



LOVELY
PROFESSIONAL
UNIVERSITY

Transforming Education Transforming India

A DISSERTATION ON

A STUDY OF PRIVATE REMITTANCES TO HOUSEHOLDS IN PUNJAB

A DISSERTATION SUBMITTED TO LOVELY PROFESSIONAL UNIVERSITY

**In PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF
DEGREE OF
MASTER OF SCIENCE IN ECONOMICS**

SUBMITTED TO:

MR. BHAVNIT SINGH BATRA

SUBMITTED BY:

AMARJIT KAUR
(11509911)

DEPARTMENT OF ECONOMICS

LOVELY PROFESSIONAL UNIVERSITY

PHAGWARA

(2017)

Acknowledgement

All praise in the name of god who give us positive energy and peace of mind to work sufficiently. After GOD I can't forget my parents whose boundless love give me light in all darkness of my life ,my father always give positive energy practically in the name of god his sacrifices and hard work ,loyalty ,honesty ,enthusiasm always let me to face every kind of problem in life .I spiritually respect my mother and father salute them for putting their experiences of life in me as well let me up to here in master .

After my parents, I would like to thank my supervisor, It is beyond wards to express my supervisor Mr. Bhavnit singh Batra ,assistant professor department of commerce and economics, lovely professional university (Punjab)under whose constructive and valuable guidance accompanied by kind help and encouragement, the present work has been completed .I feel proud of his eminent and vast knowledge ,which will guide me throughout my life.

How could I forget my friends who help me,give positive energy to me,so I would like to thank Mr.Rajwinder singh to uplift me in my thick and thin as well he always helping me making my life and work smoother and cheerfull. Then Mr.Mir Adil nazir,MR.SahirHilal Ms.Baljit kaur, and other classmates for their encouragement and moral support during my work .

CERTIFICATION

This research work title **A STUDY OF PRIVATE REMITTANCES TO HOUSEHOLDS IN PUNJAB** undertaken by Amarjit kaur with registration number 11509911 has been fully supervised and certified .Therefore it fulfilled the requirement for confirmation of master Degree (M..Sc Economics).

MR. BHAVNIT SINGH BATRA

DATE

DELARATION

I Amarjit kaur hereby declare that this work is the product of my own research efforts, undertaken under the supervision of MR. BHAVNIT SINGH BATRA and has been presented elsewhere for the award of my certification .All sources have been acknowledged.

Amarjit kaur

(11509911)

Date & Sign

TABLE OF CONTENT

CHAPTER: 1

Introduction.....	
Literature reviews	
Research gap and reasonable issue.....	
Need.....	
Scope.....	
Objective of the study.....	
Methodology.....	
Expected outcomes	
Organization of study.....	

CHAPTER: 2

Analization of Economic structure of the households of the Punjab.....

CHAPTER:3

Understanding utilization pattern of the households.....	
Most preferred countries by the migrates in 2016-17.....	
CORELATION: between two dummy and dependent variable.....	

CHAPTER: 4

Case Study

Working status of the migrant in other country in other countries in 2016-17.....	
Preferred financial assets for transactions from foreign countries 2016-17.....	

CHAPTER: 5

Findings	
Policy implications	
Conclusion.....	
References.....	

Sr. No.	TABLE TITTLE
1	Values for total income of the households, income after and before migration, money migrants sending back to their family's expenditure on health, education, bills, food and kitchen in lakh. but immoveable assets like land in marla
2	Model Summary
3	Anova
4	Understanding economic structure of the households
5	Understanding utilization pattern of the households
6	co-Relation between dummy variables and dependent variable
7	Working status of the migrant in other country in other countries in 2016-17
8	Preferred financial assets by migrants in 2016-17

List of figure:

Sr. no.	Figure Title
1	explaining utilization pattern of the household
2	information about most preferred countries by the migrants
3	about working status of the migrant in other country

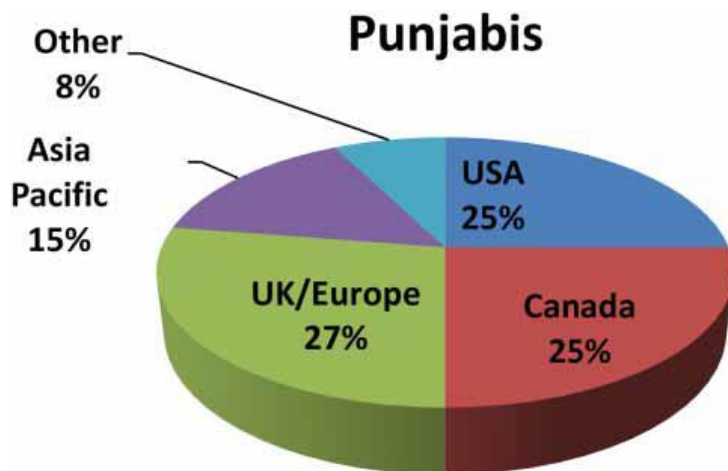
ABSTRACT

Kerala is one of most migrated state in the gulf countries but after kerla it comes to the Punjab in the different countries which contribute 4% to the total gdp. There is an increasing trend of remittances in higher economic growth of india as well Punjab. In order to analyze growth of income of the household due to remittances have been done on the bases of comparison of income before and after migration of the household, amount of remittances received per year. Descriptive Study will also give information about modes of transaction, and which courtiers are more preferred by migrants of India, preferred education, utilization pattern of the income, case study will compare conditions of migrates in India and other countries , working status ,preferred financial assets etc. so study find out From the first objective of our study economic structure of the household we find out that in per year income from other sources except remittances going up at 1% level value is .659 by keeping all other independent variables constant .which means this factor is effecting more significantly per year Income before migration is going dawn by -.078 at 1% level which means that income before and after migration has huge difference because income after migration going up .015 means change in income after migration is positively increasing at whole. Other factors also effecting with different values.but as per of our 2nd objective utilization pattern of the remittances by the families of migrants we find out that families use 35% of their total income on moveable assets and 37% of their total income per year spending on education,3% of their total income they are spending on health,5% of their income they are spending on electric bills,20% of their income spending for food and kitchen. overall income also effected by immoveable assets like land people who own land their income before migration is sufficient but their motive of migration is different from the other people who has migrated for the supplementation of the income to other countries .but we also find out that 59 percent migrants are laborers in other countries 28 percent migrate in Dubai and 21 percent in Kuwait because these countries are labor abundant countries.

Chapter 1 Introduction

IF we want to have an eye on world level as per my concern of knowledge the number of migrants is rising day by day tremendously in the past few years for many reasons: job Opportunities, labor shortages which is resulting from falling birth rates, internal conflict and War such as in Iran and Iraq, natural disasters such as the Uttarakhand floods, climate change, And improvement in access to information technology through phone and the Internet (Digital India).Migrants is now sending earnings back to their families in developing countries at levels which are nearly about US\$441 Billion. These inflows of cash constitute more than 10 Percent of GDP in 25 developing countries and lead to increased investments in health, Education, and small businesses in various societies. Migration and remittances in 2016 is reason of risen in emigration, immigration, and remittance flows for 214 countries. Importance of remittances to India is only occasionally emphasized.

Exploration of Punjab dispora in other countries



Source; authors own estimation

It has been known for know a days that India is among the highest remittance receiving countries in the world, and that at around 4 per cent of GDP. North America has been advantaged for one reason. The intuition is migrants to the US, Canada and Europe was mainly skilled with those to the first two countries being occupied largely in software and technology-related services. Secondly distribution across countries of those whose profession is recognized as Software Professional diverges significantly from the traditional insight. Even now a day's representative, 16.7 per cent are in Dubai, 11.2 per cent in Sharjah and 10.4 per cent in Qatar, as compared with 16.4 per cent in USA, 11.2 per cent in UK and just 2.2 per cent in Canada. There could be many reasons for this evidence that goes differing to the existing awareness.

The Pros and Cons of Remittances: Factsheet

The migration of highly skilled people from small and developing or we could say poor countries can affect basic service delivery, but on other hand in the same region it can generate benefits which including increased trade, investment, knowledge, and technology transfers from Diaspora contributions.

- In 2015 at global level remittance flows are estimated to have exceeded \$601 billion. Developing countries are estimated to receive about \$441 billion which is nearly three times the amount of official development assistance.
- In 2015, the top recipient countries of recorded remittances were India, China, the Philippines, Mexico and France. As a share of GDP, however, smaller countries such as Tajikistan contribute 42 percent.

Remittance flows at the regional level vary. In 2015 A sharp declines in remittances from Russia to the Commonwealth of Independent States as a result of the economic slowdown in Russia and the depreciation of the ruble had been faced. But on other hand in Latin America it proved beneficial for Mexico and Central America as the result of the U.S. economic recovery. Growth continued in South Asia despite low oil prices in the Gulf Cooperation Council (GCC) countries and stagnant growth in the Middle East and North Africa and in Sub-Saharan Africa regions. The Arab Republic of Egypt has become the top remittance receiver.

The cost of remittances is the highest in Sub-Saharan Africa and in the Pacific Island countries (for example, it costs more than 20 percent to send \$200 from Australia to Vanuatu and 19 percent from South Africa to Zambia). High-income countries are the main source of remittances. The United States is the largest country with an estimated of \$ 56.3 billion in recorded outflows in 2014. Saudi Arabia ranks as the second largest country followed by the Russia, Switzerland, Germany, United Arab Emirates, and Kuwait. The six Gulf Cooperation Council countries accounted for \$98 billion in outward remittance flows in 2014. (Augusto Lopez-Claros Migration and Remittances Advance Book 2016)

As per the whole picture migration also have vise versa in punjab because there are migration in punjab from other states of labour for agricultural purposes is more beneficial because a significant decline was seen in the charges for harvesting, transplanting paddy and annual rates of contract of a permanent "sanjhi". Punjab work as a shelter of work place for those who do not get labour work anywhere men and women who come from UP and Bihar and other states arrive with negligible goods and leave for their inhabitant who are better qualified, better off economically and better skilled. They develop better lifestyles and in comparison with others at home, they give better education to their children and help their families with money and other remittances like housing and medical facilities. When we study migration in Punjab from the view point of a layman then we find

that three out of four households include a migrant whether in the urban or rural areas. Seasonal migration is strongly prevalent in the villages while permanent and semi-permanent migration is seen in the urban areas. In industrialized cities like Ludhiana, Jalandhar, Amritsar, Gobindgarh, Khanna, Batala and Rajpura we found that migrants prefer to settle down permanently along with their families. They buy houses, educate their children's develop good social relations, but the labor migrants who work in the rolling mills and furnaces do not do so. There is a vast difference in the attitude of the workers who had come to Punjab 30-40 years back while the younger generation is pouring in even now. The older generation has not only bought houses, has ration cards, made their voter cards and are even running for election in the industrialized cities. These so called migrants are now respectable and permanent settlers of the state of Punjab. While we as Punjabi's are not allowed buying land in any other state, these migrants are enjoying this facility in our state. The position is not always goody-goody. There is adverse impact of migration. The families that they leave behind suffer mentally, psychologically as well as physically. Neglected children, weak marital bonds and finally broken families are the result of migration.

Impact of Indian migration on other countries society, politics, et cetera

Migration among people of different nations are known as international migration Indians for a very long time have been moving towards other countries for permanent settlement as well for economic securities. Where according to the report of Global commission on international Migration 200 million migrates internationally which is 60% living in developed nations for different reasons as some of it has explained above. The developed regions receive more than 2.3 millions every year from other nations as migrate.

Now a days problems due to migration in developed countries is a main matter of concern for a good debate in international level policy makings and decision making organizations because it is a main reason of degrading their employment ,increasing labor supply ,population increasing problem, culture as well societies effecting adversely due to diversities in their home countries as well it give increment to many crimes because people belongs from different regions and some time they are unable to sacrifice for each other livings so most of time like in America ,Australia and in Canada crime increasing day by day as well people belongs to their home countries feel that due to foreigners their own wrights and facilities are under sacrifice .This is what Mrs. Donald trump is trying to say to whole world because its not about America only it's a problem of the world's developed countries. If we go through Russia the biggest problem this country is facing is that most of migrants are working, studying in Russia without papers also people of their home country are not finding jobs even not in the crisis but migrates are working. Now Russia trying to talk with governments of other countries. Second they are trying to make permanent resident documents more difficult to reduce migration. Same is now happening in America as well in Australia. Nowadays condition of every foreigner in any country is just a risk.

Who are benefitting? Developed or Developing Countries

If we see only adverse effects of migration on developed countries then we have listen only speeches of politicians but he is also not wrong but international organizations while changing policies, or implementations of new ones has to take under consideration both aspects or both sides of one coin for overall positive value addition in system at international level well it's a big responsibility to tackle. So now if we see migration in terms of developing nations it is beneficial for them because increase income, skills of works, income of home country also people get employment reduce unemployment so we could say both human and capital do improve internationally. Also do gain more knowledge, living standard do improve, savings, investments, consumption pattern of the developing regions do increase. Most of people do think that migration is one way game but there is nothing like that because if 100 people are migrating then 40% out of it leave for temporary time period just to earn money or skills then after at old age they want to leave with their families so they came back where labour fund is low because their families are staying there. And these returns are not beneficial for home countries because if returner is not investing or have no savings for future investment in his/her country or if his/her skill after period of time does not matching at domestic level then it will be wastage of time and money.

Types of Indian migrations in other countries.

Study base migration

Mostly Indian students do migration for the higher studies so that at the same time they could earn money, knowledge, work experience or get more job opportunities as well became an skilled employer or get good salary compare to India. For example; a nurse do earn 35000 Indian rupees in India but if same nurse will go to America or Canada do earn 1 to 5 lakh per month.

Employment migration

People of India also do went abroad for work or employment because there are less opportunities for getting job even now days according to study profile fit jobs is missing in India because people who are doing engineering are working in banking sectors so perfection in sectors do lose because works are from different fields reason is population or number of people is more than jobs .so this is reason of increase in supply of lab our which is reason to decrease salaries because there are many who are read to work on low wages.

Labor migration

Mostly Indian do migrates for labor work not in developed but in developing countries because at least there they get work even on low education or average salaries. Because different countries companies are hiring people to do labor work so after some time or when company even get fail in the market they have to come back and work out in the same country which create big misconception of brain drain after long time to get employment.

ie= gulf countries, America, Kuwait, Singapore etc

Tourists as earner

Some migrations are based on tourist visas where people go or could work in other countries for 6 month or 1 to 2 years. People go to earn money and then do invest through their families in home countries.

Research base migration

So many researcher get selected to work out or to do research or for speeches in the conferences of other countries.

Above what we discuss is all about worldwide but the main findings are on remittances of Punjab which is collected by primary data personally (in process). Punjab is one of most popular state of India where nearly 70% people went to abroad to earn money now a day's reason we all now difference of currency values. From 40 and 50 years we all consider Punjab as leading state of yield production but now we have to change our perception because now young's are not interested in yielding of their own because they are moving towards foreign countries .Even students after completion of their studies are going to other countries the result of which is debatable. which one day will resulted very bad reason for all these things is as I discuss above is currency difference .if it will continue as per now then it will tend to decrees Indian production of raw materials(yields) so we have to import one day wheat, rice, potatoes, etc which are exported to all over India from Punjab. .2nd and most imported is skilled labor or people if they are moving towards foreign countries in the same way then one day India will fetch 0% benefit from skilled people in research and studies because people use to do study in Indian universities and colleges but to earn money of further studies they want to go abroad so at the end Indian investments do change in benefits for others so we are youngsters have change our mind set up. now days in foreign countries condition of foreigners are very verse as we every day use to see in news because in their home countries employment is a problem because if we see in London, Australia, America, and specially in Kuwait people went for labor work as per my primary data collection.

LITERATURE REVIEW:

Literature review will deliver remittances information .how remittances effecting the economic growth of world as well India and Punjab. Remittances is international matter as remittances contribute high shares to GDP by increasing living standard ,income, etc So government should make it more qualitative as it doing now a days by launching pardhan mantari parwas yojna its mention under this scheme government will enhance skills of people so they get more income efficient jobs in other countries.

Author	Objective of study	methodology	source	Results of the study
1) Shinder Singh Thandi*	Paper provides explore to the Punjab Diaspora in other countries .and also it analyze socio-economic impact on migrants. It also explain fragmentations of dispora in to caste, religions etc that how people face different problems in other countries at the social level .	Mean vales off survey data.	The United Nations Conference on Trade and Development UNCTAD (2012,2013)	As result study find out that during 18 th centaury people do migrate to take benefits economic benefits but after a time it has been change into religious war for Sikhs specialy in other countries we can take example of Australia there sikh or Punjabi face many problems and one other example is when any sikh do enter in any airport with turban he has to open up his turban which could be against ones respective religion.
2)Murshed and Anupam 2016	This paper was explored the differences in remittance of Chinese and Indian immigrants which are in Canada in relation to their social and economic activities.	Sample includes immigrants from China and India. Chinese and Indian immigrants are constituting 15.91 percent and 14.43 percent in total .	Using the primary Survey of Immigrants in Canada (LSIC) dataset, Survey had been Immigrants to Canada (LSIC) was jointly conducted by Statistics Canada, and Citizenship and Immigration Canada.(2000,2001,2007,2014-15)	They came out with the result that age, income, level of education, and personal investment in the domestic countries are important determinants of the china remittance immigrants in Canada. People had families in their host countries they had some involvement in ethnic organizations in their countries. These were the major drivers of remittances sent by Indian families in Canada. This study had huge contribution towards policy maker in both host and home countries.

<p>4)Uttam , Khorshed Ramesh ,C. Khanal , Regmi (2015)</p>	<p>Main target of this study is black money to do this they were measuring financial flows out of country to identified gaps in the continue current transactions 2) another Aim was to study remittances which were sent to other countries for which corresponding Entry bills had not received .</p>	<p>Now study had used Correlation between entry bills of financial flow which enter into home country and entry Bills of remittances which were sent abroad.</p>	<p>Source Trade Journals Document had taken from News</p>	<p>So at the end result came out that there were gaps in monitoring the flow of entry bills which were the main reason for outflow of capital from home country to other countries which were dangerous for Indian economy. Lot of outgoing capital had not been made for entry bills which were from 30th sep.2015.</p>
--	---	--	---	---

<p>6)Deergha , Kishor (2014)</p>	<p>This study seeks to find out the impact of remittances on the price level of home country.</p>	<p>They were Using money demand function and money supply function. Variables inflation rate function as a, GDP rate, and interest rate change. Also they made use of the ordinary least squares method.</p>	<p>1)Journal of International Business Research, Volume 13, 2014.2) World Bank, “World Development Indicators, 2011</p>	<p>Results showed that there was 1per cent decrease in the production of agricultural impact of weather was 0.7per cent increase in the out-migration rate.(2015- 2014-2013-2012-2010-1998)</p>
----------------------------------	---	--	---	---

<p>7)MUhammd Azam (2014)</p>	<p>The purpose of this paper was to examine the impact of workers which were migrated at macro level of the economy in developing Asian countries: Bangladesh, India, Pakistan and Sri Lanka.</p>	<p>This study utilized the ordinary least squares method.</p>	<p>Source: Data gleaned from the time series World Bank, World Development Indicator (2013).</p>	<p>The results suggest that the remittances which were sent back by Indian workers' from foreign countries were tend to increase domestic price level of India. But the change in price level was insignificant. That reason give solution that as compare to other developing countries India for inflation was not much effected. (1998-2000-2002-2009-2010-2013-2014</p>
<p>8) Mohieldin, Ratha, Dilip (2013)</p>	<p>Study was to find out exploitation done by Diaspora which means remittances and savings that were sent by Indians to their families back in home country. Objective was to find out challenges for income in developing countries.</p>	<p>Data had been collected In 2013, of migrants from developing countries especially about those migrate who sent money back to their homes.</p>	<p>Published by The Financial Times Limited in Singapore Source was Newspapers</p>	<p>Study resulted that near US\$404 billion had been sent back as remittances in developing countries during 2013. There were more than 230 million international migrants existed globally. This was more than even from the population of the world's fifth most populous country that is Brazil. According to data estimation US\$2.6 trillion that they earn annually which seeks to increase the GDP of the United Kingdom which made this country world's sixth-largest economy. Much of this income was spent in the host countries. But total Diaspora per year is US\$500 billion for developing countries.</p>

<p>9) Altin, Aleksandër , Albania 2013</p>	<p>This study made main objective of this study was how long remittances impact in economic growth of 12Central and Eastern European (CEE) countries.</p>	<p>In study author had used ; fixed-effects model with heteroscedasticity method.</p>	<p>Main source of his data was balanced panel Data covering the period from 1996–2010.</p>	<p>They find out there was negative impact of remittances on economic activities of central and eastern countries. Because an increase in remittances by 10% Decreases The GDP by about 0.9%.</p>
<p>10) Janesh , (2013)</p>	<p>Paper had taken criteria of the impact of both remittances & economic growth in banking sector Development in Fiji.</p>	<p>Researcher had used .1)annual data from 1980-2010.2) analysis based on vector error correction model (VECM) and Toda Yamamoto Granger Non Causality test (1995) 3)using bounds Testing procedure developed by Pesaran et al. (2001).</p>	<p>Data had taken from, Banking Sector Development and Economic Growth in Fiji.</p>	<p>This study finds that there were long run relationship between (1979-2010) banking sector development, remittances and economic growth. Paper on other hand Suggested that this long run relationship was not that strong which recommend banking sector development. Because there were other factors also which effect growth of banking sector.</p>
<p>11) Miguel 2013</p>	<p>This paper estimated the impact of remittances on the income of upper and lower class people of Latin n</p>	<p>Study Used recently developed panel unit root and panel co-integration tests and the</p>	<p>Main source of study was FDI and remittance flows to Latin America, 2000–2011.</p>	<p>According to study Estimation there were existence of positive effects on income of both upper and lower class people no</p>

	American & Caribbean (LAC) countries over the 1990–2007 period.	Fully-Modified OLS methodology (FMOLS),	23 countries of Latin America had Taken under consideration.	significant difference were find out.
12)Ahsan Ullah (28 July 2012)	This paper was created healthy debate on whether gender is matter of concern to make growth in remittances which means that gender matter during migration..	Study used method of exposure to remittance. whereThe level of exposure depends on a respective country’s Social and cultural criteria. Females in Bangladesh (P<0.004) are significantly less Exposed to remittances than those of the Philippines, Sri Lanka and Thailand. 2)then they also used Percentage method to find % of female migrants worldwide per year	Source: 1)One hundred one respondents (remitters and receivers) were interviewed using an open and closed ended questionnaire from seven Selected countries in Asia. 2) UN population division, Trends in total.	The study find out that gender was not a matter of concern for remittance behavior. so study find that women’s play much more positive role in growth of remittances as compare to men. Study revealed about both senders and recipients. Even both face family problems in spite they do it. Policy implications. It’s a fact that women grew up more reliable remittance behavior than men so that’s why female migrants increase wellbeing at risk even. So now is The right time to make separation of gender from remittance making their contribution to economy remarkable in history. Sri Lanka, Indonesia, and the Philippines were top listed countries which sending most of their females to foreign countries as servants even. The Philippine as a tourist country which was source of cheap labor was ignoring to the gender for labor migration.

<p>13) Lukman , Ogunjirin (2012)</p>	<p>The purpose of this paper is to examine growth of the sustainable economic growth and development in Nigeria through international Migration and inflow of remittances from abroad.</p>	<p>A multiple regression model was developed For the purpose of examining the impact of international migration and remittances on the sustainable economic growth and development in Nigeria.</p>	<p>The study made use of secondary data. The needed secondary data were obtained from the official records of the Central Bank of Nigeria (CBN) and National Bureau of Statistics. The selected data shall cover a period spanning 36 years (1970-</p>	<p>There were four findings from this research: 1)There exists negative relationship between the gross domestic product (GDP) and rate inflation .2) there exists a negative relationship between GDP and net inflow.3) there exists a positive relationship between the GDP and foreign private investment .4) and there exists a positive</p>
<p>14) Chinmay 2011</p>	<p>This paper provided different facts and figures of domestic and international remittances at the State level and also discuss that how much people depend on remittances.</p>	<p>PHH method had (Proportion of Households). Variables 1)OM= Out-Migrant 2) KMS= Kerala Migration Survey. 3) Net Domestic Product. 4) NDP= Net Domestic Product. 5) Household dependence on Domestic Remittances, Household dependence on Domestic Remittances.</p>	<p>Source: World Bank (2010).2) The National Sample Survey (NSS) questionnaire on employment, unemployment and migration. The survey was administered to around 1.25 lakh households, of which 53,961 reported out-migrants and 29,963 reported remittance receipts. 3)NSSO (2010)</p>	<p>Research predicted that India was the largest receiver of international remittances and the second largest Domestic remittance market among developing nations. Paper showed the high dependency of Kerala, Punjab and Goa On International remittances and of Bihar, Uttar Pradesh and Rajasthan on domestic remittances.</p>
<p>15) Nirmali , Aileen and Harsha (2011)</p>	<p>This paper aims to explore that how much lower income had been sent by migrants to home countries through phone transactions.</p>	<p>Using a logit model to find out social and Economic activities of those who were aware of such services vise versa.</p>	<p>Data were obtained through survey of 1,500 p local and overseas migrant workers at the bottom of the socio -</p>	<p>Findings reveal that some of respondents in India, Pakistan and Sri Lanka were aware of such services. But Philippines and Thailand reported awareness of levels of over 40percent.</p>

			Economic pyramid and subsequent qualitative research in Bangladesh, Pakistan, India, Sri Lanka, the Philippines and Thailand.	Also these kinds of services in terms of both income and education and ownership of mobile phones and bank Accounts.
16) Jeffrey (2011)	The purpose of this paper was to investigate the influence that civilians had on the remittances and on gross domestic investment and consumption separately.	The authors apply a two-stage system generalized method of moments procedure and the civil liberties subset of the Freedom in the World Index as a proxy for civil Liberty.	Source; 1. The current version is available online at www.heritage.org/index/ranking.aspx 2. The current version is available at: www.freetheworld.com 3. The current version is available at: www.freedomhouse.org .	The findings showing that there was positive effect of investment on consumption as civilians want to grow up south economies. As well the average effect of remittances on investment was increased because growth in income grew up consumption as well investment.
17) Anmol, (2010)	Their study tends to know about what kind of currency and amount of remittances people send back to Uttarakhand an Indian state also they want to know about modes of transaction of these currencies. ii. Study wants to understand the impact of remittances on both financial flows and new skills also its impact on society in terms of poverty, growth and gender	This study involved the collection of primary data as well secondary data. variables Migrants at present time, migrants who return back, families of migrants, Non-migrant families and farmers as well.	Information Based on ICIMOD Source: Census of India (2001) The study was conducted from June to August 2009.	Study finds out that there exist only rural to urban migration because very less people went to other countries for migration. Most of migrants were under 21 years old at the time of migration and they belong to high caste of society like Rajputs and Brahmins. At last we could predict that government was unable to develop reason of rural to urban migration which was job as well other Opportunities differ in Uttarakhand

<p>18) Joseph 2010</p>	<p>To study about kerala model of development and how Remittances impact on economic activities. Also to study about sustainability of the Kerala .</p>	<p>The Kerala model of development included various indicators like conditions of basic economic activities.</p>	<p>Source: Planning Board; Economic Review (various issues). GOI (Government of India) (2003), op. cit. . GOK (Government of Kerala) (2005), <i>Economic Review 2004</i>. Trivandrum: State Planning Board. . GOK (Government of Karnataka) (2005),</p>	<p>Results of study that remittances which people of this state send back to their home contribute positively as good resources of capital which made basic economic activities sustainable. The remittances also improve standard of living of the people of this particular state which was the only reason make kerala as influent state in terms of economy and society. On the other hand there exist Poor sections of the population which were aversely affected by improved living standard of other castes of the society.</p>
<p>20) Sadananda , Debasis and Patnaik (2010)</p>	<p>This article discusses about how Diaspora Was played an important role in the economic and social as well political activities. On the other hand they want to know relation between Indian growing economy & remittances or Diaspora.</p>	<p>Percentage method had been used to find out GDP of different countries.</p>	<p>The study is based on both primary and secondary data.</p>	<p>Project concluded that Indian Diaspora also contributes positively in USA and UK economic activities which on the other hand provide positive attitude to Indian economy as well. But now a day's Short term Migration may be easier but permanent settlement in new countries was no more easy and safe.Even still India was higher state of remittances receiver after china and Mexico. Because in 2008 India received \$52 billion and China \$49 billion as well Mexico \$26 billion. From this we could conclude that India will be going to give improved era in remittances in spite of</p>

Research gap and reasonable issue

Despite its significance, limited research on remittances has been done both at the national level as well as state level. In this regard, the National Sample Survey Organization's (NSSO) 64th round survey on Employment, Unemployment and Migration in 2007-08 is important because for the first time it collected nationally representative information on remittances at the household level. However, no further survey has been conducted by NSSO after this which focuses on remittances from international migration out of India. The study attempts to fill a part of that gap by doing micro analysis on migration and remittances across various socio-economic attributes in Punjab which include among others, rural and urban areas, total income and expenditure, financial assets, occupation and level of education. It seeks to ascertain extent to which households in Punjab are dependent on remittances.

Need and scope of the study

Every study has need always, a scope and objective. Need is related with why a study has been make for this particular topic or paper. What was not covered in earlier study and that points covered in this study scope represent the outlook for future and prospects of that particular study and what are changes in growth .objectives shows the route of any study. Objectives are set or framing our path and we move on that path to finish our goals.

Need of the study

The study has been built in order to critical understanding of the working and impact of remittances in the economic growth of the Punjab. Socio-economic structure of the Punjab is needed because till now limited research is limited on impact of remittances in Punjab at economic and social level. So to understand role and importance of remittances transferred to Punjab from other countries. Study represent the growth of income of households due to remittances in one village of the Punjab, primary data has been collected from 50 hoses of nanak nagari district kaputhala .Study is different in many aspects such as case studies has been done for different groups of the migrants, to know about socio-economic disparity within the county as out of the country .study will also do policy implication and give some suggestions to remove negative impact of the remittances.

Scope of the study

The above discussion clearly shows that there is an increasing trend of remittances in higher economic growth of india as well Punjab. In order to analyze growth of income of the household due to remittances have been done on the bases of comparison of income before and after migration of the household, amount of remittances received per year. Descriptive Study will also give information about modes of transaction, and which courtiers are more preferred by migrants of India, preferred education, utilization pattern of the income, case study will compare conditions of migrates in India and other countries , working status ,preferred financial

assets etc. The proper remittances projection in future for government and to society will provide some valuable suggestion on utilization pattern, and maintain overall all social and economic life of the migrants and their families whether in India or in other country .

OBJECTIVES OF THE STUDY

The objectives of the study are to do current analysis including

- .Understand the economic structure of households receiving remittances
- .Examine the utilization pattern of remittances
- .Know the countries of sources of remittances
- Know the mode of transaction
- working status of the migrant in other country in other countries

RESEARCH METHODOLOGY

Research methodology can be defined as a process of conducting a study and using different techniques to represent or analyze the results .

A primary survey of the households in Punjab's village has been done. The households having family members who migrated out of India are selected randomly from rural area. so in this study.

- We use multiple regression method to know effects of multiple factors effecting total income of the households including remittances.
- We also use correlation method to know that which factors are strongly correlated with each other.
- We also use mean method to know about more preference of descriptive factors in the study.
- Study has also included case study of different groups of migrants.

-

- **EXPECTED OUTCOMES**

Insightful findings/inferences are expected to be drawn pertaining to financial dependence of the households on the remittances. We expect that most remittance-receiving households in our survey significantly use remittances towards household consumption expenditure.

A question on the mode of remittance in our survey would help the state government to do analysis of the different channels of remittances and thereby the nature of financial inclusion.

Proposed Work Plan with Timelines

- Survey of the households will be done in January and February, 2017
- Descriptive and Inferential Analysis in March, 2017
- Final preparation of the report by 15th April, 2017

Organization of study

- The study has been divided into five chapters .chapter one give a brief detail about the introduction of the topic. Chapter two present relevant literatures reviewed ,3rd chapter give information Research gap and reasonable issue, Need and scope of the study, OBJECTIVES OF THE STUDY, RESEARCH METHODOLOGY , EXPECTED OUTCOMES.4th chapter will analyze study .chapter 5th will explain two case studies . Chapter 6th will explain findings of the study .chapter 7th will explain policy implication. chapter 8th will conclude study .chapter 9th will be explanation about references.

Chapter:2

TABLE:1

Table have been made on the base of primary survey in 2016-17 of two village of Punjab that is nanak nagri and chaheru

Source: primary survey had done

Explanation about table: Table one is predicting values for total income of the households, income after and before migration, money migrants sending back to their families expenditure on health, education, bills, food and kitchen in lakh. but immoveable assets like land in marla

per year income from other sources except remittances	per year income with ramittances	Income before migration	Income after migration	money foreigners sending back to home	expenditure on education	expenditure on health	expenditure on electric bills	per year expenditure on food and khichen by household	imoveable assets of the household (land) marla
50000	240000	120000	180000	100000	100000	12000	15000	72000	2
50000	175000	72000	180000	100000	150000	48000	36000	84000	4
60000	180000	120000	200000	120000	72000	12000	60000	120000	7
72000	120000	20000	250000	180000	30000	12000	30000	18000	6
60000	360000	60000	350000	300000	60000	60000	13000	120000	5
50000	250000	84000	200000	150000	300000	60000	10000	60000	12
50000	1500000	40000	150000	100000	60000	84000	10000	300000	8
100000	250000	50000	200000	150000	180000	24000	60000	144000	12
100000	300000	100000	250000	200000	84000	96000	24000	180000	8
2000000	500000	50000	350000	300000	100000	20000	100000	240000	20
130000	230000	90000	150000	100000	90000	15000	84000	120000	1120
3000000	3100000	400000	480000	100000	300000	25000	500000	350000	7200
100000	250000	70000	200000	100000	250000	10000	40000	100000	2560
350000	300000	40000	180000	80000	400000	20000	30000	240000	7200
200000	300000	100000	1000000	100000	100000	28000	60000	100000	10
1200000	1300000	100000	800000	70000	500000	25000	70000	180000	840
200000	250000	100000	180000	50000	150000	6000	12000	120000	10
72000	272000	720000	250000	200000	200000	70000	15000	180000	12
100000	250000	80000	200000	150000	100000	8000	12000	72000	18
2000000	2060000	18000000	780000	150000	1000000	65000	30000	180000	960
4000000	4100000	3500000	480000	100000	1500000	20000	25000	240000	4800
1500000	1580000	1400000	840000	80000	600000	15000	30000	180000	1920
40000	200000	100000	200000	150000	70000	12000	24000	84000	8

120000	320000	100000	900000	200000	50000	12000	25000	120000	15
150000	400000	100000	800000	250000	150000	20000	20000	180000	18
300000	400000	8000	1200000	800000	150000	8000	20000	150000	800
400000	600000	70000	1000000	200000	2800000	5000	18000	200000	840
500000	800000	100000	350000	300000	150000	4000	22000	1200000	360
200000	500000	1200000	350000	300000	150000	6000	16000	120000	10
40000	200000	60000	18000	150000	100000	8000	20000	150000	7
60000	210000	70000	180000	150000	100000	3000	18000	100000	8
60000	180000	48000	160000	120000	50000	7000	1500	120000	10
30000	200000	80000	170000	150000	60000	8000	700	72000	9
50000	220000	40000	200000	170000	50000	6000	12000	85000	8
45000	195000	60000	180000	150000	100000	5000	900	96000	12
40000	220000	60000	250000	180000	100000	4000	2000	60000	9
70000	250000	50000	250000	180000	100000	13000	1500	72000	10
40000	210000	80000	200000	170000	60000	2000	3000	72000	7
60000	210000	40000	240000	150000	70000	3500	1200	96000	9
35000	1350000	75000	180000	100000	50000	4000	1000	72000	10
120000	420000	100000	540000	300000	175000	8000	1200	180000	7
100000	500000	65000	600000	400000	150000	2300	35000	60000	12
5000000	5050000	600000	300000	500000	1500000	7000	300000	300000	7200
120000	420000	80000	560000	300000	160000	50000	1500	120000	6
100000	250000	80000	200000	150000	100000	3000	2000	84000	9
70000	220000	80000	250000	150000	100000	1500	2500	120000	8
80000	280000	80000	250000	200000	80000	4000	3000	150000	10
100000	500000	100000	450000	400000	200000	7000	3500	100000	12
120000	620000	100000	700000	500000	2500000	40000	4000	200000	10
100000	300000	100000	250000	200000	150000	6000	5000	100000	8
50000	240000	120000	180000	100000	100000	12000	15000	72000	2
50000	175000	72000	180000	100000	150000	48000	36000	84000	4
60000	180000	120000	200000	120000	72000	12000	60000	120000	7
72000	120000	20000	250000	180000	30000	12000	30000	18000	6
60000	360000	60000	350000	300000	60000	60000	13000	120000	5
50000	250000	84000	200000	150000	300000	60000	10000	60000	12
50000	1500000	40000	150000	100000	60000	84000	10000	300000	8
130000	230000	90000	150000	100000	90000	15000	84000	120000	720
3000000	3100000	400000	480000	100000	300000	25000	500000	350000	8400
100000	250000	70000	200000	100000	250000	10000	40000	100000	1920
350000	300000	40000	180000	80000	400000	20000	30000	240000	7200
200000	300000	100000	1000000	100000	100000	28000	60000	100000	10
1200000	1300000	100000	800000	70000	500000	25000	70000	180000	720
200000	250000	100000	180000	50000	150000	6000	12000	120000	10
72000	272000	720000	250000	200000	200000	70000	15000	180000	12
100000	250000	80000	200000	150000	100000	8000	12000	72000	18
1500000	1580000	1400000	840000	80000	600000	15000	30000	180000	1440
40000	200000	100000	200000	150000	70000	12000	24000	84000	8
120000	320000	100000	900000	200000	50000	12000	25000	120000	15
150000	400000	100000	800000	250000	150000	20000	20000	180000	18
300000	400000	8000	1200000	800000	150000	8000	20000	150000	600

400000	600000	70000	1000000	200000	2800000	5000	18000	200000	720
500000	800000	100000	350000	300000	150000	4000	22000	1200000	360
200000	500000	1200000	350000	300000	150000	6000	16000	120000	10
40000	200000	60000	18000	150000	100000	8000	20000	150000	7
60000	210000	70000	180000	150000	100000	3000	18000	100000	8
60000	180000	48000	160000	120000	50000	7000	1500	120000	10
120000	420000	80000	560000	300000	160000	50000	1500	120000	6
100000	250000	80000	200000	150000	100000	3000	2000	84000	9
70000	220000	80000	250000	150000		1500	2500	120000	8

ANALIZATION

TABLE:2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.969 ^a	.939	.927	277252.040

DEPENDENT VARIABLE

Per year income of household

INDEPENDENT VARIABLES

Money migrated person sending back to home

Income of household from other sources

Per year Income of household before migration

Per year Income of household after migration

Per year expenditure on education

Per year expenditure on health

Per year expenditure on bills

Per year expenditure on durable and consumer goods

Per year expenditure on kitchen

Overall results of the model

1. **R of** Income of household from other sources explaining that independent variables are .96% correlated with dependent variables. **R Square of** Income of household from other sources is explaining significance of the model which is .93%. It is also known as the coefficient of determination, or the coefficient of multiple determinations for multiple regressions.
2. **Adjusted R-squared of** Income of household from other sources **Is** a customized version of R squared that has been adjusted for the number of predictors in the model. This will increase if the new term improves the model more than expectation. It decreases when a predictor improves the model by less than expected by chance

3. TABLE :3

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56613350162263.020	8	7076668770282.878	83.373	.000 ^b
	Residual	6026485787736.981	71	84880081517.422		
	Total	62639835950000.010	79			

SOURCE: Author s own estimation

So ANOVA will explain overall significance of the model because significance value is .00 which is less than tabulated value .05 it so it is proved that our null hypothesis is rejected which means model is significant.

H0: overall model is not significant.

H1: overall model is significant.

TABLE:4

OBJECTIVE ONE

Understanding economic structure of the households

COFFICIENT OF THE REGRESSION

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	131928.464	76460.450		1.725	.089
	per year income from other sources except remittances	.659	.120	.680	5.481	.000
	Income before migration	-.078	.039	-.185	-2.007	.049
	Income after migration	.015	.145	.005	.106	.916
	money foreigners sending back to home	.124	.287	-.020	-.433	.667
	expenditure on education	.074	.074	.046	1.001	.321
	expenditure on health	4.671	1.561	.121	2.993	.004
	expenditure on electric bills	1.305	.832	.126	1.569	.121
	per year expenditure on food and khichen by household	-.061	.243	-.013	-.249	.804
	value of imoveveable assets	.340	.157	.311	2.159	.034

a. Dependent Variable: per year income with remittances

Source: Author s own estimation

Explanation of the table 4: above tabulated table is explanation about all the independent variables which give values of all independent variables that how much independently they effecting dependent variable which is per year income with remittances. Multiple Regression will give explanation of the all independent variables effecting dependent variable in regression table it will explain that how much independent variables will change dependent variable independently at the different level .This equation will also give information about significant level of the different variables in simple words explained values will tell us how much variables effecting dependent variable at 1%,5%,10% level.

Regression equation

(per year income with remittances) $Y_i=131928.464$ (constant)+ .659 (per year income from other sources except remittances)+ -.078 (per year Income before migration)+ .015 (per year income after migration)+ .124(money foreigners sending back to home)+ .074 (per year expenditure on education by households)+ 4.671 (per year expenditure on health by household)+ 1.305(per year expenditure on electric bills by household)+ -.061(per year expenditure on food and kitchen by household)+ .340 (value of imoveable assets)

Explanation: regression model is revealed that for 1% or 10% change in per year income from other sources except remittances going up at 1% level value is .659 by keeping all other independent variables constant .equation explain values for all other independent variables like per year Income before migration is going dawn by -.078 at 1% level if this variable change 5%then dependent variable will also change in the same proportion. Per year income after migration is rising up .015 at 10% level, money foreigners sending back to home is going up .124 at 10% level, and per year expenditure on education is going up.074 at 5 % level, per year expenditure on health by household by household is going up 4.671 at 1% level. per year expenditure on electric bills by household is going up by 1.305at 10% level while keeping all other variables constant, we also keep other variable constant when this is rising variation in dependent variable, per year expenditure on food and kitchen by household is going dawn -.061 at 10% level while all other variables kept constant. .value of moveable assets is going up .340 at 5%.So all independent variables explained above creating variation in dependent variable at the different levels.

CHAPTER: 3

**TABLE:5
OBJECTIVE TWO**

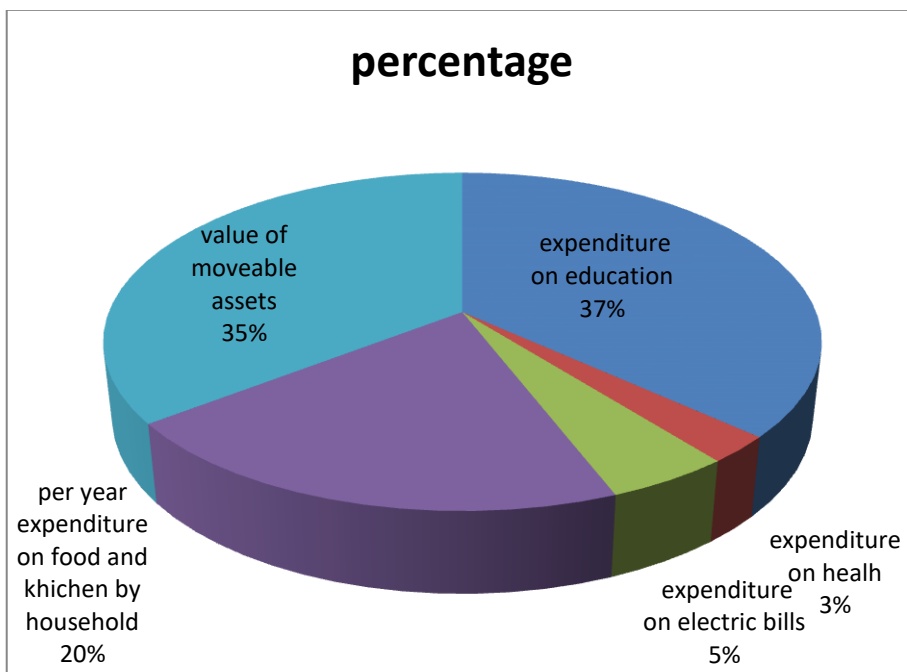
Understanding utilization pattern of the households

	expenditure on education	expenditure on healh	expenditure on electric bills	per year expenditure on food and khichen by household	value of moveable assets	total
mean value	292412.5	20547.5	38100	162837.5	282087.5	795985
percentage	36.7	2.5	4.7	20.4	35.4	

SOURCE: PRIMARY SURVEY

EXPLANATION: Table 5 explaining utilization pattern of the household in table by finding out mean expenditure on different variables then sum up all mean values to find out percentage which makes reader to understanding easy. To elaborate this table more pie chart has shown below.

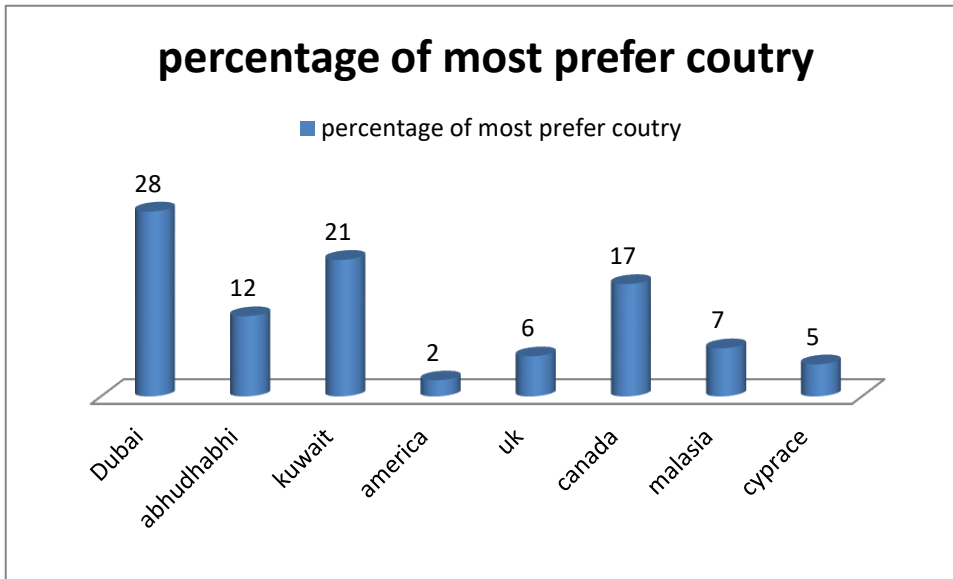
Diagrame:1



Explanation of the table: this diagram is showing utilization patren of the household people use 35% of their total income on moveable assets and 37% of their total income per year spending on education,3% of their total income they are spending on health,5% of their income they are spending on electric bills,20% of their income spending for food and kitchen.

OBJECTIVE THREE (Diagram:2)

The countries of sources for remittances



Explanation: Diagram 2 give information about most preferred countries by the migrants most of them prefer dubai which is 28% reason is people want to supplement their income in labor work because there they get more money as compare to India. Other is Kuwait 21% reason is these countries are labor abundant as well people don't need visa, less money expenditure like ticks etc.17 percent people prefer Canada because they are students mostly have done ilets so they are going their for the pr purpose as well beter payment of wages and also they get wages for extra hours for employment mostly profession for nursing have good opportunity which has been proved in the next diagram prefer profession. then 12percent migrates gone to abudhabhi country this also labor abundant country .7 percent migrants went to malashia most of people who adopted navy as their profession have been mostly migrated to malashia for the protection of border from the water side of the country.6 percent people went to uk ,5 percent people are in cyprace for education and employment ,2 percent people are in America because its an expensive country and people have invest first then they could earn their so its find out in study that only high class people prefer America for the migration due to need of the fix deposit in their accounts.

Table:6**CO-Relation between dummy variables and dependent variable**

per year income with remittances	investment expenditure(including land,own bussiness,shares etc)	is remittances enough to meet all the needs
240000	1	0
175000	1	0
180000	0	0
120000	0	0
360000	1	0
250000	1	0
1500000	1	0
250000	1	0
300000	0	0
500000	1	1
230000	1	0
3100000	1	1
250000	1	0
300000	1	1
300000	0	0
1300000	1	0
250000	0	0
272000	0	0
250000	1	0
2060000	1	1
4100000	1	1
1580000	1	1
200000	0	0
320000	1	0
400000	0	0
400000	1	0
600000	0	1
800000	1	1
500000	1	0
200000	1	0
210000	0	0
180000	0	0
200000	1	0
220000	1	1
195000	0	0
220000	0	1
250000	1	1
210000	0	0
210000	0	0

1350000	0	0
420000	1	1
500000	1	0
5050000	1	1
420000	0	0
250000	0	0
220000	0	0
280000	1	0
500000	0	1
620000	1	1
300000	0	0
240000	1	0
175000	1	0
180000	0	0
120000	0	0
360000	1	0
250000	1	0
1500000	1	0
230000	1	0
3100000	1	1
250000	1	0
300000	1	1
300000	0	0
1300000	1	0
250000	0	0
272000	0	0
250000	1	0
1580000	1	1
200000	0	0
320000	1	0
400000	0	0
400000	1	0
600000	0	1
800000	1	1
500000	1	0
200000	1	0
210000	0	0
180000	0	0
420000	0	0
250000	0	0
220000	0	0

Source: authors own estimation

Explanation: table 6 is explaining correlation between dependent variable and two dummy variables ,Total income of the households including remittances and whether people investing on some shares ,land etc.2nd dummy is that whether remittances is enough or not for total income .here 1 used for “yes” from the respondents and 0 used for “no” from the respondents .

Results

Table:7
CORELATION: between two dummy and dependent variable

				per year income with ramittances	investment expenditure(including land,own bussiness,shares etc)	is ramittances enough to meet all the needs
per year income with ramittances	Pearson Correlation			1	.298**	.491**
	Sig. (2-tailed)				0.007	0
	Sum of Squares and Cross-products			5.89627E+13	10101825	14587750
	Covariance			7.46364E+11	127871.203	184655.063
	N			80	80	80
	Bootstrapc	Bias		0	0.003	-0.003
		Std. Error		0	0.055	0.082
		95% Confidence Interval	Lower	1	0.192	0.309
			Upper	1	0.409	0.639
Investment expenditure(land,bussiness,shar es)	Pearson Correlation			.298**	1	.263*
	Sig. (2-tailed)			0.007		0.019
	Sum of Squares and Cross-products			10101825	19.55	4.5
	Covariance			127871.203	0.247	0.057
	N			80	80	80
	Bootstrapc	Bias		0.003	0	0.003
		Std. Error		0.055	0	0.099
		95% Confidence Interval	Lower	0.192	1	0.066
			Upper	0.409	1	0.454
is remittances enough to meet all the needs	Pearson Correlation			.491**	.263*	1
	Sig. (2-tailed)			0	0.019	
	Sum of Squares and Cross-			14587750	4.5	15

	products					
	Covariance			184655.063	0.057	0.19
	N			80	80	80
	Bootstrapc	Bias		-0.003	0.003	0
		Std. Error		0.082	0.099	0
		95% Confidenc e Interval	Low er	0.309	0.066	1
			Uppe r	0.639	0.454	1
** Correlation is significant at the 0.01 level (2-tailed).						
* Correlation is significant at the 0.05 level (2-tailed).						
c Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples						

Source: authors own estimation

Explanation: Table 7 is explaining correlation between dependent variable and two dummy variables where per year income of the households with remittances is dependent, dummy variables is investment expenditure (including land, own business, shares etc), is remittances enough to meet all the needs table 7 is explaining significant effects of dummy variable on dependent variable or whether these dummies are correlated positively with dependent variable.

Interpretation: investment expenditure on land, business, and shares is weakly correlated at .289 by Pearson correlation with per year income including remittances significantly 0.007. Is a remittance enough to meet all the needs are significantly correlated at the moderate level .4 with per year income of the household? Investment expenditure (land,bussiness,shares) is an dependent variable here if we want to see correlation as dependent variable with per year income with remittances as dummy then dummy variable is significantly at 0.007 but weakly correlated with investment expenditure at .298,other dummy variable is remittances enough to meet all the needs which is significantly correlated weakly at .263 with investment expenditure on land business,shares etc.3rd is remittances enough to meet all the needs as dependent variable is significantly correlated with per year income with remittances at 0 and correlated positively .491 at moderate level .other dummy variable is investment expenditure(including land,own bussiness,shares etc) also significantly correlated with dependent variable weakly at .263.

Chapter: 4

Case study

Case study is an explanation of a group or a situation of a particular society at whole not at the individual level. It will explain behavior of the society on the basis of logical data. Data is primarily based on collected by author from 81 houses from two villages of the Punjab is **Nanak Nagri , chehru.**

Table: 8

Working status of the migrant in other country in other countries in 2016-17

working status of the migrant in other country	percentage	purpose of migration	percentage	prior education for migration	percentage
constructor	7.4	repay debts	16.0	8th	7.4
labor	59.3	household consumption	60.5	10th	21.0
assistant manager	4.9	Education ,pr	21.0	9th	6.2
storekeeper	4.9	purchase land	2.5	12th	34.6
navy	2.5			graduate	30.9
part time employment	3.7				
snurse	14.8				
manager	2.5				

Source: authors own estimation

Explanation: table 5 is explaining about working status of the migrant in other country in other countries which give information that how many people working under which profession averagely. It also give information about why they are going abroad means purpose of migration why people going in other countries, last variable is explaining about education which is must or prior for the migration at whole.

Explanation of the case:

According to the table 5 dominantly 59.3 percent migrants is laborer in other countries and purpose of their migration household consumption is 60.5 percent because by doing labor work here in India they are not able to meet consumption of their households that's why they are going to other places where they get better wages as compare to India. 7.4 percent migrates is constructors, 4.9 percent is assistant manager, 4.9 percent people is store keeper ,2.5 percent is managers in labor abundant companies because all migrants went under some companies .

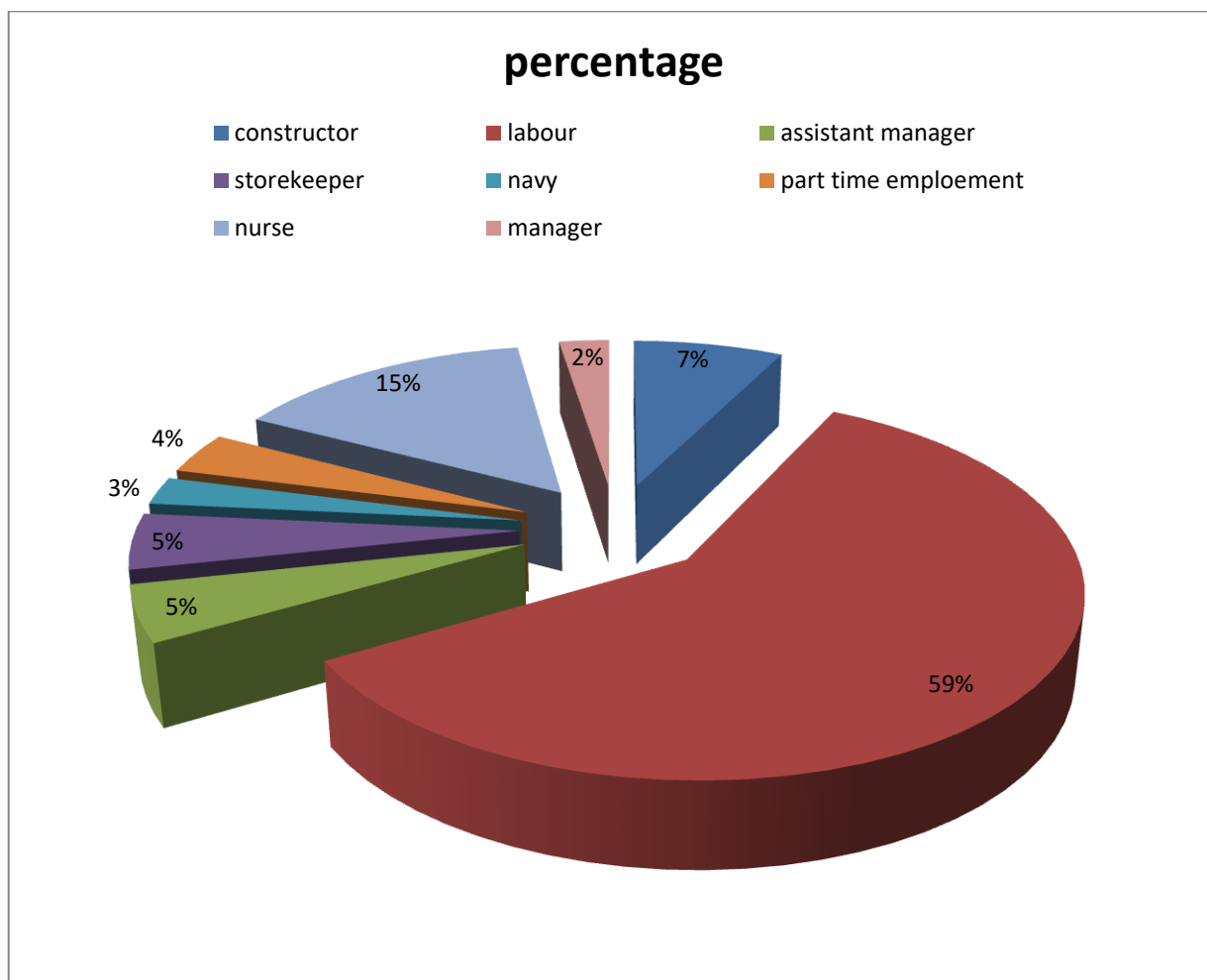
now the question arise here that why these companies are labor abundant not using techniques and capital answer also lies here that these companies get 80 percent cheap labor from India only so their profits is more than investments and Indian laborers get more wages as compare to India that is satisfaction reason to supplement their incomes for consumption of their households and education prior to these migrants is out them 34.6 percent have done 12th .21 percent migrants have done 10th .6.2 percent migrants have done 9th

class. 4.9 percent migrants are storekeeper, only 2.5 percent is in navy profession that's why they are migrated ,3.7 percent people doing part time jobs in other countries, bust 2nd most adopted profession in other countries is nursing 14.5 out of them 30.9 percent people are graduate those doing these profession not laborers .main motive of their migration is 16 percent migrants went to pay their loans , 21 percent people want good education and permanent residence in other countries ,2.5 percent migrates want to purchase land in other countries that's why they had gone to other countries .

comparison of conditions of the migrants in India and in other countries in case study it has been find out that condition of laborers is much better in other countries companies provide better work condition as well free accommodation to their workers they do not differentiate accommodation facilities according to the ranks of the workers .but migrants do face social circumstances in those countries on the base of religion specially in Canada,uk, Australia etc.

For easy understanding we can show in diagram 3

Diagrame:3



Source: Authors own estimation

Case 2nd: Table :9

Preferred financial assets by migrants in 2016-17

financial assets for money transfer	percent	age at the time of migration	percent	current age	percent	frequency of remittances transfer to India in last 5 months	percent
directly transfer to nr account	7.4	20-30	71.6	20-30	45.7	monthly	48.1
banks ,international credit/debit cards	37.0	30-40	25.9	30-40	38.3	quarterly	28.4
family member brings cash	2.5	40-50	2.5	40-50	16.0	half yearly	23.5
western union	34.6						
internet base transfer	18.5						

Source: Authors own estimation

Explanation: table 8 predicts preference of financial assets by migrants in simple words way of transaction to India. Most of migrants transfer money through Banks, international credit/debit cards is 37 percent at whole.34 percent people transfer money through western union, 18 percent migrants transfer money through internet directly into accounts to their families, 7.4 percent migrants do transaction directly to nr accounts .averagely 71 percent migrants belongs to 20-30 age group at the time of migration but 38 percent migrants belong to 30-40 age group,16 percent people belong to 40-50 age group averagely. From last 5months 48 percent migrants transfer money monthly, 28 percent people transfer money quarterly, 23 percent people do transaction after 6 months means half yearly to India for their families.

Chapter: 5

Findings:

- 1) From the first objective of our study economic structure of the household we find out that in per year income from other sources except remittances going up at 1% level value is .659 by keeping all other independent variables constant .which means this factor is effecting more significantly per year Income before migration is going dawn by -.078 at 1% level which means that income before and after migration has huge difference because income after migration going up .015 means change in income after migration is positively increasing at whole. Other factors also effecting with different values.
- 2) but as per of our 2nd objective utilization pattern of the remittances by the families of migrants we find out that families use 35% of their total income on moveable assets and 37% of their total income per year spending on education,3% of their total income they are spending on health,5% of their income they are spending on electric bills,20% of their income spending for food and kitchen. Families spending more of their income for education of their children because they are much aware about their

carrier and settlement.

overall income also effected by immoveable assets like land people who own land their income before migration is sufficient but their motive of migration is different from the other people who has migrated for the supplementation of the income to other countries .but we also find out that 59 percent migrants are laborers in other countries 28 percent migrate in Dubai and 21 percent in Kuwait because these countries are labor abundant countries.

3) Preference to the countries before this was different by the migrants which has been shown in a diagram of introduction but here we can say that it has been change as well there is change in migration class before that people belongs to the higher class do migration in other countries because they need heavy investment and rent fee for ticks in uk,America ,canda ,Australia but as people of india have awareness about some labor abundant countries were they do not need visa and no fix deposit as well low investment for tickets they are more encourage to go abroad to supplement their income because as we know that India is not able to create job opportunities equal to the demand for employment as well condition of labor class is better in other countries and they get more wages which positively influnce³ them to go there .

Policy implication

Migration to supplement income is historical trend of the developing countries where India is one of the most labor export country at cheap level population could be one stated reason here because people did not get sufficient wages and unemployment so now a days migration of indians in other countries is one of reason for the supplement income of the migrants families which also increase their social status ,life style, consumption pattern ,investment which highly contribute to gdp of the india as well states from where these migrates are migrated in india kerla is one of most migrated state in the gulf countries but after kerla it comes to the Punjab in the different countries which contribute 4% to the total gdp. so government should also give importance to the money migrates send back to their families so that if government is not able to creat employment within the country they should do affords for those migrates who are in other countries to protect their employment opportunities or to promote their opportunities because at thye end it all will have positive impact on domestic economy growth or gdp even this will improve social status ,life style, consumption pattern and one more thing is remittances from the migrates in other countries will decrease income inequality and all other inequalities like social, religious, caste, etc which some time grow up due to low income among societies.

So it should not only centre government who take initiate to per mote remittances from the foreign state level, district level and even gram panchayat should be in action actually because practical implication at the end come from the below to the poorest improve all above discuss points government bodies should give training to the labor class to improve their skills so that they could get good wages in those countries and there should be some international groups made by central government who could provide training to them in other countries .it will solve problem of unemployment and supplementation of income

Conclusion

Towards conclusion we could explain changes we find in the study economic structure as well **utilization pattern** has been changed according to the time as we find out that people spend 37 percent of their income which is most higher as compare to other factors like the household people use 35% of their total income on moveable assets, 3% of their total income they are spending on health, 5% of their income they are spending on electric bills, 20% of their income spending for food and kitchen. **Economic structure** of their families is also an important factor we find out that in per year income from other sources except remittances going up at 1% level value is .659 by keeping all other independent variables constant .which means this factor is effecting more significantly per year Income before migration is going down by -.078 at 1% level which means that income before and after migration has huge difference because income after migration going up .015 means change in income after migration is positively increasing at whole. Other factors also effecting with different values. Per year income after migration is rising up .015 at 10% level, money foreigners sending back to home is going up .124 at 10% level, and per year expenditure on education is going up .074 at 5 % level, per year expenditure on health by household by household is going up 4.671 at 1% level. per year expenditure on electric bills by household is going up by 1.305 at 10% level while keeping all other variables constant, we also keep other variable constant when this is rising variation in dependent variable, per year expenditure on food and kitchen by household is going down -.061 at 10% level while all other variables kept constant. .value of moveable assets is going up .340 at 5%. So all independent variables explained above creating variation in dependent variable at the different levels.

About **most preferred countries** by the migrants most of them prefer dubai which is 28% reason is people want to supplement their income in labor work because there they get more money as compare to India. Other is Kuwait 21% reason is these countries are labor abundant as well people don't need visa ,less money expenditure like ticks etc. 17 percent people prefer Canada because they are students mostly have done ilets so they are going their for the pr purpose as well better payment of wages and also they get wages for extra hours for employment mostly profession for nursing have good opportunity which has been proved in the next diagram prefer profession. then 12 percent migrates gone to abudhabhi country this also labor abundant country .7 percent migrants went to malashia most of people who adopted navy as their profession have been mostly migrated to malashia for the protection of border from the water side of the country. 6 percent people went to uk ,5 percent people are in cyprace for education and employment ,2 percent people are in America because its an expensive country and people have invest first then they could earn their so its find out in study that only high class people prefer America for the migration due to need of the fix deposit in their accounts.

table 6 is explaining **correlation between dependent variable and two dummy variables** ,Total income of the households including remittances and whether people investing on some shares ,land etc. 2nd dummy is that whether remittances is enough or not for total income .here 1 used for "yes" from the respondents and 0 used for "no" from the respondents . so results shows that investment expenditure (including land, own business, shares etc) is positively correlated at 0.297535 and remittances is also enough to meet all the needs for the households at 0.490517 because calculated values are less then .05 so both the variables are positively

correlated with each other. Other is **Case study** is an explanation of a group or a situation of a particular society at whole not at the individual level. It will explain behavior of the society on the basis of logical data. Data is primary base collected by author from 81 houses from two villages of the Punjab is **Nanak Nagri , chehru**. According to the table 5 dominantly 59.3 percent migrants is laborer in other countries and purpose of their migration household consumption is 60.5 percent because by doing labor work here in India they are not able to meet consumption of their households that's why they are going to other places where they get better wages as compare to India. 7.4 percent migrates is constructors, 4.9 percent is assistant manager, 4.9 percent people is store keeper, 2.5 percent is managers in labor abundant companies because all migrants went under some companies.

now the question arise here that why these companies are labor abundant not using techniques and capital answer also lies here that these companies get 80 percent cheap labor from India only so their profits is more than investments and Indian laborers get more wages as compare to India that is satisfaction reason to supplement their incomes for consumption of their households and education prior to these migrants is out them 34.6 percent have done 12th .21 percent migrants have done 10th .6.2 percent migrants have done 9th class. 4.9 percent migrants are storekeeper, only 2.5 percent is in navy profession that's why they are migrated ,3.7 percent people doing part time jobs in other countries, but 2nd most adopted profession in other countries is nursing 14.5 out of them 30.9 percent people are graduate those doing these profession not laborers .main motive of their migration is 16 percent migrants went to pay their loans , 21 percent people want good education and permanent residence in other countries ,2.5 percent migrates want to purchase land in other countries that's why they had gone to other countries .

comparison of conditions of the migrants in India and in other countries in case study it has been find out that condition of laborers is much better in other countries companies provide better work condition as well free accommodation to their workers they do not differentiate accommodation facilities according to the ranks of the workers .but migrants do face social circumstances in those countries on the base of religion specially in Canada,uk, Australia etc.

Chapter:9

References:

Shinder Singh Thandi Finance and Accounting, Coventry University, Priory Street, Coventry (accepted 17 August 2013) Vol. 7, No. 1, 42–55, The Punjab paradox: understanding the failures of Diaspora engagement.

Azam, Haseeb, Samsudin University Utara Malaysia, Sintok, Kedah, Malaysia, (Global evidence about impact of remittances on poverty)2016

Junaid Georg August University Gottingen, Germany and Faculty of Management and Social Sciences, Capital University of Science and Technology Islamabad, Pakistan, (impact of transfer cost on remittances)2016

Diether ,Inter-American Development Bank, USA(evidence from Jamaica on how during health shocks remittances do impact)2016

Chowdhury(Department of Business and Economics, Algoma University, ,E-mail: murshed.chowdhury@algonau.ca and Anupam(Department of Economics, Justice, and Policy Studies, Mount Royal University,(remittances behavior of Indian & Chinese migrants in canada)2015

JOHANNA PASCALE KATRIN 13 April 2015; Environment and Development Economics 20: 425–433 © Cambridge University (climate change and its impact on developing countries remittances)

Uttam(Queensland University of Technology, Australia) **Khorshed** (University of Southern Queensland, Australia)**Ramesh** (Harlan Laboratories, USA)**Punya**(Institute of Agriculture and Animal Science, Nepal)winter 2015(case study on Manapang village in Nepal on effect of out migration on agriculture).

Deergha, University of Louisiana at Lafayette Kishor K. Guru-Gharana, Texas A & M University- Commerce (Journal of International Business Research, Volume 13, Number 1, 2014)(impact of remittances on inflation in india econometric study)

Muhammad (School of Economics, Finance & Banking, College of Business, University Utara Malaysia, Sintok, Malaysia Revised 8 April 2014) (paper on case study about four Asian developing countries that how remittances of workers impact on economic growth)

Hasanuzzaman (Policy Associate, Prime Minister's Office, Access to Information (A2I), UNDP, Bangladesh) Mashfique (Research Associate, Centre for Policy Dialogue, Bangladesh) 2013 (case study of Bangladesh remittances Exploring non-traditional sources of development finance)

Chinmay Tumble(2011): WORKING PAPER NO: 331REMITTANCES IN INDIA: FACTS & ISSUES(*Economics & Social Sciences Area Indian Institute of Management Bangalore*)

Miguel D. Ramirez (2013): Do Financial and Institutional Variables Enhance the Impact of Remittances on Economic Growth in Latin America and the Caribbean? A Panel Co integration Analysis (DOI 10.1007/s11294-013-9407-2)

Altin Gjini, State University Aleksandër Moisiu, Albania(2013): The Role of Remittances on Economic Growth: An Empirical Investigation Of 12 CEE Countries *Volume 12, Number 2.*

Janesh Sami(2013): Remittances, Banking Sector Development and Economic Growth in Fiji(Vol. 3, No. 2, 2013, pp.503-511 ISSN: 2146-4138 www.econjournals.com)

Junaid Ahmed and Inmaculada Martínez-Zarzoso(2016): Do Transfer Costs Matter for Foreign Remittances? A Gravity Model Approach (Vol. 10, 2016-4 | February 01, 2016 |)

Carlos Ivan Vargas-Silva(2006): DETERMINANTS AND CONSEQUENCES OF WORKERS' REMITTANCES P.O. Box 1346Ann Arbor, MI 48106-1346.

Juan Jose Molina Flores, Fordham University, 2002 REMITTANCES, SAVING, INVESTMENT, AND SCHOOL ENROLLMENT IN DEVELOPING COUNTRIES

Anmol Jain, Consultant for Uttarakhand(2010)Labour Migration and Remittances in Uttarakhand.

Muhammad Tahir a*, Imran Khan b, Afzal Moshadi Shah (2015) Foreign Remittances, Foreign Direct Investment, Foreign Imports and Economic Growth in Pakistan: A Time Series Analysis.

Deergha Raj Adhikari, University of Louisiana at Lafayette Kishor K. Guru-Gharana, Texas A & M University- Commerce (2014) AN ECONOMETRIC STUDY OF THE EFFECT OF REMITTANCES ON INFLATION IN INDIA.

Muhammad Azam(2015) The role of migrant workers
Remittances in fostering economic growth The four Asian developing countries' experiences
Vol. 42 No. 8, 2015

G20 summit: India must push for lower remittance(2016): Name: Group of Twenty; NAICS: 926110; Name: International Bank for Reconstruction & Development--World Bank; NAICS: 928120.

Average annual remittance per Indian family from abroad is Rs 2.30 lakhs: Survey organization: Name: Western Union Financial Services Inc; NAICS: 522320;(2015)

International Migration, Remittances and the Brain Drain (2003):A Study of 24 Labor-Exporting Countries* Richard H. Adams,World Bank 1818 H Street, NW Washington, DC 2043