the impact of foreign remittances on student's academic performance, attendance as well as enrollment.

1.5 Definitions of the Key Concepts

1.5.1 Remittances

Oxford Dictionary: A sum of money sent in payment or as a gift. 'Complete you are booking form and send it together with your remittance' A sum of money sent, especially by mail, in payment for goods and services or as a gift. The actions of sending money payment. **Merriam Webster define remittances.** A sum of money remitted. An instrument by which money is remitted. An amount of money that is sent as a payment for something or the act of sending money as a payment for something.

Dictionary.com describes education as the act or process of conveying or acquiring general knowledge, developing the powers of reasoning and judgment and mainly of preparing oneself or others intellectually for mature life.

1.5.2 Education

Education is the process of facilitating, learning or the acquisition of knowledge, skills, values, beliefs, and habits. Educational methods includes discussion, storytelling, teaching, training and directed research. **English Dictionary:** coded that Education is the most powerful weapon which you can use to change the world by (Nelson Mandela). **Oxford Dictionary:** define the process of receiving or giving systematic instruction, especially at a school or university. 'A course of education 'The process of receiving or giving systematic instruction, especially at a school or university 'a new system of Public education'

Merriam Webster: the process of teaching, the education of students, Skills, knowledge, and development gained from study or training. The school is loyal to the education of children with reading hurdles. The process of teaching especially in a school, college or university. The knowledge, skill, and understanding that you get from

attending a school, college or university. Its deals with the methods and problem of teachers.

According to (Kanaiaupuni & Donato, 1999) it is stated that advanced two channels through remittances could increase available income, through remittances we have got better education & health. Another side indirect channel remittances help families to buy better housing or creating business that enhance general welfare of the state, which can be translated to a different use of resources by the government in way of education facilities.

According to (Hanson & Woodruff, 2003) asserted that the relationship between remittances and human capital connection could be negative since the migration of the household head can be problem for the family life and have an adverse impact on children school results.

I took above findings of **(Kanaiaupuni & Donato, Hanson & woodruff 1999, 2003)** in my research study for further assist me that how i find out the data from the community and do linkages between remittances and children's education. Due to this it's more relate and defined research topic. From that information, I try to add some new knowledge towards the world. Above mentioned findings guide me more appropriately how researcher can relate foreign remittances with children's education in the locale of District Sudhnoti (AJK).

1.6 Significance of the Research

This study added to the existing stock of knowledge. This study will further help to provide platform or guideline exploration of researchers.

CHAPTER 2

REVIEW OF LITERATURE

De Le According to (Adams, 2005) the prevailing intelligence about those countries who received remittances we can summarize in three major facts. Firstly, most of the time we can use remittances for families' consumption. Second, a smaller part of those private transfers tend to be oriented towards investment or saving in both physical and human capital. Third, investments assure it through remittances yield private returns but do not necessarily yield returns of any significance and therefore have limited impact on the overall growth of the economy. However, more recent empirical works have challenged the prevailing view and instead argue that remittances are being used in investment and do have an impact on broader economic development beyond the recipient household. The corner stone of this hypothesis is that the analysis should not stress on their expenditure behavior between consumption as well as investment for those remittances receiving individuals or households but rather on the behavior of such groups in differentiation along with no remittances beneficiaries.

According to (Hein, 2007) the movement of those people from rural to urban those migrants are very near to help their family member who remaining home country, for instance in the form of sending money, learning, and investment skills. According to (Hein, 2007) migrant's parents from the help of remittances migrant's parents able to uplift their children education, although inner cost caused by separation is high. A study in Guatemala shows that migrant families with economic remittances spend 45.2 per cent more on education than migrant families without economic remittances.

(Huang & Zhan, 2008) stated that when someone invest on children's education it is appear on latter family's income. One of the family who was belong to Inner Mongolia when this one family migrated to next country they far off from the poverty latter 2000 two daughters migrated to next region. One family from Inner Mongolia expresses that they left poverty later 2000 after the migration of two daughters in the year of 2004 they have to receive roundabout (9000 ¥) from two daughters.

According to (Hein, 2007) labor migration steer to an increase of 8.5 – 13.1% families' income of the rural areas of China, poverty elimination is still less likely to happen

because those who migrate are usually not the poorest. So that contribution of migration to break poverty.

(Hein & Wang, 2007) Similar findings where is to get some of the researchers who were saying that people got positive results from social remittances those who were left behind children's their schooling achievements as well as attendance.

(Massy, et al. 1993) asserted that the NELM Theory explain few upcoming aspect of the neoclassical economic theory, for instance one is that migration is more of a family settlement after that any one person. Another side, the new economic of labor migration argues that decisions of migration is made by a unit of people who related that like household number, from this they have to overcome families expenditure hurdles of household members.

(Morawasha, 2007) Explained that when someone migrated to next country then they have got remittances which is most important for their living standard. Member's shows having a predominant role in household risk variety of policy.

(Hein, 2007) finds out that the flow of money be security of income. NELM's school of thought explain about emigration gambol an important act where he providing powerful origin where money spend, it's too required background of not suitable credit as well as tuff market prevails such countries who are process of evolve. (Chan, 2009) mentioned that children's well-being main source backbone of migration. Given the poor living conditions among the parents of rural migrants, this decision is totally related to their children bright upcoming life. All family mutually took decision.

(Acemoglu et al. 2014) states that the one of the important thing is labour economics dissimilar type of investment and they have different type of qualities involve in human capital investment like schooling and abilities. Fitzsimons (1999) in current time, in human capital theory education played very important role for getting good results in economic outcomes. Through this people are also very positive role economy of worldwide.

(Chan, 2009) mentions that in another perspective, the reason behind parent's migration they want to get more money after getting remittances they are able more to invest on children's education. From it children's improved their own economic condition. From this poverty goes down in the consequences remittances are not spending on education

it's also on different side of nourishment of children. Majority of them spent on their education no doubt it's also on human capital investment its very effect on growth of development.

(De Le Garza, 2010) stated that those parents who are successive they are will to spent on their children those who were in home country, after that they will getting good job opportunities. (Acemoglu et al 2014) state that the scholars of the new economic and the theory of human capital. They are defining that this is the whole family decision which is help out to improve their weaken situation in rural areas of the living people. When we want to build on people then we have two basic things which were schooling as well most important thing is quality of schooling. Then the results will be getting in positive side. According to (Davies, Qiu & Davies, 2014) explanation culture is also a very important factor to define the children formation as well as it's also very important factor for taking decisions and also children are willingly to involve in cultural activates.

(Ye, Murray and wang, 2011) mentioned that when someone migrated to second country they are learning from second country culture and doing same positive changes for their home country education of their children's and they are working on their children education in a different angle to learn might be second country or earning more income which is obvious for them. (Zhou et al. 2014) furthermore stated that, no doubt migrant parent after learning cultural change have very important role on the results of student education as well guardian also have very important role on children education its depends on that is it good or not. If guardians have good cultural habits its obvious good for student's results if it is not good then results will be negative.

(Bastia, 2014) Asserted that those parents who are migrated remittances just its ruff receiving in rural areas education if institutes are not working properly. Hou & Hu (2015) asserted that school performance of left behind children's cannot be possibly one element examined. It's not very easy to define its impacts and migration because they have very different relations between of it. May be if two family have remaining children perform different results in under guardians etc.

(Lopez Cordova, 2005) asserted that when the children aged was 1 to 5 he have found positive impacts on them but in the age of 16 to 17 it's going on negative impacts on Mexican children. Years those who lived in Mexico. Maximum of practical works on

the direct impact of remittances on education in Latin America have been conducted where final point of migrants is USA. It's not done this is acceptable for other countries of the world. Middle East where evidence is specially lacking and also in North Africa Areas.

(Cox Edward & Ureta, Lucas, 2003,1997) estimated the determinants of the hazard of those who are now left the school, even they search out that remittances overcome the hazard rate. Furthermore, effects of the transfer statistics differentia from the effect another income source. This distinct impact of remittances may depend upon some types of conditionality made by the movers, those who provide remittances for the specific purpose of educating the younger members of the family. Siblings Have got the education, for instance, can be analyzed as stated by to inter-temporal presentations between movers and the family, in that migrants with the start taking education in order to move and gain urban wages. Basically remittances are used to again investment of the children education and also younger siblings.

(Mckenzie & Rapoport, 2006) described that negative impacts of migration on school attendance in Mexico applying a censored ordered probit model. It's a negative effect may arise reason behind is parents are absent of migration, can reduce parental inputs into education acquisitions or it may induce the children to meet eventual labour and cash shortage through working and left behind activities. These effects more than compensate for positive impacts of remittances, which relieve credit constraints. World Bank (2013) report pointed out that majority of students belong to poor families they cannot complete their primary level studies, those regions are not good economically, rural areas conflicted affected provinces and estate sector. They affected background of learners, in educational participation, their level of achievement and the expression of their potential.

(Arunatilake et al. 2010) further stated that Migration affects education in both positive and negative manners as shown in this paper. Due to migration investments on education are increased because wealth of people increased, when people migrate they have to leave their young children's with improper helps and an extra load of family liability which can carry to higher rate of school absenteeism and school left the children. After the migration of parents, remaining household activities like cooking, washing, caring of younger children on loaded on the elder children in families,

especially of the girls, time allocated for the children education are subjected to emotional and physical abuse, rape, sexual harassment, misbehaviors etc. this Sri Lankan context can be supported by the evidences in China deriving the same results.

(Arunatiake et al. 2010) further highlighted the significance of remittances as a source of income in Sri Lanka is very important. Remittances in Sri Lanka, researches regarding remittances are restricted to the area of Gross National Product (GNP) growth, private investment, private saving, and consumption. Financial crisis and migrant household are better off compared to non-migrants households, since the household receive a higher level of income from the financial and physical assets, properties, but it's too controversial debate over the impacts of remittances on those children whose parents are out of country having very much need of their education. The most important question in Sri Lanka that should be addressed how much remittances important for children education. The descriptive analysis and the proportion of remittances that the existing evidence can be show and it's revealed. Expenditure on education and on health migrants and non-migrants households reveals that average investment of people who are out of country on education and health is also focused indicator of their children.

(Hines & Simpson, 2005) stated that remittances develop a theoretical model predicting as a mechanism to transfer migrants' income, which independently affects household consumption patterns. They have to find out that when we increase remittances it's also enhance educational investment in Kenya. (Hildebrandt & McKenzie, 2005) described that contraceptive learning to improve the immigration of household members from Mexico to the United States. Absence of decision makers may also lead to changes in the bargaining power of remaining members in the household, leading to a reallocation of family spending preferences.

According to (Hanson & Woodruff, 2003) linkage between remittances and children's education are evidently present in most of the migrant sending regions. Using IV approach, they search that the recipient of remittances from the United States significantly years of schooling expend as whole by a child. This effect was also stronger found to be girls who are 10 to 15 years and whose mothers comparatively low educational fulfillment. On the other side, (Kanaiaupuni & Donato, 1999) in this debate they have been define two of advance channels that is remittances level of education

expend in home nations. The fact that by grow available income from the act of one direct channel, for education and health remittances can be used to get. Another indirect channels point out that remittances help family to buy better housing or creating business that enlarge their betterment of the country, in the direction of education help which can be translated to a different use that income through government in education sector.

(Kanaiaupuni & Donato, 1999) explain linkages between capital accumulation & remittances at the core literature is also a debate on the field of migration. Two different channels has been highlighted in this literature. One of it is direct channel from which they have to increase their available income. Education and health also will be getting through remittances. On the other side through remittances they have enhance their business and can buy better housing as well general progress of the state. Government also indicate different aspects to facilitate in education sector. Hanson & woodruff (2013) hint that relationship between joint of human assets and remittances it is negative if the household of the family head cannot manage in a proper way indeed it has bad impact on children school performance.

(Lopez Cordova, 2005) asserted positive relationship between remittances and education. For this study data used 2000 Mexican municipalities, Increase school attendance and overcome illiteracy in particular received remittances for children between 6 and 8 years old. (IOM, 2010) International Organization for Migration, from different point of view analyzes remittances. The use of remittances the part that concerns as well as most of the remittances used in second step in education (after the general household expenditures). (UNDP, 2006) in the final decades of the 20th century and into the first year of new millennium, migration as a truly global phenomenon across national borders. Currently estimated that nearly 200 million people simply 3% of worldwide community. They live outside of their country of origin increase number of nation states in the America, Europe, Asia, Africa, and Oceania have transformed into both receivers and senders of international migrants.

(Nasir et al. 2011) working of children in household chores absence of an adult household member may increase children level of involvement in two aspects: one aspect implies that after the migration of parents, previous all responsibilities fulfill my own those did by their parents, which creates hurdles in their education as significant

amount of a time specified their education is occupied by the responsibilities. The second aspect implies that the absence of parental focused wrongly affects the children's results in the school which can be especially observed in nuclear families where absence of father may taking to the adaptation of wrong company by the children, so it hard to mother keep a hold on the children outside the home while meaning the commercial bank.

(Gobel, 2013) analyzes the impact of remittances on household's budget allocation in Ecuador and positive relationship between remittances and spending on education, households receiving remittances showing that accumulate human capital have a strong motivation. (Rehman et al. 2000) who investigates that on educations and other activities have great impact of overseas workers earning in Pakistan. Data of that research was collected through the field survey based on the primary research. Overseas job workers begin the experimental group while non-migrant make a control group. Their age, education of the workers, and length of the overseas are the important variables which influence the income throughout migration. In Pakistan remittances are very crucial part of income it shows through results of the research it's also very important role educational achievement as well economically.

(Mboya & Nesengani, 1999) analyses that very important difference in academic achievements and their father is out migrated from the country or theirs father present in the country. Those whose father absenteeism due to work the result shows that the situations is too harmful of remaining children results. (Kandel and Kao, 2001) argues that, in Mexico, temporary migration of both parents and older siblings negatively affects the outcomes of educational younger children. Here migration an example provides of alternative route to economic mobility, while beyond secondary school education is devalued as it has high opportunity costs.

Both, (Hanson & Woodruff, Kandel & Massey, 2003, 2002) mentioned about the importance of remittances as a source of income for those countries who are under develop. Through remittances people are improving their living standard and also increase their physical assets. Therefore, the impact of remittances on socioeconomic condition of the households is doubtful. In particular, the debate over the effects of migration and remittances on education of the children of migrants remain controversial.

(Yang, 2004) presented evidence currency appreciation at the origin country and lower children's labor supply, increases children's schooling at destination (Philippines). The role of remittances once again attributing the causal relationship. Lopez Cordova (2005) Mexican case, has given evidence remittances can grow children's school attendance, infant mortality decrease, child literacy reduce. (Hou, 2015) mentioned boys have minimum effect as compare to girls, girls are more affected than boy's educational performance. Moreover, (Hou, 2015) find that the improvements of boys in math and girls in language grade. In conclusion that by their father migration boys' school performance is positively influenced. From the duration of parents migration have made different results.

(Hou, 2015) stated when parents migrate to next country it's not any kind of negative impact on them if migration is short term but when parents migrated long term then results will be different it's much impact on children education time may be 3 years or more of it. Again, Duration of parents migration some scholars state that parents increase the duration of migration test score get worse. (Mansuri, 2006) argues that, in rural Pakistan, children's of migrants are staying more in schools as compares to children's of non-migrants.

2.1 Theoretical framework

2.1.1 New Economic of Labor Migration (NELM) Model

For the current research, New Economic of Labor Migration (NELM) model was used to understand the process of migration decisions. The NELM model was develop by (Stark & Bloom, 1985) and stated that the decision about the migration are not taken in isolation rather it is exact and rational mechanism in which family members are consulted. When labor are migrated to guest country it's very important change in economy as well as exciting modification last few years ago. When labors are decided to migrated, they are interaction in between due to this, and its prominent the social entities and discussion. They are showing the relation between labor markets other labor market and non-labor market phenomenon. This is for us to under the economic process development and betterment. Work of migration is very much valuable for the labor migration model. Here also define the key behavior measurement, in public debates are going on many of the public polices of migration. We are very much thing

about many of the profession not to convert to migration research. It is obvious topic related to it. Behind reason is that institutes are not much information about it. We just having struggle to review of these topics for the further research or discussion the importance of all those hidden topics and to reopen the difficulties in economics of labor migration.

It's not only an individual migration behavior is as different to any other second migrated person because he have different reason to movement any other country. They are different as like they have abilities that they have been. When the workers are different they have imperfect skills on the part of employers. Those who have intergroup here they have to easy perform their features of economic migrants, so they have to dependent their working pattern. No doubt migration is in the way of diffusion receiving as well as innovation. In addition lot of empirical research in the side of migrants in labor market progress, here they have special attention of behavior of international migrants.

People interest regularly in interpersonal outcome comparisons within their reference group. These comparisons create psychic costs or outcome, feelings of relative poverty or related fulfillment. A person may move from one place to another to change his relative place in the same reference group or to convert his reference group. Membership in a huge relative deprivation reference group even in the former a person's as whole income is lower. In general, a person who is more relatively deprived can be expected to have a stronger incentive to also do not find its advantages to migrate and so on. Migration taking decisions are somehow made together by the migrants and by some of who are not migrants. Expense and earning are shared mutually between migrants and their family.

Theory suggest the point, an empirical evidence look with the design of remittances are good defined like an intertemporal contractual pattern between the migrant and the family than as the outcomes of clearly altruistic considerations. Theory too to give reasons for migrant and the family to enter voluntary into a combine beneficial contractual arrangement with each other– rather than with a third party – and recognize conditions under which the contract is self– impose.

This outcomes gives an interesting detail for the observation that upcoming person who is going to next country to help by those who did migrate before; one of the best way

which is having a higher proportion of all trades which are presented in between the migrants existing in before when some new migrants are coming to there. When arriving of the new movements of people ease on the past migrants. They are suggested that a resolution to the prominent not to continuity of bad behavior within a small group it mean family and selfish behavior within a large groups mean marketplace. This call to proper channel behave is also be used to obtain more migration related insights. Review, first it is not a particular village economy in an LDC where farming land-lords are with respect to the determination of wages as well having paid work. It may be beneficial for employers to produce high paying jobs in engage more migrants. As extend as a big number of employees have the belief that good paying employment can be find or that it is worth waiting for, a maximum response will be create. It can be credit to the ordinary fact that the underlying observations are made at different level of diffusion process. Firstly these areas includes estimation of the macroeconomics impacts of migration. We have got too much lack of empirical work on the effects of labor migration on those who were doing paid work in net giving and net getting locations, especially for different kinds of labor for example skilled and unskilled labor.

Second, the macroeconomic and microeconomic linkages between labor migration and aging are the topics in which we have gotten just narrow and indirect empirical focused for instance age is generally a right hand side variable in microeconomics studies of migration decision making. Truly, empirical proof strongly recommended that earlier workers are less than mobile younger workers. This information is completely believable for different reasons related to the differential preferences as well opportunities of earlier also younger workers, therefore looking likely the work force in much of fertility Low Countries will show a overcome propensity to respond to exogenous economic change by migration as they age over coming twenty years.

(Harris, 1970) he has asserted that its views at the effects of the migration are getting in the behalf of migrants to sending the families. There are many theories which have the goals to explain why the people are migrated. The earliest, perhaps best known is the macro theory of the neoclassical economics. This focus on “pull” and “push” factors, in which migration is reason by differences in the supply of and demand for labor in sending and receiving countries. (Todaro, 1987) the micro theory of neoclassical economics too familiar as the rational choice theory states that individuals are as

rational also actors and decide to migrate after analysis assurance a positive net return from migration.

(Stark, 1991) the new economic of labor migration describes that migration as a tool that families use to overcome market loss. When a family member going to away from the families, a household made an investment that will be fulfill if the migrants remit some income later. There remittances are very important where poorly functioning local markets for capital, credit, and insurance. According to NELM, making inefficient markets are necessary for the migration of labor to occur.

(Backer, 1974) described that, it is defined different type theoretical about remittances explanation. These includes altruism, which suggest remittances rise when the economic needs of families increase. (Cox, 1987) Self-interest, where the migrant's inspiration is based on prediction to inherit land or wealth. In this case, migrants make investments in their homes that are take care of by non-migrants family members, the concept of exchange, in which migrants are effectively paying back family and relatives for investments in the education or travel of the migrants. (Lucas, 1985) the notion of co-insurance, where both family and migrant provide monetary and in kind transfers to ensure each other in opposite short term shocks. (Ngunjiri, 2006) In Kenya International migration has also rise particularly in the last twenty years. It has received well known attention in documentation individually with respect to brain drain of students and workers, the standard of remittances and the range of money shifted services function in Kenya. Kenyans in the diaspora are distribute an equivalent of 3.8 per cent of national income via remittances compared 2 percent the total foreign assistant.

(Stark and Bloom, 1985) They explained that the speed of diffusion of the commitment to migrate as an innovation from the innovators and early adopters in a community via late majority and laggards is in the new economics of migration framework a function of the interaction between the risk disinclination properties of the potentially adopting households utility functions and the extent to which information forward by past migrants overcome the unpredictably surrounding the migration option itself, conditioned by market incompleteness and the overall income distribution at the origin.

2.2 Kinship, Family and Social Network Model

According to (Bott, 1971) “kin have the particular importance off all kind of linkages each other, therefore the kin have the outstanding joint as compare to any other field. Second, relationship with close are relatively strong.” (Brettell, 1991) added that one does not have a three generation stem family because property is transmitted impartibly; one has such a family because parents want minimum one child to remain at home, work on the farm and help them as they older. On another side, in large context of the mechanism for transferring property are polices pursued to solved few of hurdles face by household of the earlier and the present of Italy, Greece and Portugal, How to secure support in old age, how to contract a marriage for a child, how to provide for all one’s children, how to maintain the social status of all members of the family.

Shifting wealth this is the form of economic behavior, most of them have to discuss in anthropologist, as well in the side of social dimension. It is as on the point of people strong parenthood and childhood have best kinship alliance. (Trumbach, 1978) for instance, the European family shows two competing forms of kinship organization as far back as 11th century. The egalitarian (equal) ideology of the 17th and 18th centuries should have expand over the northern Europe the popular kin recognition system or folkway, where the individual surrounded by a single network of relatives, including both kin and relative in law, and society is strong by friendship, patronage and neighborhood ties rather than by kinship ties. Contrarily, the diffusion over central Europe of some elements of the aristocratic model of kindred, where kinship is less extended but more central, could explain the placement of the stem family.

2.3 The Culture of Migration

According to (Epstein & Gang, 2010) culture is not new to the study of migration. It has hidden the surface for some time, occasionally extend openly into the discussion, usually under some pseudonym. The authors bring culture into the open. They are concerned with how culture display itself in the migration process for three groups of actors: the migrants those remaining in the sending areas and people before living in the recipient locations.

(Bartel, 1989) finds that post-1964 migrants to the US tend to locate in cities with a top concentration of immigrants of similar ethnicity. Further she shows that highly skilled

migrants are less geographically concentrated and rely less on the location of fellow citizen. (Horvath, 1977) migration as an individual investment theory treated in much of migration theories. Expect any other person who is not head of the family is not all time explicitly add up.

(Epstein & Mealem, 2010) findings that they interact between local worker and migrants in the side of production in any firm. Both local worker and migrants can invest effort in linkages activities in order to increase the linkages of migrants with firm they have to improve interacted process as well production. (Sriniver, 2010) has shown the immigrants do in fact process to economic incentives in acquiring expertise in the language of the migrated country, especially immigrants with 13+ years of schooling.

(Epstein and Gang, 2010) Develop economic theory which is taking in value how such a competition affects the resources invested by the supporters and how the valuable it is the immigrant group. (Lahiri, 2010) two type of the equilibrium level of assimilation here is high quality junction in this network, particularly ethnic network in the foreign trade. Ethnic networks are a way of overcoming informal barriers (information cost, risk and uncertainty) to trade by building trust and substituting for the difficulty of enforcing contracts internationally. Network form between migrants and natives in the host country and between migrants and their home country. Ethnic networks remained when we do not end of assimilation at whole level.

(DeVoretz & Vadean, 2010) analyzed that the kind of ethnic groups effects culturally on them in Canada. In opposite of the literature which was examine that the remittances movement in the framework of in large family agreements. They fix in a formal demand system, suggesting that they represent expenditures on social relations with relatives as well as friends also sharing to membership in religious organization with a pattern. They have showing the results with ethnic groups of cultural differences for the side of current migrants families as well as shows the value of differentiating with respect to culture history with analyzing the determinants of remittances. Facchini Mayda (2010) both are measuring controlled policies with those people who are moving to next country as defined by government of united nation Department of Economics and social affaires 1976 and 2007.

2.4 The Migration-Education

(Ratha & Xu, 2008) it is largely focus on the Latin America as well as the Caribbean. This might be due to two facts: firstly, migration and remittances play an integral role in that area. The year of 2005, the share of migrants as a whole population amounted to 5.1%, compared to 3 worldwide and remittances sent to the region rose from 13 billion US\$ in 1995 to 60 billion US\$ in 1995 to 60 billion US\$ in 2007, constituting up to 20% of the national GDP in some countries with Haiti being one of available. Secondly, the most important migration corridors out of the region lead to the joint together states, a fact that implies a prominent ‘south to north’ an act of moving pattern.

(Mattoo et al. 2008) findings of migrants the countries of Latin America as well as the Caribbean with a provided level of education are less likely to get a skilled job in the United State than their parallel from Asia or other Developed countries with the same educational level.

(McKenzie and Rapoport, 2006) find out the getting outcomes of are positive, it is not sure to all families to assign to them towards the schooling of children’s. From this they have to gotten restrictions in the cost of school enrollment some extend children are moving to market for work places or the child went to school. Therefore, those families who are rich they are trying to do move their children in good schools.

(Hanson and Woodruff, 2003) they are studying importantly positively estimated of the available variables denoting those who members are migrated. Therefore, it is effected those people who are belonged to poor families of the region. From the opposed point of view, (McKenzie & Rapoport, 2006) it is described that we have found negative impact of migration on schooling of the children’s in Mexico. Results also have a similar appearance (Hanson & Woodruff, 2003) also asserted that after migration impacts on poor household at large level as compare to rich families.

(Salmi, 2000) finding that acknowledged a free basic education to every citizen. Although, as the Haitian state is not able to provide the required resources, 75% of the enroll children in Haiti attend private school at the basic level and as much as 82% at the secondary level.

(Khan, 2016) asserted that when we are taking about Pakistan its sure term of migration is not new for Pakistan. Different places of Pakistani people are migrated every year in

a large percentage even side areas of the country. Mirpur which is one of district of Azad Kashmir from that district huge number of people migrated to England (UK). Their migration year was 1930 for the job of labor firstly they are just moving there for job purpose and later on the moving to industrial areas in the places of Bradford and Birmingham. When world war two was happened some of them were move back to home country majority of them settled there permanently.

After first wave secondly people of Pakistan moving to Gulf centered emigration. In the year of 1960 reasonable people are moving to Gulf States. In the village's lot of people were moving due to unemployment toward these countries. After that these people search work many other countries. In the year of 2005 majority of Pakistani moving to different countries.

For instance 1) Saudi Arabia 2) United Arab Emirates 3) United Kingdom 4) Canada 5) United States of America.

World Bank stated that the number of Pakistani Emigrants reached to in the year of 2010, 4.7 million dollar. On the other side one of the Pakistani foundation called Overseers Pakistani foundation express last five years 2.5 million Pakistani migrated to foreign country.

McKenize & Rapoport in the human capital indeed migration as well as remittances has larger number of influence on families' investment of human capital, first of all remittances impacts. Firstly it is a lager level of impact on migrant family's poverty burden and basic necessities after that it's also a great impact on the side of children education. If it is controlled it is positively impacts on them otherwise vice versa. When it will negative impact on them it is when parent migrant to next country so no one have good guardian for them that's why results goes down and down.

2.5 Can migrants Reduce Educational Attainment

By (David McKenize, 2006) it is asserted that migration from developing countries to develop countries are increased so rapidly in current years, it is going more powerful with the time goes up by observation it is clearly shown. At the large level of international migration increase all over the world has triggered this is actually good for the coming research as well as impacts of migration in the field of migration. In the countries of migration having got much more benefits from it one of them is they can

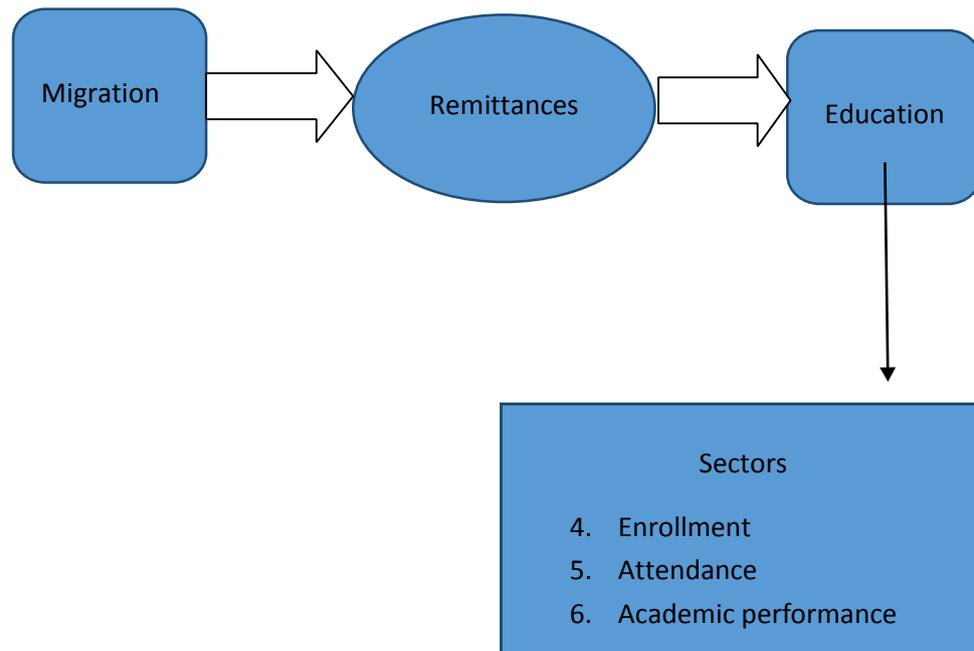
easily to attain their education field for the origin countries. Much more studies have shown that many migrants' families have to increase their children education. A current theoretical and empirical literature on the progress of brain drain or "brain gain" guide us another channel by it migrants can increase educational attainment. Basically the reason behind this idea of theories are education is a high return when people are migrating to next region the effect of it also have increase in higher school enrollment.

(Chiquiar & Hanson, 2005) described that returns of education if more in Mexico of Mexican migrants in the United States. This due to highly inequality in Mexico than in U.S. It is first time happened in rural Mexico people movement was illegal, they were getting with low formal educational requirements. In the end, they have to increase their migration level, but unfortunately they are investing in the field of education. They have to find out overall impacts of migration to achieving the educational output, estimating the impacts of all these various effect. We have found one great experienced Mexican from the full of international migration. So we can sought out the effect of migration on next generation is very high. We have used 1920 as an instrument it's a great impact on the education of rural Mexican children's which the age of 16 to 18 years old.

(Hanson & Woodruff, 2003) their findings on the whole level impacts of migration on education in Mexico. It is used for this 2000 Mexican census and watch out the children school grades completed 10 to 15 years old. They have mainly find out that migration of US is associated more years of education fulfill of the girls whose age was 13 to 15 years old those mother have three or less than education. On a large level survey instead of the Censes. It is allowing us to consider a larger level of household migration experience. In the age of 12 to 15 years age girls were doing excellent in studies.

(Woodruff, 2005) it is asserted that when both of parents move to next country it is very shocking experiences for the children's they are not ready to spend time in school instead of that they are willing to spend their time in market places or out of schools this is happened because caretaker is not with them so children are also not mature results is going to negative side of the whole family specially children.

FLOW CHART OF REMITTANCES



2.6 The Migration-Education

Researcher also described all detail in theoretical framework, and here researcher is doing linkage among theoretical framework, flow chart and findings as well. (Ratha & Xu, 2008) it is largely level focus on the Latin America as well as the Caribbean. This might be due to two facts: firstly, migration and remittances play an integral role in that area. The year of 2005, the share of migrants as a whole population amounted to 5.1%, compared to 3 worldwide and remittances sent to the region rose from 13 billion US\$ in 1995 to 60 billion US\$ in 1995 to 60 billion US\$ in 2007, constituting up to 20% of the national GDP in some countries with Haiti being one of available. Secondly, the most important migration corridors out of the region lead to the joint together states, a fact that implies a prominent ‘south to north’ an act of moving pattern. (Harris, 1970) he has asserted that its views at the effects of the migration are getting in the behalf of migrants to sending the families. There are many theories which have the goals to explain why the people are migrated. The earliest, perhaps best known is the macro theory of the neoclassical economics. This focus on “pull” and “push” factors, in which migration is reason by differences in the supply of and demand for labor in sending and receiving Countries. Through getting data by field work researcher have found almost same like theoretical framework, so in current two Areas of my research work named (Teliaka & Gulshan Abad) of village Gorah Dewan District Sudhnoti Azad Kashmir (AK). Up to

90% of my interviewee who told me we have not enough employment in our village or city we face at most problems in poverty, unemployment as well as our children's education hurdles. We have not enough money to joining them good schooling. Our basic necessities are also out of reach as well as here our living standard also very low. So that we don't have any other option to do after all issues we are facing then we decide to move abroad. We are not going by heart almost we have labor jobs over there, and it is very difficult as compare to home station.

(Todaro, 1987) the micro theory of neoclassical economics too familiar as the rational choice theory states that individuals are as rational also actors and decide to migrate after analysis assurance a positive net return from migration.

(Stark, 1991) the new economic of labor migration describes that migration as a tool that families use to overcome market loss. When a family member going to away from the families, a household made an investment that will be fulfill if the migrants remit some income later. There remittances are very important where poorly functioning local markets for capital, credit, and insurance. According to NELM, making inefficient markets are necessary for the migration of labor to occur.

(Backer, 1974) described that, it is defined different type theoretical about remittances explanation. These includes altruism, which suggest remittances rise when the economic needs of families increase.

This is a male respondent who told me his process of migration to abroad, and it is also had a visit to abroad just because of unemployment and economically not strong etc. *He said that, I left my schooling in class 8th because our home condition was very bad. Then I joined Pakistan army. After retirement I don't have any suitable job so I have to decide move abroad because I had five children's all were studying and need much money for their studies as well as their survival. Jeddah Saudi Arabia was the country where I migrated. In Army I was driver as well same job I did in abroad, and majority of our villager's even whole Kashmir movement just because of unemployment. I backed to home for vocation after 2 year even sometime more of it. Actually, we knows what type of difficult time in abroad job. Especially for labors it was a big challenge to face.*

2.7 The Culture of Migration

According to (Epstein & Gang, 2010) culture is not new to the study of migration. It has hidden the surface for some time, occasionally extend openly into the discussion, usually under some pseudonym. The authors bring culture into the open. They are concerned with how culture display itself in the migration process for three groups of actors: i. the migrants' ii. Those remaining in the sending areas iii. People before living in the recipient locations.

Female respondent as well as his migrated husband who respond me their children's behavior and cultural change after her husband migration to abroad. *She told me after the migration of my husband children behavior was not much change because I have control on them. My eyes on them at maximum time. I visited home very rare instead that I sent those clothes as well as required things those are new for them and it's not our culture so somehow they have some cultural change little and also language.*

One of respondent told me. *Behavior was good because I have control upon him and did not give them extra money to them they were doing something wrong, not at all, but personally I have got change culturally because I spent much time in abroad approximately, it was more than 18 years.*

Bartel (1989) finds that post-1964 migrants to the US tend to locate in cities with a top concentration of immigrants of similar ethnicity. In addition, she shows that highly skilled migrants are less geographically concentrated and rely less on the location of fellow citizen.

(DeVoretz & Vadean, 2010) analyzed that the kind of ethnic groups effects culturally on them in Canada. In opposite of the literature which was examine that the remittances movement in the framework of in large family agreements. They fix in a formal demand system, suggesting that they represent expenditures on social relations with relatives as well as friends also sharing to membership in religious organization with a pattern. They have showing the results with ethnic groups of cultural differences for the side of current migrants families as well as shows the value of differentiating with respect to culture history with analyzing the determinants of remittances.

One of the female respondent told me. Their behavior also developed because their parents are with them in Saudi Arabia. As well yes, they

are completely changed in culturally, and others sides because they are by birth in Saudi Arabia. We come to our village after one or two years but time is too short. Just meet with our parents and relatives.

Another respondent told me that I have already told you behavior depends that if parents or caretakers are educated then, result will be positive but if they are illiterate then result will be negative. Controlled remittances have positive impacts uncontrolled remittances have negative impacts. No doubt, after migration culturally changed in socialization, Education, behavior etc.

One of student told me about behavior as well as culturally changed. *Individually I had got bad impression, but overall it's good for whole family members. Culturally, obviously we got change like education, way of talking, wearing etc. it's all about because of our father was migrated to abroad as well as good job. So that in our home all sisters highly literate and well adjust. Their marriages also in good families.*

Father of the children's told me. *He said that behavior was good from all expect one child. He was elder of all and out of control of his mother. Others all have good behavior even when I moved to abroad. Not any special impacts of culture on them, but when I went they were small as well as I visit to home after two years.*

One of the father of requiring children who told me the behavior and culturally change of his children. *He said that behavior is very good. They are not involved in any bad thing after migration. In culturally I think they did not have any change. Actually, I was not there and also coming after a long time, and they left behind so it's not specifically cultural change on them.*

(Epstein & Mealem, 2010) findings that they interact between local worker and migrants in the side of production in any firm. Both local worker and migrants can invest effort in linkages activities in order to increase the linkages of migrants with firm they have to improve interacted process as well as production.

One of the respondent who was the father of the students told me the behavior and cultural change of his children. *He said that it's good if someone have in the absence of father guideline to them otherwise behavior will be badly affected same case in the side of my family also going to wrong side because of this me along myself to England it's*

a long debate what kind of affects their life right now. Obviously now they are living in completely new country indeed, everything is new for them. Obviously I noticed because my children after some time go with me. Their education their routine life everything is changed. So that we can easily say they are now culturally at most changed but not 100%. Yes new born baby has to change more than 90%.

Another male respondent who have full family with him in England. He said that we got nationality in England. So it's good country for us. We are so happy with it. Children behavior also good. They have fully facilitated. Schooling free, as well as their expenses. I must say for happiness we also need by money because without money we cannot access to even basic necessities. On the side of culture we are facing most of things negative because we are Muslims and we have different culture from them so it's a bad impact on us. We have to face culturally hurdles to match with them.

One of the student who told me his sibling's behavior and culturally change. He said that No doubt without money children are not give you respect it's all depend on money so that we must have to say money or remittances improve the children behavior and our respect. 99 % residences, taking education, housing, health, basic necessities etc. changed just because of our father migration over there majority of things related to culture we are getting from abroad.

2.8 Can migrants Reduce Educational Attainment?

By (David McKenzie, 2006) it is asserted that migration from developing countries to develop countries are increased so rapidly in current years, it is going more powerful with the time goes up by observation it is clearly shown. At the large level of international migration increase all over the world has triggered this is actually good for the coming research as well as impacts of migration in the field of migration. In the countries of migration having got much more benefits from it one of them is they can easily to attain their education field for the origin countries. Much more studies have shown that many migrants' families have to increase their children education. A current theoretical and empirical literature on the progress of brain drain or "brain gain" guide us another channel by it migrants can increase educational attainment. Basically the reason behind this idea of theories are education is a high return when people are migrating to next region the effect of it also have increase in higher school enrollment.

When I talk to different respondent they are responding me about the remittance effects on children schooling, and their own satisfaction level of children schooling. One of them respond me. *If I am talking about my children's education it is good in the side of their books, school shoes uniform as well as pocket money it's good after getting foreign remittances, but on the side of results I'm not satisfy on the side of results. I'm not educated women and no one more in our home who was guiding them properly. Children were also careless they did not doing homework after back from schooling so no one gives us good results as well as their father come to home after two years for very short time. I am completely not satisfied from my children education. Here is we got different results as compere to conceptual framework.*

Another female respondent told me the impact of remittances on children education. *She said that my husband sent me handsome amount for our household expenses as well as children's education. Its good effect on the side of religious education, but on the schooling side they are not well but I'm satisfied from their religious education. They are not good in schooling, but it's no need for me just I want improve their education in religious side, and they are going on very well in religious perspective, and she said that I am fully satisfied from their results. Here we found that family do not want to need more education and they are just happy with religious education.*

(Hanson & Woodruff, 2003) their findings on the whole level impacts of migration on education in Mexico. It is used for this 2000 Mexican census and watch out the children school grades completed 10 to 15 years old. They have mainly find out that migration of US is associated more years of education fulfill of the girls whose age was 13 to 15 years old those mother have three or less than education. On a large level survey instead of the Censes. It is allowing us to consider a larger level of household migration experience. In the age of 12 to 15 years girls were doing excellent in studies.

One of the respondent who told me about the effect of remittances on their education. He is also a student, *and he has narrated that his father sent them enough remittances for their all expenses. I think remittances have good impacts on children's education. When they have good caretaker of their parents especially father. Same cases with us we have well educated sisters who guide us in every difficult steps, so my 4 sisters are teacher, and they all are science teachers so that it's very easy for us to perform well. Our family is completely satisfy from us expect somehow myself, but now I'm also*

perform well in right direction. No doubt we also got good education results by girls side on the side of boys we are not serious just because absence of our father we are spending more time outside of home, but girls are not allowed to do that so they performed well.

One of respondent who is now completely move to abroad with whole family, and he also told me the effects of remittances and his satisfaction level in abroad and when his family left behind. *When my family was here it was not good enough affects regarding education because i was not here. Without father it's hard to control to his children for maximum level for mothers. Same happened with my family and no doubt some other factors are also involved here. Their School system, teachers as well environment etc. but in abroad especially UK where we are now located. It's out class in the side of education. Some things obviously contradict with our religion we are trying to manage it and try to secure to them. In start for big child we faced some problem but new born baby and those their age was 10 or below than they are going very well with their system. So now I'm fully satisfy who are currently study in UK and also they are performing very well. Thanks to Allah Almighty.*

In above all discussion researcher have got some similarities and linkages between Theoretical frame, flow chart, and findings however some things are differ by current study almost all those explained properly in above discussion.

CHAPTER 3

RESEARCH METHODOLOGY AND METHODS

3.1 Methodology

Methodology is the process and plan for research guided by philosophical assumptions, inquiry approach and certain methods whereas methods are the techniques and tools used for data collection and analysis that are used in the research (Creswell, 2009). Qualitative research strategy had used for this study, because researcher collected primary data for current study.

3.2 Research Design

Research methodology is the systematic, theoretical analysis of procedures applied to a field of study Kothari (2004). According to Kothari (2004) research design is a plan, a roadmap and blue print strategy of investigation conceived so as to obtain answers to research questions; it is the heart of any study. Descriptive research design had used for the proposed study, because for current study “**what & How**” type of research questions. It is leading to descriptive research design.

3.3 Data collection Method

Research methods refer to all those methods by which the research is conducted. In other words, all those methods the researcher uses while studying his research problem (Kothari 2004).

3.4 Units of Data Collection

A unit is a segment of the given phenomenon about which the data is collected. According to (Beukenhorst, Dirkjan and kerssemakers, 2012), the units can be individual, household or organization etc. Units of data collection for my study are:

UDC1 Parents: Parents were the best of all respondent regarding children’s education especially one of both who spending their time with them, so I talked with them for my current study. So for I had chosen current study Research method was **In-depth interviews** because researcher want to know in detail with a small number of respondents to explore their perspectives on a particular idea, program, or situation. In-

depth interviews are particularly effective when the goal is to capture feedback that is sensitive. This offers an **advantage** over self-completion methods, such as surveys, because the respondent is more likely to give their full attention and the interviewer can deduce the quality of each response for proposed study I used in-depth interviews.

UDC 2. Teachers: Teachers are one of the main respondents who's informed me about my topic because they have spent most of time with students. Moreover, they are knowledgeable people in the society, so they can easily understand specific topic and know better than others how they can respond properly. Therefore, I talked with them for getting proper information regarding current study. So for I had chosen current study and for this study research method was **In-depth interviews** because researcher want to know in detail with a small number of respondents to explore their perspectives on a particular idea, program, or situation. **In-depth interviews** are particularly effective when the goal is to capture feedback that is sensitive. This offers an **advantage** over self-completion methods, such as surveys, because the respondent is more likely to give their full attention and the interviewer can deduce the quality of each response. These are the reasons I used in-depth interviews for proposed study.

UDC 3. Students: Students itself are the third respondents of my current study because my topic also revolve around them so that its incomplete without taking their views regarding impact of remittances on their education. Current study of research interview was **focus group discussion**. The main **advantages of focus groups** are: they are useful to obtain detailed information about personal and **group** feelings, perceptions and opinions. They can save time and money compared to individual interviews. They can provide a broader range of information. So that researcher used FGD's for proposed study.

3.5 Data Collection

According to (Ghauri et al. 1995) collecting data may be of secondary or primary type while using a particular technique for the data collection. Bryman and Bell (2015) further explain that primary data is information that the researchers collect using questionnaires, interviews and tests while the secondary comprises the documents, reports, research articles conducted by other individuals. This research pure qualitative,

so the primary data has been collected by using qualitative research method such as Focus group discussion, in depth interviews and participant observation.

3.6 Methods

(Kurtlewin, 1988) has defined social research as a systematic method of analyzing and exploring and conceptualizing social life in order to enhance, verify or correct knowledge aid in the construction of theory or in the practice or art. In-depth interviews have used to collect data from the respondents. Focus group discussion was also be used for the collection of data as well as participant observation. Interview guide also prepared to collect data from the respondents. This guide had prepared in English while researcher was translate those questions into Urdu for the interviewers however, their native language being Photohari. It was tied difficult for them to answer and communicate very efficiently. The interview serve to gain a better understanding of the impacts of foreign remittances on children education.

Specific attention paid to the respondents.

3.7 Sampling design

The process of selecting a small group of cases out of large population is called sampling (William, 2010). Two types of sampling have been utilized to conduct this research.

For current study I have used simple random sampling and purposive sampling for proposed study. In have used mixed sampling design probability and non-probability sampling design because for current study mixed sampling design was more appropriate and reliable for me to get required data through mixed sampling design I also got variety of data that was really helpful my current study.

3.7.1 Purposive Sampling

This category of sampling is sometimes called judge-mental sampling. When developing a purposive sample, researcher use their special knowledge or expertise about some group to select subjects who represent this population. In some instances, purposive samples are selected after field investigations on some group, in order to ensure that certain types of individuals or persons displaying certain attributes are included in the study. Despite some serious limitations (for instance, the lack of wide

generalizability), purposive samples are occasionally used by researchers. Delinquent youths, for example, who might not appear in sufficient numbers to be meaningful under more traditional random techniques, might be purposive sampled (Glassner et al. 1983).

3.7.2 Simple Random Sampling

Typically, this procedure is intended to produce a representative sample. The process draws subjects from an identified population in such a manner that every unit in that population has precisely the same chance probability of being included in the sample (Lee, 1993).

Researcher used purposive sampling for teachers because purposive sampling is one of the most cost-effective and time-effective sampling method of available in non-probability sampling methods.

Simple random sampling used for parents and students because it's ease of use and its accurate representation of the larger population. SRS is the type of probability sampling which based on simple random selection.

3.8 Process of Data Collection

I had conducted fifteen focus group discussion, and ten in- depth interviews as well as participant observation with the people of two sub areas (Teliaka & Gulshan Abad) of village Gorah District Sudhnoti Azad Kashmir (AK). In these Areas migration process is so rapidly move on day by day due to much more reasons for instance unemployment, poverty, Minimum education, livelihood etc. It's too common for the people of village Gorah move to next country.

3.9 Locale Description

District Sudhnoti is one of the famous and oldest district of AJK. The richness of heritage, culture and history makes the village unique identification situated on the hills in AJK. From Sudhnoti number of people migrated towards other regions of the world. Might be migration is very painful for them but they are moving. People of this district are very caring, loving, and hardworking. They are peaceful and want peace from others. Residences of Sadozai cast peoples are heart touching devotion for their place. Due to the district name replace with their cast. In very start Rawalakot and Sudhnoti

both are same district in the name of Poonch, but later on they were separated. Famous thing of that place is Cadet College, Mosque Drool oloom Deoband. Molana Yousaf khan was the one of the first person who took initiative to construct the mosque basic cause of the mosque was for the worship of Muslims. District Sudhnoti have taken the locale of this study.

If we talk about the impact of foreign remittances on education. Now peoples are migrated more than as compared to history. Due to different causes of their migration. One of them they do not fulfill their children's education more of it they donot have employment in this district. When people of district Sudhnoti migrated to the next region. Researcher wants to find out what are the major impacts of remittances on schooling through their migrated remittances.

3.10 Ethical Considerations

Before conducting interviews the consent of the interviewee had taken. All the norms and customs of the local culture should be abide by the researcher. Such as we do not allowed to talk with any women especially those girls who are unmarried, by the time little change, but still strictly it's followed. People are not ready to disclose all information they think this person connected with government or like that any institute. The local culture has limitations on access to indigenou information to any outsider. People have to consider the ethnic values and political affiliations regarding success and failure of polices. Secondly, a male researcher has limitations to ask questions from female respondents and also visit to home.

CHAPTER 4

DATA TRANSCRIPTION

4.1 Migration

When I interact with my respondents majority of them were respond me that we move to any foreign country just because of poverty, unemployment and regarding children's education. However, we are not able to fulfill our basic necessities so, we have to move next country and when I talk to one of my respondents. She was female and she described that:

My husband migrated to "Raiz" Saudi Arabia in the year 1980 because at that time we were facing many problems in every aspect of our life in spite that he was not good in health but he has not have any other option for the survival of his family then he decided to move abroad to get employment for the family. He borrowed required money to move abroad from relatives, friends etc. Moreover he was driver in Saudi Arabia. After 2 years he visited to home, and It was very difficult for us to live alone because our children were so small and they were afraid without their father presence however, he stayed in Saudi Arabia approximately 20 years, and that was very long time for us therefore, now he is with us and we are happy with him, although, Now income is not much, and he have small shop near the house but it's enough for us because all children are married and spending their life separately.

In addition, she was very much think about with in country jobs creations. Whenever, someone specially caretaker going far away from home. It's really very difficult to manage all kinds of negative issues, and she is trying to say our government must start some kind of jobs creation and then it will be some extent overcome our ongoing problem.

Another male respondent told me: *He said that, I left my schooling when I was in class 8th because our home condition was very bad then I joined Pakistan army. After retirement I don't have any suitable job, so I have to decide move abroad because I had five children all were studying and need much money for their studies as well as their survival. Jeddah Saudi Arabia was the country where I migrated, and in Army I was*

driver as well as same job I did in abroad. Moreover, Majority of our villagers move to abroad just because of unemployment. I come back to home after 2 year even sometime more time I spent over there. Actually, we know how much tuff job in abroad especially for labor community it was a big challenge to face.

He told me about his struggling to survival and how's his whole life spent but now he is aged and so tired now he want to spent remaining all time with his family. Moreover he told me so very much missed his family from a long time, two years and sometime more of it he spent in Abroad. One of interviewee who was the mother of migrated person, she told me before his child going abroad.

At that time we don't have money to fulfill our basic necessities, but now thanks to Almighty Allah we have everything my son have his own business in Raiz Saudi Arabia. He have enough money and can visit to home every two months, and I pray for him he progress more and more in all coming life. Behind our bad condition changed just my son's hard working day and night as well migration to next country. Now, Alhamdulillah he is able to give employment rest of people.

In fact, she was very interesting and positive way she talked with me about her son who is free and beyond his much problems. Next, one of bank manager talked about his son:

I must say my children's went abroad just getting higher education even they are capable and can easily access good job over here, but want to get higher education from abroad after completion of education now they have nationality of England, and they are happily spending their life with their own families, and I'm so happy about them.

He was talking about his early life struggle but now in the age of 59 he is completely happy from his children, so he said that now I don't need anything to get because it was my goal and my children had to complete. Now I'm preparing my final destination with eagerly of almighty Allah.

This respondent age was 62, and he was male respondent. Who told me about his early and after life of Army how it was and after that why I moved to abroad:

I left school after 6th class after that I spent some time in my village then my father told me that you should joined army it is secured job as well as

good for us. So I joined armed force after completion of my army job, but when I came to home my children are small as well as my sister and brothers are living with me. We had joint family system at that time, so we need more money for the marriages of our brothers and sisters as well as my children also in school. Then, I decided to move foreign for the fulfilment of our home necessities as well as I have personal interest to go Saudi Arabia. So that I went over there. I was in security guard and it was good for me. My monthly salary was enough for me and my family, and my visit to home one month in one year. Now I'm completely home and spent my life with my family and meet with my relatives and friends. I also made a mosque for approximately 300 people are easily adjust in this mosque for offer prayer Alhamdulillah. Thanks to almighty Allah it's a good initiative from myself. I have different experiences, and they were good in learning perspective. If I have good education I have got good job but did not got that so I spent my life like that. Time never ever go back if it is happening I will spent my all life entirely different with the help of current spending life experiences.

This person now UK nationalist but before 3 decades he was also a residence of current locale of my work. *He told me about his journey. After my 5th class I got admission in madrassa after completion of Quran then I moved another madrassa to be a scholar. It was happen with the reference of your father Molana Zakir Hussain Sahab, and Initial one year i spent with him. During my education I got married at that time my age was 16 years old but I was looking forward. So I got a chance to Saudi Arabia where I spent 4 to five years then, I got a chance for UK, and I avail it because I was looking forward to do something extraordinary. In UK after much years I got nationality in UK. Now I'm living over there with my whole family everything is going very well. Visit to village after one year because land, home, relatives etc. we came here every year sometimes visit to hometown two times in a year. I'm well settled in UK as well as my two sons have their own business in UK.*

Another respondent told me about the nationality of UK. How I move to UK and what is the situation right now. *I married with a girl she is settled in UK with whole family. It was quite shocking for me, with a very little time it is happening but it's all about*

with the help of my wife and her family. Now Alhamdulillah we have two daughters, and their education is also in UK, and it's going on very well.

One of my female respondent told me about his husband migration. *She told me:*

When we got married my husband do work on daily wages in village with the passage of time we got 3 children, but It's tuff time for us we cannot fulfill their basic necessities as well as their education then he try to move abroad now he is getting good income, and his job is driving. He visit to home after two years. It's too much time me and my children miss him a lot.

A student told me his father migration process. How and why my father move to abroad furthermore, he said that *my father is really hard worker as well as he do not waste his time in any useless activity firstly, he migrated to Kuwait then he was earning handsome amount in Kuwait. In village his earning was also good but he want to fulfill our all wishes. In education side we have to access and achieve all require things easily by help of remittances. Now a days his age is high and driving in home station. Now I'm in Army collectively we earn enough to run our house.*

This is the respondent who is now a days in home and told me about his migration process: *first of all, I joined Pakistan Army after retirement there I don't find any suitable job form it, and I was the only responsible to run my family demands. So I decided to move foreign for better job opportunities. Then, i went to Saudi Arabia, and spent over there some time in Saudi Arabia where I have good earning over there but for more betterment I move to Iraq but unfortunately in Iraq I saw very difficult time of my whole time of spending over there. From their I got very bad experience I came back to home I have faced so much loss, and now I'm also in troubles but I hope will better with coming time.*

Widow women told me about his son. How he was struggling and move to abroad. Here what difficulties he has seen here but now we are Alhamdulillah in relief: *After my husband death we do not have any other source of income. Approximately two to three years my brothers support me. After, sometime their income also goes down day by day so they were also not able to support us. Then my one child whose age was 12 years he started job on daily wages it's too limited income was earned and our expense more of it. Then we decided to move him foreign. He was illiterate he don't know the reading*

and writing. This is also a big problem for him. No one who guide him or support him anyhow with the help of Allah almighty he got visa of Dubai in the field of electrical now we are happy, and his earning is well and our house demands are fulfilled appropriately.

I am sure if we have good employment here for my son. We were never ever take this type of big risk. I have just two sons and one of them is far off from me. His age is just 19, and we did that because we don't have any other option for him and my family now, he visit to home after 2 years no doubt, it is so long time but we are bound.

4.2 Migration & Remittances

When I meet with interviewers I asked from all about remittances. How much remittances you sent back to home in one month then one of them who told me: *I was a driver in Saudi Arabia in 1980. Per month remittances i sent back to my family 30,000. At that time it was huge amount but unfortunately my wife as well as my brothers are not loyal with my home, and they just waste it in useless things. It was big loss for me. Due to these reasons I came back to home.*

One of another interviewee who told me about remittances sent back to home, and i was *migrated to Saudi Arabia in the year 2000. Approximately, i sent back home 25000 per month remaining amount I saved in my account. But it was not fixed if need more of it which i sent to them. Before abroad I was in army so it is good for me as compare to army. When I move foreign then it is good for me to save and sent more money. This Flow was really good of remittances after going to abroad.*

One migrated mother told me about her son who was very poor before migration. *She told me that before going to Abroad my son was doing job at very low wages. We do not have enough money to run our home expenses properly but when he migrated to abroad after some time he was adjust very well then he sent back 2 lac per month to us. Now he have his family with him so he sent home back limited. We can say after migration it's a great flow of remittances towards us.*

This person was bank manager and he tried his best to educate his children after completion of their education now they are in UK well settled, he said that *I have enough money to spend my life but every month they are sending just for me 1 lac fifty*

thousand, so I must say that after migration it's a huge percentage of remittances people sent back home, and it is a huge inflow in our state.

One of female respondent who told me about his husband inflow of remittances. She said that he was an army servant. After retirement spent some time with us then he move to abroad now he sent us 40 thousand every month, and it is handsome amount for us, therefore our survival is good as to past time.

Respondent itself talking with me about his inflows of remittances for their household. He said that after migration i sent home 50 thousand remittances year 2000. Now I come back to home permanently. Up to my views we have got handsome amount of remittances which is good for our economy.

One of the female respondent talking about his husband remittances. How much remittances he sent back home per month. First of all he is labor in Saudi Arabia, and Monthly 30,000 send back home. Hopefully after some time he will more adjust comparatively right now it will more good for us.

A son who was talking about his father, and he was migrated to Kuwait for the better employment, and he told me our father was well adjust in Kuwait, so our household condition was very good, and he sent us per month remittances 60,000 in the year of 2006 that was huge amount for us, which was so high when he was in hometown his earning was just 20,000.

One of female respondent who was talking about his son, and he was in abroad, although his household condition was very bad after the death of his husband then she did any option to left his son school in very early age. She said that it was very difficult for me, but I was only have choice to recover my home and family. In difficult time no one who help you even, i have seen practical experience in my life, so I sent to him Dubai where he worked hard and better adjust as compare to here. Now every month he sent us 20,000 remittances. Remaining child education and household expenses we can meet easily.

4.3 Remittances Effect on Children Schooling and parents satisfaction level

When I talk to different respondent they are responding me about the remittance effects on children schooling, and their own satisfaction level of children schooling. One of them respond me. *If I'm talking about my children's education it is good in the side of their books, school shoes uniform as well as pocket money it's good after getting foreign remittances but on the side of results I'm not satisfy about their results. I'm not educated women and no one more in our home who was guiding them properly. Children were also careless they did not doing homework after back from schooling so no one gives us good results. As well as their father come to home after two years for very short time. I'm completely not satisfied from my children education.*

One of the respondent who told me about his children results after moving to abroad. I am so happy about my children result because now I'm earning good money for their education. *In start they are good but with the time going up their result going down and when I know about my elder son he was left the school before matric. It was shocking for me, but at that time what i do from abroad if i did any strictness with them it's also bad effect on them as well as not any other side he is ready to going school. In addition, with time up other children also not getting proper education. So impact of remittances on them was totally wrong. My all struggle was useless and their result was totally disappoint me, and I'm also responsible for their results. As well as their teachers and no doubt their mother also who did not inform me correctly what's wrong with them As well as their results.*

Another female respondent told me the impact of remittances on children education. *She said that my husband sent me handsome amount for our household expenses as well as children's education. Its good effect on the side of religious education, but on the schooling side they are not well but I'm satisfied from their religious education. They are not good in schooling, but it's no need for me just I want improve their education in religious side, and they are going on very well in religious perspective, and she said that I am fully satisfied from their results.*

One of the respondent who told me about the effect of remittances on their education. He is also a student, *and he has narrated that his father sent them enough remittances for their all expenses. I think remittances have good impacts on children's education. When they have good caretaker of their parents especially father. Same cases with us*

we have well educated sisters who guide us in every difficult time, so my 4 sisters are teacher, and they all are science teachers so that it's very easy for us to perform well. Our family is completely satisfy from us expect somehow myself, but now I'm also perform well in right direction.

Another respondent said that:

Remittances have good effect on my children education. They were doing well before my move to abroad, but when I move to abroad they are also doing well even more than before because they were accessing all things related to their education as well as health etc. so that it's good effect on their education, and I'm very much satisfy from their results. So that on the behalf of my children's results it's too easy to performing well as compare to before or on minimum income. Just we need some positive check and balance on our children.

One of respondent who is now completely move to abroad, and he also told me the effects of remittances and his satisfaction level in abroad and when he was left his family behind. *When my family was here it was not good enough effects in the side of education because i was not here. Without father it's hard to control to his children for maximum level for mothers. Same cases with my family and no doubt some other factors are also involved here. Their School system, teachers as well as environment etc. but in abroad especially UK where we are now located. It's out class in the side of education. Some things obviously contradict with our religion we are trying to manage it and try to secure from them. In start for big child we faced some problem but new born baby and whose age was 10 or below than they are going very well with their system. So now I'm fully satisfy who are currently study in UK and also they are performing very well. Thanks to Allah Almighty.*

4.4 Schooling Preferences of Children

When i talk with different respondents about children schooling and their results. Their answer was almost bad results involving different factors one of them is their environment. *A female respondent said that I have 4 children two male and two females. We prefer for them private school but unfortunately at that time mean to say before 2000 we did not have any good private school. Some were good but it's so far from us. We don't have access of them. Like we don't have anyone who daily go with them as well as coming back with them. Road was also so far from us so that we did not access*

any good private school. Their all education from government schools. Their result was also not good. Its sad moment from my whole life.

Another respondent told me:

I have five children. 3 males and two females all were going to government school. Unfortunately they were not well in studies because I was not in home this was also a main factor then they were not performing good. I just want children must enroll in a good school if someone have good earning.

One of the female respondent told me that after marriage of my son along with his family in abroad. He have 4 females and 3 male children's. He is very much satisfy of their children schooling. Personally I preferred private sector in Pakistan because here some private sector have quality education. They take huge fee but performing also very well. But in government sector is totally useless. We don't have good results in government sector.

This is another respondent who told me the preferences about children schooling. He said that personally I preferred government schools and also my all children getting education in government school. Their result in all classes outstanding. I'm very much impressed from my all children results.

A male respondent told me the preferences of children schooling. He said that 5 male and two female enrolled children in government school. I'm also preferred to government school because government schools are good. Teachers are good, infrastructure is also good. They have good and proper system. That kind of things are not available in private sectors in some institutes we can found it's not approachable for a common man. Unfortunately I'm not satisfied from my children's education. Somehow girls were doing better but it's not remarkable.

Male respondent told me about the preferences the children schooling. *He said that I have 3 male and 3 female children all were going to government school. At that time we did not have any good private school, 2 or 3 private schools in city but it's too far we cannot have any guardian who care of them going with them and also getting back*

from school. Personally I have preferred private school but depending upon the school environment. I'm not completely satisfy from my children results especially from the boy's side on girl side it was very good. It's depend upon our government. Government must have check and balance. Teachers are coming to school regular. Government pay them but they don't proper look after towards the school so that now we are just reached to verge of chaos. It's so bad for our country progress. No one country growth without healthy education system.

One of the male respondent told me:

He said that I have five son one daughter. 3 children are going to private school 3 are going to government school. Personally I like government school if their performance is good. When we were in village I was far off, and I tried but don't have proper check on them unfortunately, school system was also very poor. As well as did not have positive role from my home, but now we are abroad settled and progress is going very well. In future hopefully it will be better. Some children have some negative gap but, new generation of my children have complete upbringing in abroad it will be best for them. Some religious side we face some problem, but we are trying to control on them as possible as we can. Now from their educational results we are satisfy.

One female respondent respond me about her children schooling. *She said that I have one male and two females. They all are in private school just look to others I do that, But private schools are not good they just give us some so called good result before board when they give board examination it is quite different mean to say that not well. So now I don't like private school, but government schools are good some extent. On other side like their clothes shoes, books, food, pocket money etc. is good. On the side of studies we are not satisfied from their education. We are also responsible, if their father is here then results totally different. Now they are out of my control, and they are not listening to me even whatever I guide them.*

4.4.1 Impacts of Foreign Remittances on Children behavior as well as Cultural Change

Female respondents as well as his migrated husband who respond me their children's behavior and cultural change after her husband migration to abroad. *She told me after*

the migration of my husband children behavior was not much change because I have control on them. My eyes on them at maximum time. I visited home very rare instead that I sent those clothes as well as required things those are new for them and it's not our culture so somehow they have some cultural change little and also language.

One of respondent told me. Behavior was good because I have control upon him and did not give them extra money to them they were doing something wrong, not at all, but personally I have got change culturally because I spent much time in abroad approximately, it was more than 18 years.

One of the female respondent told me. Their behavior also developed because their parents are with them in Saudi Arabia as well as yes, they are completely changed in culturally, and others sides because they are by birth in Saudi Arabia. We come to our village after one or two years but time is too short. Just meet with our parents and relatives.

Another respondent told me that I have already told you behavior depends that if parents or caretakers are educated then, result will be positive but if they are illiterate then result will be negative. Controlled remittances have positive impacts uncontrolled remittances have negative impacts. No doubt, after migration culturally changed in socialization, Education, behavior etc.

One of student told me about remaining behavior as well as culturally changed. Individually I had got bad impression, but overall it's good for whole family members. Culturally, obviously we got change like education, way of talking, wearing etc. it's all about because of our father was migrated to abroad as well as good job. So that in our home all sisters highly literate and well adjust. Their marriages also in good families.

Father of the children told me. He said that behavior was good from all expect one child. He was elder of all and out of control of his mother. Others all have good behavior even in when I moved to abroad. Not any special impacts of culture on them, but when I went they were small as well as I visit to home after two years.

One of the father of requiring children who told me the behavior and culturally change of his children. He said that behavior was very good. They were not involved in any bad thing after migration. In culturally I think they did not have any change. Actually,

I was not there and also coming after a long time, and they left behind so it's not specifically cultural change on them.

One of the respondent who was the father of the students told me the behavior and cultural change of his children. *He said that it's good if someone have in the absence of father guideline them otherwise behavior will be badly effected same case in the side of my family also going to wrong side because of this me along myself to England it's a long debate what kind of effected their life right now. Obviously now they are in completely new country indeed everything is new for them. Obviously I noticed because my children after some time go with me. Their education their routine life everything is changed. So that we can easily say they are now culturally at most changed but not 100%. Yes new born baby has to change 95%.*

Another male respondent who have full family with him in England. *He said that we got nationality in England, so it's good country for us. We are so happy with over there. Children behavior also good. They have fully facilitated. Schooling free, as well as their expenses. I must say for happiness we also need our necessities to access easily. On the side of culture we are facing most of time negatively because we are Muslims and we have different culture from them so it's a bad impact on us. We have to face culturally match with them.*

One of the student who told me his sibling behavior and culturally change. *He said that No doubt without money children are not give you respect it's all depend on money so that we must to say money or remittances improve the children behavior and our respect. 99 % residences, taking education, housing, health, basic necessities etc. changed just because of our father migration in it much of things relate to culture who just we buy from abroad.*

4.4.2 Change in Studies Perspectives of your Children

Female responded told me *after migration in the side of studies unfortunately we did not get good results because I am uneducated as well as children are also careless, teachers are also play irresponsible role, so that we got that kind of results.*

Male respondent told me. *It was maximum level negative change we felt of the studies perspective in our children because father hold is not remained due to migration, so studies were not proper, and their results were goes down.*

She was a female respondent who was the grandmother of children. *She said that large number of development in perspective of studies because they also with in Saudi Arabia. They earn smart income its larger part of their income spent on upbringing, studies etc.*

Respondent told to me that, *their studies are outstanding practical and relaxed. In England it's all about student interest no one force them to do without interest. That's why I prefer for them their education system.*

Student itself told me about studies performance. *Support in financially side without finance we cannot do anything before migration of our father we did not get specially university education but after his migration we are abundant in finance so it's really helpful for us.*

One of the male respondent who was the father of the children. He said that if I was home then studies better than now because they are out of control of my wife. So we did not gain fruitful result as well as teachers are also not perform properly. They are inefficient and careless.

Yes, it is, if someone have good caretaker, then results will be different. But unfortunately after migration to abroad behind my wife have not good control on them and then consequences we have got bad results.

One of the father who told me about the children change in studies perspective. *He said that it was not impressive in home station. But when they went along with me in England then much more things have impacts on them. For instance religion point of view, their education system, their environment, their food etc. all in all completely different as compare to home station. If I say its 90% better then here I am not wrong to mention this.*

One of the female respondent who told to me that the children change in studies perspective, and *She said that when they were small they are under of mine, but now they are elder and out of my control. As well as I'm just matric can't teach them of their subjects just depends on the behalf of teachers they are not performing well due to teachers minimum efforts. They also not much interested.*

One of the student who told to me the change of studies perspective on his sibling. *He said that after the migration of our father its good impacts on our studies. Receiving*

remittances we had easily accessing those things which were out of our approach. So that I must say that we have major change after the migration of our dear father.

4.4.3 Positive and Negative Impacts on Children after Migration

Negative aspect that she told me whenever I said to them be focused on your studies but it's not really effect on them. Absence of their father they do not have studies pressure, that's why they do not get good education. Ageing was also small. So simple I was also illiterate and simple housewife. Father responds me in many problems we have to face so when I come home children and wife stop me not to go back. On positive note after migration income was rapidly increase then household was better. Maximum requirements was full filled. Father respond due to migration maximum problems we have to solve. Approximately all those required things bring in home. Well reputed marriages was held.

Another respondent who was male he told to me. In Education side we face lot of negative effects academic performance was very poor. I was not in home due to migration they were free all time without any pressure, so it was negatively effect on them. On the positive side basic necessities like food, shelter, cloths, health was so improved. They have to spent their life with full of enjoyment.

Grandfather of the children who told to me. In abroad they see totally new culture some things are not acceptable in our religion it is not accepted for us but they took impacts of it. So they are doing some bad things because they are seeing first time those things, so its bad impacts on them. On positive side if they have controlled remittances then results will be positive, but on another side if remittances are uncontrolled then results will be negative.

One of the student told to me the negative impacts of migration on them. He said that on all my brothers and sisters have not any negative impacts, but unfortunately on personally myself after migration of my father I'm not doing properly. In positive side as I told you earlier all my brother and sisters have positive impact. Obviously our economy also improve as well living standard also going to up after the father migration.

Father of the children told me that, *one of all have got negative impact others all have positive impacts from the migration to abroad because their mother was good enough to handle them. Her eye on them maximum time. So their results are better.*

One on the respondent who was the father of required children told to me. *He said that I am completely not satisfy from them. I want results in positively and higher but it's all vice versa. On positive note in the side of education they are not well perfumed but on the other side they got good health, basic necessities, shelter etc. it's good for him.*

One of the male respondent who was the father of the children told to me. *He said that 50 % my children got negative impacts after my migration just because of they were out of my wife control, and they were not listening what she was telling them. When I took them with my selves but at that time was so late. On the other side one boy and one girl are doing very well expect elder of my children they were not properly adjust in education. Anyhow currently they are also doing very well in business. Same above I mention that two children got positive and two boys got negative.*

One of the female respondent who told me positive and negative impacts of migration on children left behind. *She said that special occasions like Eid, marriages etc. they remember his father a lot. On positive note their basic necessities, Health, Education etc. are all improved.*

One of the student respondent who told to me positive and negative impacts on his sibling after his father migration. *He said that after father migration my mother face caretaking issues without father they are doing wrong things including my selves we were immature at that time as well as our mother also illiterate we are not listening her, but now I feel very sorry but now time is not in my hand as well as my sibling. Unfortunately, mothers have very low control on children. On positive note our economy was very much improved after our father migration.*

4.5 Remittances Effect Enrollment of Children Schooling

One of the female respondent who was the mother of the children told me about her children's enrollment. *She said that enrollment was increase because of remittances it was 100%. Here I must say it's not only my husband migration before his migration we also have 100% enrollment, and Good thing is children have to access co-curriculum*

activities like supports to buy extra books and related to studies further things also good in academy tuitions etc.

One of grandmother of the children who told me enrollment of the children. She said that my son is now permanent lived in abroad and he is well adjust over there as well as his all children are enrolled in schools, so I can say remittances has positive effect on children's enrollment.

One of the male respondent who was the grandfather of the children. He said that my son have nationality of another country and he have 100% enrollment of his children as well as he is happy from their progress. I'm also happy from their settlement. It's good for their good nourishment and education as well.

Another respondent who was the mother of required children. She said that we have before and after migration of their father 100% enrollment of our children before remittances we also complete enrollment of our children, but after remittances its good more in the problematic side like their other requirements like books school bag clothes and other most needy things.

One of the male respondent who was the father of required students. He said that no doubt remittances increase enrollment as well as awareness it is also good for the children enrollments. Through increase remittances as well as awareness therefore enrollment also increase. Same case with me after remittances my enrollment of children was 100%. So that I must say that remittances increase enrollment rapidly.

4.6 Effects of Remittances on Attendance of Children's Schooling

One of the female respondent who was the mother of the required student. She said that Attendance 75%, but after remittances they have got all schooling requirements. So I can say its positive impact on them, and they are going to school regularly expect any serious work at home. I have good control for their attendance of school.

One of the female respondent who was the grandmother of the required students. She said that after getting remittances all family members can ease to access everything by remittances it is the positive impact on attendance also. Alhamdulillah our children is attendance is 95%.

One of the male respondent who was the grandfather of required children. He said that my children are in abroad as well as their whole family with them. Their attendance no

doubt more than 95%. Remittances obviously have too much contribution of our children attendance. Without remittances maximum people have not enough to meet children's expense so after migration people earn good money then spent in education. Generally when remittances increase then we have a lot opportunities to increase our business, health, investment as well education.

One of the male respondent who was the father of required children. He said that it's good to me I was out of country and their mother was illiterate, but attendance of our children was 90% they are going to school regular without create any disturbance. It means that remittances positive effect on children's attendance.

4.7 Effects of Remittances on Academic Performance of Children's Schooling

One of the female respondent who was the mother of the required student told me the Academic performance of her children. She said they were not good in academic performance even after getting remittances because I'm female and their father was out of country. They are not listening as much like his father I also not good in studies side. They also careless and irresponsible no one any other person who guide them properly due to this results were very poor.

One of the female respondent who was the grandmother of the children. She said that if we have controlled remittances then it's an opportunity to enhance children' academic performance. Fortunately my son has with their own child in Saudi Arabia so that we have to increase academic performance very well.

One of the male respondent who was the grandfather of the children, and he said that my both son are settled in England. No doubt their schooling system is out class so that we have excellent resulting of our children'. By remittances when they were here also have good result because all family members are educated and they have very well control on them now in England they are also have best schools and get excellent results.

One of the female respondent who was the mother of the children. She said in academic side my children have good educational facilitation, but they are not same in study performance just in studies 50% results they have. I'm discussing with you two phases first from remittances they have got all required things of studies second phase their result. In first phase they have everything but in second phase which academic

preference they are not good just average because they are not responsible as well as out of my control.

4.8 Remittances Effect in Primary Level

One of the respondent told me. She said that their primary level results were better On both side boys and girls, because children are under controlled. They are listening anything I told to them. As well as, we have enough money after the migration of their father, so easily access to everything they got their books cloths others related things as well as pocket money. So, I can say results are not excellent but it's good. So that remittances have huge impacts on children studies in primary level.

One of the respondent who was the mother of required students. She said that we are getting same percentage in primary level on both side boys and girls, because my son have full family along with in abroad he is better caring as compare to here when they were here their results also good but not like that in currently they are performing with them. In home station we cannot say it's bad. When they were here their results were also good.

One of the male respondent who was the grandfather of required students. He said that in primary level results are same from both side boys and girls behind reason is parents are with them. Currently my son's children who are with his family in abroad and their results in primary level of both girls and boys are same.

One of the female responded who was the mother of the required children. She said that Primary level was good for both girls & boys because when they were young they were under my control. So that on both side girls and boys results are almost same and we are happy from their results.

One of the male respondent who was the father of students. He said that in start they are not performing very well till 3 class they are in private school after that we move them to government school at that time they were giving us good result credit goes to teachers as well as their mother because I was not in home.

One of the male respondent who was the father of the student. He said that in primary level we got good results on girls side one of the boy did not performing well he was the elder of my children remaining all did very well.

4.8.1 Remittances Effect in Middle Level

One of the female respondent who told me. *She said that in middle level their results were going down because they did not have proper guideline absence of their father. They also some elder than before and they are not listening what I want from them or what I'm telling to them. On both side boys and girls were not performing good. Till now in the side of remittances we are well but environment effect on them they were also much more careless as compare to primary.*

One of the female respondent who told me the impacts of remittances on middle level of children's education. She said that it is actually good children are along with their own family in abroad so it is too good as well as next country have good schooling system parents also care about them very much. So that it's good on both side boys and girls. Here was also good but comparatively to home station anyhow now they are performing very well.

One of the male respondent who was the father of demanding students. *He said that in Middle level results are same from both side boys and girls behind reasons was parent are with them in abroad. Unfortunately in home station there result was not good. Because they were not in control of his mother as well as careless itself teachers were also not responsible.*

One of the female respondent who was the mother of the demanding students. *She said that in Middle level they were also very good, but it's good on girls not on boy's side. Their father was not in home I'm not illiterate no one any other responsible person in home who guide them properly. Girls were all time in home so they study very well. Boys were involved other activities which are out of home.*

One of the male respondent who was the father of the students. He told to me about his children middle level results. *He said that in middle level girls were going very well. Unfortunately at middle level we did not have good results in boy's side because they were irresponsible at that time.*

One of the male respondent who told me middle results of his children. *He said that in middle level we got good results not after that. Till middle my children are performing very well even matric level also very well above matric they were not studying well.*

One of the male respondent who was the father of demanding children. He said that in Middle they were not good my two elder children, but its good rest of my one daughter and one son because in our town environment was not good. Schools are also very pathetic situations teachers are irresponsible, so that results going down and down.

4.9 Teachers Respond about student's Performances after their Father's Migration

One of the respondent who was the teacher of the students. He was government school teacher and served 37 years now he is retired. *He said that through remittances enrollment increase because financially they are strengthen about attendance perspective we do not say it's excellent. Some extent we can say it is above average of migrant children. When attendance is not good it means that students do not have caretaker in home, as well as not any other good guardian. May be they do not have basic necessities.*

Parents teachers meeting (PTM) is very important to get good results. If father is absent and child is boy then obviously for mother have ethically issues to visit their school, but parents can solve in different ways. To get teachers number or management number of the school.

Teacher's problems teachers also have serious issues. Some teachers are not serious with students, but some teachers are performing well. Performance is good behind two reasons number one they are hardworking second they have good schooling. One most important thing about teachers it's a teachers training. Student enrollment above 90% student attendance its 80% student academic performance.

It's just 40% in my point of view. Obviously financially they are strong and they can easily enroll their child in good schools, but assurance of his guidance without proper guidance maximum chance to move in negative activities. If that child have uncle, big brother or literate sister as well as mother it will be good on the side of results. He have all in all good food good cloths books etc. As well as have well guideline then it will be outclass.

Responsibilities of teachers through PTM as well as parents must contact with teachers and head of institute. Mobile phones father can contact with us through mobile to get information about his son. His relative can visit to school. Teachers also must show dedication for his job and his profession. Teacher must be well educated and well

trained in practically. First he should apply himself all those acts then teach to students. It will be more effective as well as education institutions should have training to teachers with the passage of time it too need for the students.

Some special persons have constructive mind set they also have positive impacts on you like Colonel Hussain khan was an outstanding personality in our village who asked to me. In which class do you read? i said that from 8th class I left the school. He told me go back to your school and start your education. That kind of words have great impacts on me and i start it again my education right now I'm in front of you.

One of the male respondent who is school teacher. He told me what are the migration impacts on children left behind Obviously child learn from his parents children as well as environment so when father will absent its confirm no one can fulfill his absence, but if someone have educated mother his remaining family as well environment. Then result will be positive.

Mother role of children's training Mother can play a dynamic role which is no one performed. I want some kind of mother around me then I will define in front of them. With an example of Thomas Edison mother. Mother is real hero of his child. Parents must have teacher's interaction minimum one time in month.

School issues I want to do some different participation, but due to those kind of schools are not good I did some duties in two school specially one of them was pilot high school palandri. I want to spend more and more time with Head master shokoor siddiqui is the best one in my life. In addition, we have two types of school government and private especially in private we don't have good system and also don't have management as well as they took teachers are not capable, so they should approve with an authority. Enrollment is 90% Attendance 80% Academic performance 45%

Which is very low I have discuss the reasons before. Primary level is better, but Middle level is less than primary.

One of the male teacher who was served in government school around 40 years. He said that Environmental issues in our village obviously we visit in side areas we feel we must have to improve more. My mission was from start to right now I prepared myself to serve the whole society. Parental co-operation parents did not interfere in our personal or school issues as well as they did not come to school and share with us anything which

is wrong for their child or right for their child. Unfortunately they don't co-operate with us.

Females issue unfortunately, before 2, 3 decades ago our females are very illiterate, and they cannot know even more to get education for their children but good to that they want about their child they must get education. Enrollment was good of foreigner's children, it was 80% and right now 90%. Different people move to foreign because of good income. At that time in our village or district income was not enough so people move to foreign at large level as well as education was not good. "people are not for reaching, people are short sighted" But education need more time like 10 to 12 years then someone get good results.

Current & past teachers, currently most of teachers are not devoted but in past teacher are devoted they teach to students at the top effort as well as by heart but unfortunately current situations 80% in government institutes are unsatisfied. Attendance Past teacher have not more education but they have good character current teachers have high degrees but unfortunately they don't have strong character like they are not careful about their notes book checking they told them tomorrow we will check your homework but they don't do that even next 5 to 6 days. It's not good for student's character building etc.

Attendance 80% but it's depends on their family members, if students are intelligent or good in studies then that kind of student have well in attendance, but weak students don't have good attendance on boy's side boys have much more outdoor activities so that their attendance is low this is the one factor of all. On the other side of girls they have 90 to 95% attendance because girls don't have at most level outdoors activities. Even very minor level activities on the outside of the home. One of the reason of our religiously bound and it's not allowed by parents.

Distractions of technology like cell phone, Internet etc. in my views it's not well for students because its usage totally uncontrolled. We can see our history we rule all over the world without any kind of internet. Actually internationally we know very well through research they completely hold on us as they like they are using us. Academic performance 70% some are good in studies they are very minor, but they are going very well. Remaining are not good. It's depend on their parents, sibling.

Impacts of remittances on children in primary level now parents are doing well specially in cities but in villages they are not good because we do not have academies but in cities they have academies we don't access in cities. Even in villages we have good talent. That's why families move to cities in cities they have good discipline. Middle level it's also good on both side boys and girls. Very rare cases but they are also in village's cities as well as good schools.

One of the male teacher his service is thirty one year is going on he told me the impacts of remittances on children's education. He said that Enrollment is 100% of the foreigner's children. Attendance is round about 70 to 85%. Foreigners children most of time they are not careful about their studies. They have to spend their money on the rest of their studies.

Teacher help to overcome their attendance issue we are calling to their family members as well as through any trustable student sent a letter to their homes. It's all totally secret from student. Most of mothers are not educated so call them in school and guide them. This is our techniques to do that as well as Academic performance is not too good, but luckily when we do work on them through this we get good results from those students. Teacher should not be a news caster.

Remittances impact on primary level primary child are good we can say they have good money than they have all things easy to access, but girls are good as compare to boys.

Middle level impacts of remittances on middle level its negative impacts of foreigner's child. Reason father is absence and he don't have contact with teachers and school nor with student in studies side.

Parents issues they don't do contact with teachers it's unfortunately they are illiterate as well as don't have any interest with teachers meeting. I want to code an example last time i have contact with my 40 student's parents through cell phone, but from them just 34 parents respond me means that come to remaining 36 don't do that anything about their child meeting, So that if parents want top good results then they must do these kinds of all things. Training gap behind girls and boys training issues on the boy's side we need more to do counseling of our students. It's an investment so after investment parent are not caring about their investment in the side of student education. We try to aware our people the importance of child. On boys side we don't have enough check and balance but on the side of girls parents have good check.

Teacher's reputations point is teachers are trying to convince parents. If teacher have good reputation in our society then parent listen to them if teachers don't have good reputation then the impacts on parents is not good. As compare to history teachers Education system of our country is also question mark for the government. We have question mark in our education system. Teacher come to School College and universities without any training. In every field all teacher must come with training.

Teachers issues first of all teacher must be devoted, some are, but unfortunately more than 80% teachers are not devoted. Second teachers should be come in class with lesson preparation I must say teachers are news casters. Teacher don't improve our education with the time teachers have to go with it. Students issues parent don't give them any attention, as well as teachers don't required support them. Those teachers who are not responsible to do properly their duties. These 3 actors are the responsible. Parents' issues in cities most of parents are doing well but in village's parents are unaware about the importance of education who are try to earn and said for it it's his luck etc.

Importance of education no doubt educated and uneducated are not equal ever according to Quran. We have to improve true education system then we can get better and progressive society. Hope to see in future it will be better.

Another male respondent who serve in government schools. He said that Parents issues obviously father is absent then mothers must take responsibility then result will be good but unfortunately mother did not do good with them as a mother she care at large level its wrong for boys. A child most of his time he spent with parents we have three type of child elite middle and lower middle. First type of people related to family wise lower time set if they get good education and achieve higher level, but they are not doing well. Second kind of people are financially deprived they also not good for the society they just think about themselves like madrsa unfortunately our madrsa in start finance by Muglia after that they did all finance by self.

Now we discuss required question those who move to foreign their child are doing extraordinary or some are not doing well some are misuse remittances but 40 to 50% of child use the best to get higher studies. We can easily say that those people who are in home country and they don't have money how they can educated their children, but when they have remittances then they can do easily all these things education basic necessities etc. so we cannot say it's totally wrong it's good for some people and its bad

for those who don't have controlled. Through foreign remittances females got more benefits as compare to boys. After migration we got two type of results positive and negative if we compare I'm thinking about its positive impacts even they got good living standard as well moving forward. Through foreign remittances we get top literacy rate in Pakistan even in japan. We hope coming future we will top in all over the world. Through remittances we get remittances then we move to education investment it's very positive for us we can develop only through education.

Conclude that through remittances we get out standing education it's all depends on remittances then we get it. Without large level of remittances we cannot get that kind of education. Teacher issues teachers most of time don't guide the student in a right direction may be a student have ability to do something different but teacher move to wrong side because he is affiliated to it like religious side no doubt it's important for us but we missed a management side person or armed commission etc. Teacher personally should know all issues of student when he or she know all those things then he can improved him or her.

It's also key conduct teacher must care of his student it's his responsibility he or she should do that but teachers are not doing well and don't perform their duties. Enrollment is 95% of foreigner's children, attendance is 60 to 70% because those student work in home without father absence. Second increase remittances then children are uncontrolled as well move to enjoyment etc. Academic performance 40 to 50% because of all above issues.

Primary level is good on both side. But it's not more than 60%. Middle level is good and continuity on the side of girls but on the boys side it's not consistency due to different factors they are big ages as well as no check and balance uncontrolled remittances and school left activities interest.

Father's Issues Father also must in touch with wife, students and school. We unfortunately don't do that. Student issues Student also a responsible of his bad results.

CHAPTER 5

RESULTS AND DISCUSSION

5.1 Migration Process from the Locale

In current two Areas of my research work named (Teliaka & Gulshan Abad) of village Gorah Dewan District Sudhnoti Azad Kashmir (AK). Up to 90% of my interviewee who told me we have not enough employment in our village or city we face most of problems in poverty, unemployment as well as our children's educational hurdles. We have not enough money to joining them good schooling. Our basic necessities are also out of reach as well as here our living standard also very low. So that we don't have any other option to do after all issues we are facing that we decide to move foreign. We are not going by heart we have labor job at there, and it is very difficult as compare to home station. In my literature also defining that (Anonymous, 2005) He also narrated that Human migration is the movement of people from one place to another place for the purpose of permanent or semi-permanent residence. One of the most significant migration patterns has been rural to urban migration, for instance, the movement of people from rural areas to big cities in search of opportunities of employment (Datta, 2002) Asserted that the push-pull theory of migration find out the economic factors of migration in the sending country to the receiving country. Push factors attribute to the negative characteristics operating at the origin and pull factors reveal the positive characteristics towards the home-station in literature i also find out same in current study people move rural to urban areas due to job opportunities etc., and they also have economic movement.

This is a male respondent who told me his process of migration to abroad. *He said that, I left my schooling in class 8th because our home condition was very bad. Then I joined Pakistan army. After retirement I don't have any suitable job so I have to decide move abroad because I had five children's all were studying and need much money their studies as well as their survival. Jeddah Saudi Arabia was the country where I migrated. In Army I was driver as well as same job I did in abroad, and majority of our villager's even whole Kashmir movement just because of unemployment, and i backed to home for vocation after 2 year even sometime more than that. Actually, we knows what type of difficult time we face in abroad. Especially for labors it was a big challenge to face.*

This interviewee too much upset to go abroad he said that I went to abroad just because of my children's education and their living standard uplift. It's good for them because their living standard uplift, but unfortunately they did not get education any single of all in fact, which level I required from them. They did not meet that even they were extremely disappointed me. If I stay about myself over there I just waste my all time, but it is not wrong because I required from them good education, but they did not do that and waste their time now a days they are facing difficult time in jobs perspective to perform just because they had wasted their all time.

5.2 Where do People Migrated

Most of my interviewee who's migrated Saudi Arabia, United Arab Emirates, UK etc. those are the countries where my current locale people are migrated a lot. Its different causes to migrate over there like being a Muslim they migrated over there, as well as easy to access also comparatively minimum cost to other countries. They also have already relatives over there, so it's also easy for them specially UK by own movement is so difficult, but people have already their relatives, so they can easily access to UK.

(UNDP, 2006) in the final decades of the 20th century and into the first year of new millennium, migration as a truly global phenomenon across national borders. Currently estimated that nearly 200 million people simply 3% of worldwide community. They live outside of their country of origin increase number of nation states in the America, Europe, Asia, Africa, and Oceania have transformed into both receivers and senders of international migrants.

5.3 Flow of Remittances

Flow of money in that particular village after the interviews of those people who are working in abroad they are sending heavy amount towards their families it's good for them as well as whole nation. Two type of people who are going to abroad first those who are financial issues and in home station they don't get job so that they move to abroad. Some are the respondent who have enough money as well as they can get job here. But they want to get good educations to their children they sent them some of the people who are firstly go to abroad and then after some adjustment also moving their whole family. Those who have left behind their families they sent them maximum part of their remittances to them. Some go along their families also sent some part of their remittances for their siblings their parents if they are left behind. Here important thing

is some are who stay there permanently they also visit to back after one or two years to meet with their relatives it's good to sharing different culture, knowledge, ideas etc. with left behind specially their families. Now a days every second home one or two person in abroad it's not stopping with the passage of time this phenomenon going up. Literature also guide me the same things it's a huge flow of remittances towards developing countries from developed countries. Same case I have found in my current study.

(Ratha, Mohaptra & Silwal, 2009). Migrant remittances are an important flow of resources for developing countries. With a magnitude that achieved a total of US\$338 billion in 2008, remittances worldwide have grown larger than official aid inflows and are second only to Foreign Direct Investment (FDI). The development agenda today is acknowledging the development function of migration and remittances. Although, there is comparatively less research and consensus over the impacts of remittances receipt on outcomes such as inequality, poverty, growth, and household expenditure and investment decisions compared with the literature on the receipt of official development assistance.

Another interviewee who told me about remittances send back to home. *I was migrated to Saudi Arabia since 2000 recently I backed to home permanently. I sent back home 25000 per month remaining amount I saved in my account, but it was not fixed if need more I sent to them. Before abroad I was in army, so it is good for me as compare to army. When I move foreign then it's good for me to save and sent more money. Flow was really good of remittances after going to abroad.*

Flow of remittances is more than my expectations when I talked with migrated people. It's good for current study areas also impact on them very well. Here I want to say one thing more it's very important to develop those areas from which much more people migrated to next regions basically it's not a permanent solution for the migrated people. No doubt migration is good but more than cities capacity movement is very dangerous.

5.4 Relationship between remittances and education

When I talk to different respondent they were responding me about the remittance effects on children schooling, and their own satisfaction level of children schooling. One of them respond me. *If I'm talking about my children's education it is good in the side of their books, school shoes uniform as well as pocket money it's good after getting*

foreign remittances but on the side of results I'm not satisfy about their results. I'm not educated women and no one more in our home who was guiding them properly. Children were also careless they did not doing homework after back from schooling so no one gives us good results. As well as their father come to home after two years for very short time. I'm completely not satisfied from my children education.

One of the respondent who told me about his children results after moving to abroad. I am so happy about my children results because now I'm earning good money for their education. In start they are good but with the time going up their result going down and when I know about my elder son he was left the school before matric. It was shocking for me, but at that time what i do from abroad if i did any strictness with them it's also bad effect on them as well as not any other side he is ready to going school. In addition, with time up other children also not getting proper education. So impact of remittances on them was totally wrong. My all struggle was useless and their result was totally disappoint me, and I'm also responsible for their results. As well as their teachers and no doubt their mother also who did not inform me correctly what's wrong with them As well as their results.

Another female respondent told me the impact of remittances on children education. She said that my husband sent me handsome amount for our household expenses as well as children's education. Its good effect on the side of religious education, but on the schooling side they are not well but I'm satisfied from their religious education. They are not good in schooling, but it's no need for me just I want improve their education in religious side, and they are going on very well in religious perspective, and she said that I am fully satisfied from their results.

One of the respondent who told me about the effect of remittances on their education. He is also a student, and he has narrated that his father sent them enough remittances for their all expenses. I think remittances have good impacts on children's education. When they have good caretaker of their parents especially father. Same cases with us we have well educated sisters who guide us in every difficult time, so my 4 sisters are teacher, and they all are science teachers so that it's very easy for us to perform well. Our family is completely satisfy from us expect somehow myself, but now I'm also perform well in right direction.

Another respondent said that:

Remittances have good effect on my children education. They were doing well before my move to abroad, but when I move to abroad they are also doing well even more than before because they were accessing all things related to their education as well as health etc. so that it's good effect on their education, and I'm very much satisfy from their results. So that on the behalf of my children's results it's too easy to performing well as compare to before or on minimum income. Just we need some positive check and balance on our children.

One of respondent who is now completely move to abroad, and he also told me the effects of remittances and his satisfaction level in abroad and when he was left his family behind. *When my family was here it was not good enough effects in the side of education because i was not here. Without father it's hard to control to his children for maximum level for mothers. Same cases with my family and no doubt some other factors are also involved here. Their School system, teachers as well as environment etc. but in abroad especially UK where we are now located. It's out class in the side of education. Some things obviously contradict with our religion we are trying to manage it and try to secure from them. In start for big child we faced some problem but new born baby and whose age was 10 or below than they are going very well with their system. So now I'm fully satisfy who are currently study in UK and also they are performing very well. Thanks to Allah Almighty.*

5.5 Impacts of Remittances on Children's Schooling are you Satisfied

I pose a question to my respondents regarding impacts of remittances on children's education. Respondents were not very much pleased. No doubt remittances are playing very vital role in our life. After remittances our living standard is very high as compare to past. It's also improved our children's studies requirement ease to buy their books bags school shoes clothes etc. but they were saying that we are not with our family and our visit to home after a long time it is two years sometime more of it. Behind this we have two problems when we started any company they have rule we have to go back home two years. Second thing is we are labor we don't have enough income to visit home every 6 months or around that some time we come back to home more than two years. Left behind children are live with our wives or full family, but unfortunately rest of yourself like brother, sisters are not doing proper care of them. Many reasons behind

it they have their own children's as well as job like that busyness if some of them were free they did not guide them properly. We don't have any responsibilities of you people. On the other side they said our wives also illiterate as well as children's are not complete control of them. Children after the age 12 to 14 taking their decisions by own even whenever we got some time to talk with them through cell phone their answer is ok next time I will be very careful about my studies and everything. But results will be as usual. Both, (Hanson & Woodruff, Kandel & Massey, 2003, 2002) mentioned about the importance of remittances as a source of income for those countries who are under develop. Through remittances people are improving their living standard and also increase their physical assets. Therefore, the impact of remittances on socioeconomic condition of the households is doubtful. In particular, the debate over the effects of migration and remittances on education of the children of migrants remain controversial.

When they were talking about their wives here is also a big problem over there their majority of wives are illiterate. Female respondent also told to me they check their home works or trying to prepare their homework. Even though we are telling them all time it's your time of study don't waste your time, but results of our counseling are very low. In our village environment is also very bad as you know we get lot of percentage bad impacts from our society including all those factors ultimatum result goes down.

But some of them told me we have outclass impacts of remittances on our children's education. After getting remittances we move better schools because we use our remittances with full of control it's not uncontrolled. They are saying we are literate and we know the better way how to educate them, but their number are very limited or when they move to abroad after adjustment also move their family with them.

(Lopez Cordova 2005) asserted positive relationship between remittances and education. For this study data used 2000 Mexican municipalities, Increase school attendance and overcome illiteracy in particular received remittances for children between 6 and 8 years old. (IOM, 2010) International Organization for Migration, from different point of view analyzes remittances. The use of remittances the part that concerns as well as most of the remittances used in second step in education (after the general household expenditures). (UNDP. 2006) in the final decades of the 20th century and into the first year of new millennium, migration as a truly global phenomenon

across national borders. Currently estimated that nearly 200 million people simply 3% of worldwide community. They live outside of their country of origin increase number of nation states in the America, Europe, Asia, Africa, and Oceania have transformed into both receivers and senders of international migrants.

5.6 Enrollment, Attendance and Academic Performances after Migration

When I interact to different people whose minimum one person of the home in abroad. In some interviews I talk to those people who are personally migrated or their wives or children or any other person of the family. Most of the migrated told me in Enrollment we are almost 100%. Enrollment is same before and after migration, but here important thing is that after enrollment we moved to better school because of remittances. After someone migration we get remittances so that we are able to uplift our level in every sector as well as education. 98% of the families who were in my discussion after migration they are very well in financially. Very rare cases who are still facing problem after someone moving abroad. In literature I also reviewed after migration people are very much uplift their lives and spending their lives easy to before moving abroad.

One of the respondent who was the mother of required children'. She said that we have before and after migration of their father 100% enrollment of our children. Before remittances we also complete enrollment of our children, but after remittances its good further requirements like books, school bag clothes and other most needy things after getting remittances its ease to approachable.

When I talk with different respondents about the attendance of their children then most of them responding me it is more than 90% mean to say that it is good. Some of them told me below than 90%.

When I was talking about Attendance with different required respondents they were responding me the attendance of their children's. Parents were telling they are good in attendance 70 to 80% told me it is more than 85%. Remaining 10 to 20% told me it's below than 80%. So we can easily conclude it students have good attendance. Behind good attendance reason is we have strictly to moving schools not to allow them without any specific reason they have to absent. So almost they are going to school regularly.

One of the male respondent who was the father of required children. He said that it's good to me I was out of country, and their mother was illiterate, but attendance of

children's were 90% they were going to school regular without create any disturbance, so it means that remittances effect on children's attendance positively.

(Hein & Wang, 2007) stated that similar findings which took the results by few researchers their thoughts were getting remittances if it is controlled then it is highly appreciated for those children who are remaining back their educational achievements as well as attendance will be out class.

Reviewed literature also justify it. All my interviewee satisfy from their children's attendance it's a good sign on the side of their children. Some of interviewee who are now settled in abroad they also satisfy from their children attendance they said that before with whole family settled in abroad in home station we have some problem as compare to abroad because in abroad we got good education systems children are going to school happily some of interviewee told me who were in UK settled in UK on the age 15 without any concept of pass or fail children promote to next class, so this is also a reason children are going to school happily.

Academic performance behind academic performance I got three different concepts first people are illiterate they cannot do anything property female respondent as well as male respondent also told me we are out of home for a long time and our wives are also illiterate it's a big issue for them so they cannot manage properly. Very limited percentage from them who have quality to manage them. So maximum results goes down and it's not good for students' mothers also told me if we have any other option like children's educated uncle etc. then result move to positive side but unfortunately we have not if someone have they said that we have no free time or they are not properly guide them.

Secondly, those people who are educated they have not any problem after the migration of their husband they can easily manage to children's after their husband moving to abroad. So their results don't have any negative impacts even its good impacts in kind of remittances when their husbands go over the next country. After coming home mothers perform their homework in front of their eyes. They have complete check on them and their fathers also help from those kind of results.

Thirdly, those who are moving with their whole family after some time when he was adjust in abroad. Their children have very much positive results. Because now they were with their whole family as well as good schooling as compare to past so results

also going up. Here questions is that all have good results not just those who are in starting age mean below 10 or 12 elders are not doing well most of time because they are adjusting with their system.

One of the female respondent who was the grandmother of the children. *She said that if we have controlled remittances then it's an opportunity to enhance children's academic performance. In simple words controlled remittances means that by getting remittances academic performance also goes up. Fortunately my son with their own child in Saudi Arabia so that we have to increase academic performance very well, and they visit to us on or two times in a year.*

5.7 Effects of Remittances on Primary and Middle Level

First we discuss impacts of remittances on primary level more than 90% respondent told me we are happy with our boys and girls in primary sector. They giving us good results in primary level most of mothers told me in primary level children's are our control we can easily manage them about their schooling what we say them they are obeying but when they were moving middle then we facing too much problems especially in boys side. When they are in middle classes then boy like to spend more time with their friends out of home as well as they are out of control their mothers. On girls side its consistency also in middle classes because girls are not allowed to go outside of home they are all time in home as well as they are responsible and listening to their parents better than boys therefore they get good results.

One of the male respondent who was the father of the students he told me about his children middle level results. *He said that in middle level girls were going very well. Unfortunately at middle level we don't have good results in boy's side because they were irresponsible at that time.*

(Hou, 2015) mentioned boys have minimum effect as compare to girls, girls are more affected than boy's educational performance. Moreover, (Hou, 2015) find that the improvements of boys in math and girls in language grade. In conclusion that by their father migration boys' school performance is positively influenced. From the duration of parents migration have made different results.

5.8 Teacher's Response on the Particular area of my Discussion

Researcher have to talked some teachers about knowing their views about child performance when their parents move to next region either they perform well or not. It's also honor for me when I was talking with them behind reason is no doubt whenever we talk any teacher it's a great learning for us as well as most of them are my school teachers when I was enroll there those who are new it's also under my interaction in any case of my life because they all are from my village. When I was asking from them about enrollment then all of told to me that is all of migrant children have 100% expect any special case like disable or very limited percentages etc. One of the respondent who was the teacher of the students. He was government school teacher and served 37 years now he is retired.

He said that through remittances enrollment increase because financially they are strengthen about attendance perspective we do not say it's excellent. Some extent we can say it is above average of migrant children. When attendance is not good it means that students do not have caretaker in home, as well as not any other good guardian. May be they do not have basic necessities. Student enrollment above 90% student Attendance is 80% Academic performance about just 40% in my point of view.

One of the male respondent who is school teacher. *He told me what are the migration impacts on children left behind Obviously child learn from his parents children as well as environment so when father will absent its confirm no one can fulfill his absence, but if someone have educated mother his remaining family as well as environment. Then results will be positive.*

Mother role of children's training Mother can play a dynamic role which is no one performed. i want some kind of mother around me then i will define in front of them. With an example of Thomas Edison mother. Mother is real hero of his child. Parents must have teacher's interaction minimum one time in month. We have two types of school government and private especially in private we don't have good system and also don't have management as well as they took teacher is not like a capable, so they should approve with an authority. Enrollment is 90% Attendance is 80% Academic performance is 45% which is very low I have discuss the reasons before. Primary level is better, but Middle level is less than primary.

One of the male teacher who was served in government school around 40 years. *He said that Environmental issues in our village obviously we visit in side areas we feel we must have to improve more. My mission was from start to right now I prepared myself to serve the whole society. Parental co-operation parents did not interfere in our personal or school issues. As well as they did not come to school and share with us anything which is wrong for their child or right for their child, but unfortunately they don't cooperate with us.*

Female issues Unfortunately, before 2, 3 decades ago our females are very illiterate, and they cannot know even more to get education for their children's but good to that they want about their child they must get education. Enrollment was good of foreigner's children, it was 80% and right now 90%. Different people move to foreign because of good income. At that time in our village or district income was not enough so people move to foreign at large level. As well as education was not good. "people are not for reaching, people are short sighted" But education need more time like 10 to 12 years then someone get good results.

One of the male teacher his service is thirty one year is going on he told me the impacts of remittances on children's education. *He said that Enrollment is 100% of the foreigner's children. Attendance is round about 70 to 85%. Foreigners children most of time they are not careful about their studies. They have to spend their money on the rest of their studies.*

Teacher help to overcome their attendance issue we are calling to their family members as well as through any trustable student sent a letter to their homes. It's all totally secret from student. Most of mothers are not educated so call them in school and guide them. This is our techniques to do that. As well as Academic performance is not too good, but luckily when we do work on them through this we get good result from those students. Teacher should not be a news caster.

Remittances impact on primary level primary child are good we can say they have good money than they have all things easy to access, but girls are good as compare to boys.

Middle level impacts of remittances on middle level its negative impacts of foreigner's child. Reason father is absence and he don't have contact with teachers and school nor with student in studies side.

Another male respondent who serve in government schools. *He said that Parents issues obviously father is absent then mothers must take responsibility then result will be good but unfortunately mother did not do good with them as a mother she care at large level its wrong for boys. A child most of his time spent with parents we have three type of child elite middle and lower middle. First type of people related to family wise lower time set if they get good education and achieve higher level, but they are not doing well. Second kind of people are financially deprived they also not good for the society they just think about themselves like madrsa unfortunately our madrsa in start finance by Muglia era after that they did all finance by self.*

Now we discuss required question those who move to foreign their child are doing extraordinary or some are not doing well some are misuse remittances but 40 to 50% of child use the best to get higher studies. We can easily say that those people who are in home country and they don't have money how they can educated their children, but when they have remittances then they can do easily all these things education basic necessities etc. so we cannot say it's totally wrong it's good for some people and its bad for those who don't have control. Through foreign remittances females got more benefits as compare to boys. After migration we got two type of results positive and negative if we compare I'm thinking about its positive impacts even they got good living standard as well as moving forward. Through foreign remittances we get top literacy rate in Pakistan even in japan. We hope coming future we will top in all over the world. Through migration we get remittances then we move to education investment it's very positive for us we can develop our nation only through by education.

(Hou, 2015) also stated that when parents migrate to next country it's not any kind of negative impact on them if migration is short term but when parents migrated long term then results will be different it's much impact on children education time may be 3 years or more of it. Again, Duration of parents migration some scholars state that parents increase the duration of migration test score get worse. (Mansuri, 2006) argues that, in rural Pakistan, children's of migrants are staying more in schools as compares to children of non-migrants.

Conclude that through remittances we get out standing education it's all depends on remittances then we get it. Without large level of remittances we cannot get that kind of education. Teacher issues teachers most of time don't guide the student in a right

direction may be a student have ability to do something different but teacher move to wrong side because he is affiliated to it like religious side no doubt it's important for us but we missed a management side person or armed commission etc. Teacher personally should know all issues of student when he or she know all those things then he can improved him.

It's also key conduct teacher must care of their students it's his responsibility he or she should do. But teacher are not doing well and don't perform their duties. Enrollment is 95% of foreigner's children, attendance is 60 to 70% because those student work in home without father absence. Controlled remittances are those remittances when children of migrant person gives him positive result and also his family members are going up on the other side if they do not have good results and also their living standard move downward it means that left group do not have controlled remittance then children are uncontrolled as well as move to enjoyment etc. Academic performance 40 to 50% because of all above issues.

Primary level Primary is good on both side. But it's not more than 60%. Middle level Middle is good and continuity on the side of girls but on the boys side it's not consistency. Due to different factors they are big ages as well as no check and balance uncontrolled remittances and school left activities interest. Father's Issues Father also must in touch with wife, students and school. We unfortunately he don't do that. Student issues Student also a responsible of his bad results.

Term Controlled and uncontrolled remittances

Controlled remittances are those remittances when left behind family members are getting fruitful results by that regarding education, home management and rest of circle if all these things are going well it means that remittances are controlled but if it is not then we can understand remittances are not controlled it is happening just because caretaker is out of home.

5.9 Recommendations & Conclusion

5.9.1 Introduction

In the wake of findings, this chapter includes some recommendations, conclusion and roadmap for future studies. Education in all time very important to develop for any nation as well worldwide same case in Kashmir as well as locale of my study. I have

some recommendations behind my experience towards required students. Remittances are no doubt excellent but behind what issue rise up about them I want to indicate behalf of research interviews. It is rural area and we don't have any focus on it being a researcher furthermore it's recommended for parents, students, teachers and education planners as well as government of Azad Kashmir (AK) whose shows very much negligence's of it. Some important recommendations are presented below.

5.9.2 Three Actors

These are three actors should do up to good results and output. Students itself after their parents and teachers. These three actors are more important factors to develop the student education. So every factor should do properly work in their own fields.

5.9.3 Role of Migrant's Families

Migration families must aware how to manage life of their home or left behind family because it's more difficult to manage properly as compare to no migrant. Migrant is not look after properly to his or her family which is left behind so he or she must follow up some different valuable techniques from which they manage their left behind family for any bad experience.

5.9.4 Full-hearted Competent Teachers

We need full-hearted competent teachers. Unfortunately without dedication teacher come in teaching field when someone do not have any job in better field then he or she move to schooling without interest or dedication. In government school as well as its majority of people moving in private schools without taking any training or proper education. Before few years in government sector all appointment just political affiliations no one who bound them or take any action. Now it's some percentage change in the help of NTS but it should be fully or maximum level. We need outclass teachers those to uplift without those kind of teachers we don't get constructive results. No matter if someone is in foreign and get good remittances on other side if trainer is not good then results will be negative. Only those teachers entered in teaching field whose have highly interested in teaching.

5.9.5 School Management

School Management especially head of department must have eye on all at larger level be treated all staff equally. Management is a natural skill authorities must higher that

person who is very much responsible and capable. With due respect no doubt teaching is a holly profession, but our management is no justify their duties, so that we must improve our schooling system.

5.9.6 Political Involvement

Politics also an important factor who disturb the schooling of children. From this factor people have try to access in schooling through political affiliation which is more harmful for the quality of schooling, so government should address of this issue.

5.9.7 Private and Government Schools

We cannot stop flow of private institute, but we should have check at all spreading of private school just because of government sectors we did not upgrade our schools. Education enhancement more, but quality education is very low behind reason is enhancement of more and more inefficient private schools without any training and not going on any proper channel. That's why we are getting those sort of useless output.

5.9.8 Mother's role on Children Training

Mother can play more important in every side. I want some of mothers around me then I will explain in front of them. With an example of Adison mother's example. Mother is real hero of her child. Mothers also must in touch with schools.

5.9.9 Controlled remittances

If left behind family have controlled remittances then they will get good academic results of their children furthermore their behavior as well then results will be remarkable but if they do not have any control on their remittances then result will be negative so that for getting good results and good home management for that they must have control remittances.

5.9.10 Conclusion

Migration is too important for recent locale because current locale is very much depended on migration process at larger level due to insufficient employment. Azad Kashmir received billions of dollars as remittances from abroad. It's also going up day by day, so that remittances are playing a significant role on all fields as well as education in Azad Kashmir & rural areas of Azad Kashmir also in my required study locale (Teliaka & Gulshan Abad) of village Gorah Dewan District Sudhnoti (AK). Although, Migration is happening worldwide. In addition, majority developing countries, there is

the biggest influence of international migration in the household economy. Furthermore, Same in case of Pakistan Azad Kashmir who go to developed countries for both skilled and unskilled labor because they want to improve the living standard of the family who were left behind.

Moreover, specifically we are talking about remittances inflow on left behind children's more specified in education it was like not outstanding impacts in education behind this they have different factors. Firstly, some of them whose parents are completely illiterate they don't have any sense how can we improve them they just try to enhancing their income as well as their remittances are use totally uncontrolled and unmanaged most of them have no priorities of their children education these things highly effected their children education bad results are going down day by day. Some of them if try to enhance their children education they also facing hurdles they are illiterate don't properly interaction with their children's abbot education as well as more time in abroad having no proper channel to contact with their teachers or school management then result will be going down.

Secondly, those who are educated they are well knowing how they manage their remittances and enhance their children education. They have getting good results from remittances they do all things with proper channel also used their remittances fully controlled. One actor of the family out of country and second one have full command on their children. Most of them husband is in abroad and his wife is left behind. She is also educated and have full eye on left behind children. They also have interact with their teachers about their results it's like a triangle if one side of them is missed it's harmful for students. So they manage it properly in the consequences results are positive and rising up bay by day.

Thirdly, who are now completely settled in abroad they also have very much channelize set up about their children's. one person of the family who go abroad for earning good income after some time he is well adjust at there and also have got nationality there, and getting good benefits. He also moving with his all family with them. Might be he didn't get good results in his home town or not good nourishment and development in different fields. Now, he is with them and doing better as compare to before. It's also good impacts on children's education because accessing good schools teachers more of it he is also with them complete check and balance as well as have good control. It's also a way which is adopt people and getting positive results. It is happening in current locale those who are afford this way. If we sum up this topic from remittances people

of current locale getting results are negative majority more here researcher is talking just education because of uncontrolled remittances and illiteracy.

5.9.11 Area for Further Investigation

Remittances have deep impact on education sector I also found key relation in education and remittances in literature. Day by day migration goes up so it is very important topic for research point of view specially overcome the issues which are generated from this in education of children. My research was based on qualitative approach. There is a need to explore the issue employing the combination of Qualitative and Quantitative research method.

APPENDIX

INTERVIEW GUIDE

Phase I

Demographic:

Q1: What is your name?

Q2: What is your village name?

Q3: How old are you?

Q4: What is your relation with student?

Q5: Do you have some free time?

Phase II

Migration:

Q6: How many people are migrated in your home?

Q7: what country to migrate that person?

Q8: How many times they are visited to home in one years?

Q9: What is his/her nature of job?

Q10: what are the major reasons behind/ her international migration?

Phase III

Education of Children:

Q11: What change you feel in studies perspective of your children?

Q12: Are you satisfied of your children schooling?

Q13: Your child is going to private/ public school?

Q14: What is your preference about your child schooling? And why?

Q15: How many children are going to school?

Phase IV

Migration, Remittances and Education:

Q16: How much remittances migrate send back home?

Q17: How are the remittances effect the children schooling?

Q18: What impact foreign remittances on children behavior?

Q20: Have you notice any cultural change after international migration?

Q21: What are the negative impact of migration on children?

Q22: What are the positive impacts of migration on children?

Q23: How remittances effect enrolment of child schooling?

Q24: How remittances effect attendance of child schooling?

Q25: How remittances effect academic performance of child schooling?

Q26: How much remittances effect in primary level?

Q27: How much remittances effect in middle level?

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