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USES OF MIGRANTS' REMITTANCES IN THE HOME COUNTRY: FOCUSING ON THE CASE OF PAKISTANI LABOR MIGRANTS IN SOUTH KOREA

This research paper has elucidated important factors and international remittance utilization areas in Pakistan. Due to the political and economic situation of the country, the people migrate to developed countries to earn better living standards for themselves and, the left-behind families. As of 2018, the Bureau of Immigration & Overseas Employment, Government of Pakistan counts 15472 Pakistanis living in South Korea.

In a bid to fully conduct this research, the structured interviews are conducted with Pakistani labor migrants residing in district Gwangju, South Korea. During the interview, participants are asked about the migration process, difficulties in the settlement, working environment, and volume of monthly remittances sent to their home country. The main purpose of the study is to investigate the current situation of Pakistani labor migrants in South Korea and to explore how their remittances are being utilized by their family members in Pakistan.

Pakistani labor migrants are migrating to Korea through the Bureau of Immigration & Overseas Employment, Government of Pakistan, to work in Korean factories. The observed motive of migration is the income generation that is utilized to improve the living standard of their families in Pakistan. As this study shows, transfer remittances are used to cover daily living expenses such as food, health, education, and other emergency needs such as medical, marriages, and funerals. The part of the transfer remittance is also used to establish a business in their home country for extra income generation and creation of employment opportunities for local people. Prior to the migration, the migrants learned the basic level of Korean language skills from their home country, but these skills did not reduce their difficulty in communication. The most prominent problem being faced by the migrants is the unavailability of halal food which is very important regarding their religious beliefs.

Key words: Remittance, development, income, labor migrants, remittance utilization areas.

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Өз елінде мигранттардың ақша аударымдарын пайдалану мәселелері: Оңтүстік Кореядағы Пәкістандық мигранттары мысалында

Бұл мақалада Пәкістандағы ақша аударымдарын халықаралық қолданудың маңызды факторлары мен бағыттары қарастырылады. Пәкістандағы саяси және экономикалық жағдайға байланысты еңбек мигранттары өздері мен отбасыларының өмір сүру деңгейін жақсарту үшін дамыған елдерге көшуде. 2018 жылы Пәкістан үкіметінің иммиграция және шетелдегі жұмыспен қамту бюросының мәліметіне сәйкес Оңтүстік Кореяда 15 472 пәкістандық еңбек мигранты жұмыс істеуде.

Осы зерттеуді толығымен жүргізу үшін Оңтүстік Кореяның Кванжу аймағында тұратын пәкістандық еңбек мигранттарымен құрылымдалған сұхбаттар өткізілді. Сұхбат барысында қатысушыларға көші-қон процесі, өмір сүрудегі қиындықтар, жұмыс жағдайлары және үйлеріне жіберілетін ай сайынғы ақша аударымдары туралы сұрақтар қойылды. Зерттеудің негізгі мақсаты – Пәкістанның Оңтүстік Кореядағы еңбек мигранттарының қазіргі жағдайын зерттеу және олардың ақша аударымдарын Пәкістандағы отбасы мүшелері қалай пайдаланатындығын анықтау болып табылады.

Пәкістандық еңбек мигранттары Оңтүстік Кореядағы фабрикаларда жұмыс істеу үшін Пәкістан үкіметінің иммиграция және шетелдегі жұмыс бюросы арқылы көшті. Пәкістандық еңбек мигранттары көші-қонның үдерісінен байқалған мотив – Пәкістандағы отбасыларының өмір сүру деңгейін жақсарту үшін пайдаланылатын кіріс алу. Осы зерттеу көрсеткендей, ақша аударымдары тамақ, денсаулық сақтау, білім беру және медицина, неке қию және жерлеу сияқты

күнделікті қажеттіліктерді өтеуге жұмсалатыны анықталды. Ақша аударымдарының бір бөлігі өз елінде қосымша табыс табу және жергілікті тұрғындар үшін жұмыс орындарын ашу үшін, бизнес ашу үшін қолданылады. Көші-қонға дейін мигранттар өз елінде кәріс тілін білуді үйренді, бірақ бұл дағдылар олардың қарым-қатынас қиындықтарын төмендетпеді. Оңтүстік Кореядағы пәкістандық еңбек мигранттардың ең басты мәселесі халал тағамның болмауы болып табылады, бұл олардың діни сенімдері тұрғысынан өте маңызды.

Түйін сөздер: ақша аударымдары, даму, еңбек кірісі, еңбек мигранттары, ақша аударымдарын пайдалану салалары.

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Использование денежных переводов мигрантов в родной стране: на примере Пакистанских рабочих мигрантов в Южной Корее

В данной статье рассмотрены важные факторы в области использования международных денежных переводов в Пакистане. Из-за политической и экономической ситуации в стране люди мигрируют в развитые страны, чтобы повысить свой уровень жизни для себя и оставшихся семей. По состоянию на 2018 год Бюро иммиграции и занятости за рубежом правительства Пакистана насчитывает 15,472 пакистанца, проживающих в Южной Корее.

В целях полного проведения этого исследования проводятся структурированные интервью с пакистанскими трудовыми мигрантами, проживающими в районе Кванджу, Южная Корея. Во время интервью участникам задавались вопросы о процессе миграции, трудностях проживания, рабочей среде и объеме ежемесячных денежных переводов, отправляемых на родину. Основная цель исследования – изучить текущее положение пакистанских трудовых мигрантов в Южной Корее и выяснить, как их денежные переводы используются членами их семей в Пакистане.

Пакистанские трудовые мигранты мигрируют в Корею через Бюро иммиграции и занятости за рубежом правительства Пакистана, чтобы работать на корейских заводах. Наблюдаемым мотивом миграции является получение дохода для повышения уровня жизни их семей в Пакистане. Как показывает это исследование, денежные переводы используются для покрытия ежедневных расходов на проживание, таких как продукты питания, здравоохранение, образование, и другие неотложные нужды, такие как медицинские, браки и похороны. Часть денежного перевода также используется для создания бизнеса в их родной стране с целью получения дополнительного дохода и создания рабочих мест для местных жителей. До миграции мигранты изучали базовый уровень владения корейским языком в своей стране, но эти навыки не уменьшили их трудности в общении. Наиболее значимой проблемой, с которой сталкиваются мигранты, является отсутствие халяльной пищи, что очень важно с точки зрения их религиозных убеждений.

Ключевые слова: денежные переводы, развитие, доход, трудовые мигранты, области использования денежных переводов.

Introduction

The workforce and employment condition of Pakistan resembles with the developing countries of Asia. The population of Pakistan is growing rapidly and the majority of them are living in rural areas. The country has limited job opportunities and the selection is not purely done on a merit basis. The major part of the population is aged below 20 years of age. In these scenarios, the young population is bound to adopt a labor force; it also increases the rate of migration. Employment is a crucial issue for the people of Pakistan. (Addleton 1984, 574–596). The country is focusing to produce skilled labor to enhance migration to foreign countries.

The recent economic history of Pakistan is based on the huge migration to the Middle East which is

one of the major oil-exporting countries. According to the Bureau of Immigration & overseas employment (Pakistan Government Institution), currently, around ten million Pakistanis work in different countries throughout the world. Compared with that of other foreign countries, the migration rate is higher for Gulf countries. Overall, the migration rate increased after World War II, when the gulf region emerged as the main source of Western petroleum. Compared with the large oil export the Gulf countries have a small ethnic population and recruit a large workforce from other countries to implement development programs. (Airola 2007, 850–859).

The government of Pakistan believes to introduce easy to adopt migration policies to facilitate the migrants and the countries of migration. Without these measures, Pakistan's share of the migrating

workforce can begin to decrease owing to the stiff competition from India, Bangladesh, and the countries of East Asia. The government made attempts to reduce migrant's bad fame due to illegal migration. The registered migrants can get visas depending on the government to government agreement. The government of Pakistan established and signed MOUs with different countries including South Korea. In March 2018, an MOU was signed between the labor ministries of Pakistan and South Korea for employment for the year 2018-2019. The selected Pakistani laborers follow the criteria agreed by both countries.

The migrants earn and transfer remittance to their home country through a variety of channels such as banks, western union, G-Money, and Hundi. Remittances are one of the integral measures for developing countries. The speedy growth in the capacity of remittance is normally observed as the most direct method where migration is benefiting to Pakistan. These remittances are transferred back to their home countries via several ways mentioned above but the most popular ways are mentioned below which were observed during interviews. (1) using regular banking channels; (2) migrants returning home visits and (3) through private money changers. The third medium referred to Pakistan to the hundi system, which is illegal and also is used sometimes. Migrants send money to money operators in the country where they work and his agents transfer money into back-home accounts. High remittance is one of the major parts of the economic growth of the receiving country. The transfer remittance is the way through which the diaspora community can give benefits to their host land. The remittances affect positively at both micro and macro levels. The remittances directly influence poor households and reduce the poverty level.

The government of Pakistan took several measures to increase the number of migrants by establishing new destination places with a maximum level of earning opportunities and making the remittance process easier with reduced taxation.

Due to these measures, the remittance amount increased from 2008 to 2017. The remittance consumption is divided into three main categories such as domestic chores consumption, investment, and indirect investment. The micro-economic impact shows that the transferred amount is normally used to improve living standards. The rest of the amount is used in an investment like a direct business, indirect business, and real estate investment. (Mughal et.al. 2013, 1-91)

This study aims to shed light on the remittances of labor migrants living in South Korea; how they

use their remittances and what is the result in terms of development in their home country. These are the objectives for pursuing this study. This research focuses on the usage of transferred remittances in the fields rather than basic living expenditures. Pakistan is ranked fifth in the world for receiving the most remittances yearly. (World Bank Data 2018).

Literature Review

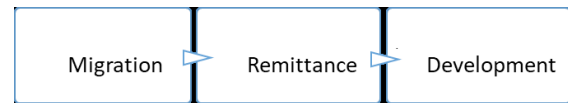
Remittances help to boost the economy of countries and increase the body of indication that how remittances positively influence the economic growth and poverty reduction matters. (Joseph and Plaza). Among remittance-receiving families in El Salvador, the only female workers reduce their supply of labor, due to leisure preferences and enable intra-domestic specialization. Comparatively, remittance-receiving families do not prefer to invest extra in off-spring educational activities. (Acosta et al. 2006). Due to remittances, women labor supply are reduced in the rural and informal sectors. Remittances reduce mainly female labor migration while the men labor participation rates remained unaffected, but shifted to informal engagement (Amuedo-Dorantes and Pozo 2006). At microscale level, the remittance reduces poverty, improve living standard, bring new technology, increase chances of business in small and large scale, reduce the child labor market competition, and prepare the families to handle natural disasters like earthquake, cyclones, and droughts. Several previous studies clarify remittance usage and labor impact which comprises. (Cabegin 2006) and (Amuedo-Dorantes and Pozo), (Görlich and Trebesch 2008), (Sadiqi and Ennaji 2006) and Loshkin and Glimskaya (2008). The common outcome of these studies is that remittances to homeland result in decreasing the labor participation, especially the participation of female and young generation. Remittances are used differently that is linked with the age group. (Braga 2009). The findings of previous studies recommended that continual remittance flow just replaces and adjusts in lost income and there is no remarkable spare to alter labor price. (Rapoport and Docquier). In Mexican cases, children with migrant families were observed completing more years of educational attainment that is higher in comparison with non-migrant family's children. (McMillan and Woodruff 2002). For Mexico, some studies concluded that migration can even discourage higher educational attainments. The reason behind, the majority of Mexican migrant workers tend to labor in low skilled professions. This issue discourages

young Mexicans to invest much in higher education. (McKenzie 2006). Distinct remittances effect and migration effects. In Haiti case, remittances brought a big change and raise school attendance for all school going children regardless they belong from remittance-receiving family or not. But in other communities, the educational effects were observed among children belonging to remittance-receiving families. (Amuedo Dorantes and De la Rica Goiricelaya 2008).

Child labor is a vital subject during international policy developing processes in the domain of increasing international migration and remittances. This in turns out to be applicable to access the choice of families to send their off-spring to work. There are some theoretical and empirical systematic investigations on children's labor and education making decisions. In the low income and children, labor decisions are made by families to ensure households' survival. When the wages are not high children tend to work in support of their families and where wages are higher, the child does not work. (Basu and Pham 1998). The Live Standards Measurement Survey, data set from Tanzania, clustered for 1991, to 1994 and 2004, in a particular model called Recursive Simultaneous Equation model of migration, it has resulted that not only remittances but the migration also reduces the child labor by the households. (Amuedo-Dorantes and Pozo 2006). In Nepal, the remittance plays a positive role in child welfare. But remittance does not have a marvelous effect as compared to other income sources. It is observed that these remittances affect more positively in female children's school education in the case of Nepal. (Milligan and Bohara 2007). In the analysis of the Stackelberg-type model, households living at home and receiving remittances prefer to educate their children rather than have child labor. According to the household, if they give good education this will bring comfort in their lives as well as the lives of migrants after coming back to the homeland for a permanent basis. In the case of the Republic of Congo, this model resulted more effective and had a positive impact on girls' schooling. (Wodon et al. 2003).

The relationship between remittance and migration is interlinked. According to the United Nations Program (UNDP 2007), approximately 500 million people (8% of the world total population) receive remittances. As per World Bank report – 2006, remittances sent to underdeveloped and developed countries have a difference of US 85 Billion to the US 199 Billion. In this paper, we addressed various theoretical approaches to explain

the uses of migrant's remittances in their home country.



The migrants transfer money to their home country, which directly or indirectly raises the economy of the home country. Most commonly, the migrants contribute to meet the basic needs of their families in the home country and then to finance small businesses. (Delgado Wise, Márquez Covarrubias, and Puentes 2013) examined the impact of remittance income on the families' daily life. Daily life expenditures include mostly commonly the education of their children. The empirical proof of remittance in children's education perspective is rather mixed. Hardly, few empirical research studies originate optimistic linkages between, remittances, education, and health facilities. Remittances encounter positive results in the educational attainment purposes of left-behind children. The transnational families with minimum one member abroad resulted in a reduction in dropouts owing to remittances flow. (Edwards and Ureta 2003). In the context of Filipino remittance-receiving families, an ascent in remittances of 10% of basic income will enhance the number of children, aged 17-21, heading off to their school by more than of 10% points. (Yang).

A lot of papers have examined the query of the effect of remittance on education, income distribution, and poverty reduction, on the other hand, the economic research on remittance is widely done; the empirical studies have provided a clearer view. The study concluded that remittance has an optimistic and momentous influence on economic development and providing facilities. This effect is more visible in countries which have low developed economic systems (Giuliano and Ruiz-Arranz 2009). According to Mundaca, the impact of remittance on economic development, established an exceptionally solid positive relationship between remittance and economic development (Mundaca 2009). Pradhan investigated remittance effects on financial growth using panel data of 39 countries consisting from 1980 to 2004 and resulted that remittances have a positive effect on financial development (Pradhan, Upadhyay, and Upadhyaya 2008). Some of the studies found a negative correlation between remittance and financial development. They argued that remittance

is countercyclical and compensatory transfers. Remittances are proposed for consumptions purpose such as housing, land, and in maintaining the daily lives, and they are not used for economic long term development (Catrinescu et al. 2009, 81–92). Few other studies revealed no negative and no positive relationship between remittances and economic development. They interrogated 13 countries in the Caribbean community and common market remittance importance, used data records from the period 1975-2010. Their investigation did not find any indication for the long-run association between GDP and remittances. The research concluded that these remittances are mainly used to fulfill the consumption deeds rather in development enhancing schemes (Gapen et al. 2009).

The remittances income helps in increasing the literacy rate of the home country. The migrants donate funds for local community development. This donation can create jobs for those people who wanted to go abroad for work so that they don't have to fly away from their land. Out of the remittances, received 40–50 % of the received amount is normally used to fulfill the essential demand of living like eatable products and on the human capital. In the general view, some part of remittances is saved or invested somewhere. (Yang 2015).

Some of the important studies which declare the reasons for remittances and the factors which push to send remittances are documented. (Azeez and Begum 2009(a), 55-60; Azeez and Begum 2009(b) 299-304). They pointed out the main three benefits of remittances in the home country, macro and micro benefits, the improvement in BOP, and foreign exchange. The impact of remittances on poverty reduction and tangible effects on the country's growth was also observed in 2003 by Kapur. The developing countries established more liberal policies that help to make an increase in the flow of remittance to them. A large amount of remittance can create many opportunities. (Tilly 2011, 675-692). The absorption of remittance into economic stability is very important. (World Bank Group 2018).

Methodology

This study is based on the information collected through structured interviews involving a set of predetermined questions and techniques of recording. The interviews were conducted with 16 labor migrants one by one. Owing to the language barrier issue, the interviews were carried out in the

mother language of interviewees and subsequently the responses were translated to English. The structured interviews were based on the number of predetermined questions given below. The responses were coded and then analyzed using excel.

Table 1 – Focus interview Questions and Domains of Discussion

Domain. Questions
Describe the entry process to South Korea.
Entry Purpose/ Objective
Visa Category/ type
Living city
Adjustment Issues
Working environment/ condition, wages, and remittance.
How is the working environment
Duty hours (Working hours)
Monthly earnings/ monthly wages
Monthly expenses
Remittance per month
Use of remittance
What is pension status
Health facility
Do you have health insurance
Your health condition
Satisfaction level at Hospital
Are you satisfied with medicines
Social life
4.1 Holidays and cultural life
Family settlement and education
number of children
kids education issues
total family members

Table 2 depicts the details of the interviewed migrants who migrated from Pakistan to Korea. All of the 16 interviewees were male aged between 22 to 38 years of age. Of them, five have bachelor degrees (14 years of education), six higher secondary school certificates (HSSC: 12 years of education), and the remaining have secondary school certificates (SSC: 10 years of education). Their duration of stay and residency is mentioned in the above table. The majority of them are married, having 2 kids on average. Prior to the interview, the interviewees were taken in confidence by explaining the questions in detail. The recorded files were transcribed carefully.

Table 2 – Characteristics of Interview Participants

Case	Age	Nationality	Education	Type of Visa	Residence	Sojourn Period (Year)	Gender	Marital status	No. of Kids
A	29	Pakistan	SSC	E9	Hannam Hal Bun	4	M	Married	-
B	38	Pakistan	Bachelor of Arts	E9	Gwangju	11	M	Married	3
C	31	Pakistan	Bachelor of Arts	E9	Kyonggi-do	2	M	Married	3
D	22	Pakistan	HSSC	E9	Hannam Hal Bun	2	M	Single	-
E	26	Pakistan	SSC	E9	Kyonggi-do	5	M	Married	2
F	36	Pakistan	HSSC	E9	Mokpo	12	M	Married	3
G	27	Pakistan	HSSC	E9	Hannam Hal Bun	4	M	Married	-
H	35	Pakistan	Bachelor of Arts	E7	Gwangju	11	M	Married	3
I	35	Pakistan	HSSC	E9	SungJeong Dong	10	M	Married	5
J	26	Pakistan	HSSC	E9	Gwangju	3	M	Married	-
K	38	Pakistan	SSC	E9	Gwangju	7	M	Married	5
L	32	Pakistan	Bachelor of Arts	E9	Gwangju	3	M	Married	-
M	31	Pakistan	SSC	E9	Gwangju	7	M	Married	4
N	28	Pakistan	SSC	E9	Kyonggi-do	3.5	M	Married	1
O	31	Pakistan	HSSC	E9	SungJeong Dong	5	M	Single	-
P	32	Pakistan	Bachelor of Arts	E9	Hannam Hal Bun	2	M	Single	-

Results and discussion

The unemployment and poor financial condition of the migrants in their home country are the prominent reasons behind their migration. Prior to the migration, the migrants equipped themselves with a basic level of Korean language skills from Pakistan. Initially, all of them were assigned an E9 visa for entrance in South Korea with the support of the Bureau of Immigration & overseas employment, Pakistan. However, later on, depending on their extraordinary performance and response of factory owners some of them succeeded to get E7 visa. The major problem that the migrants face in South Korea is negligible access to halal food in restaurants. There are a few restaurants that offer halal food but at high prices.

Half of the interviewees earn in the range between USD 1250 to 1600 per month. The average monthly package of 16 migrants is USD 1778, of them USD 444 is spent on average in meeting living expenses. In order to save money, they are bound to adopt a low-level lifestyle. Overall, the interviewees were satisfied regarding their jobs in South Korea. The salaries are offered depending on the level of

language skills and expertise in the assigned job. To save time and money, the majority of the migrants use their vehicles as a medium of transportation. They prefer to live in low-cost areas for the purpose of saving. For remittance transfer, different mediums are used by the migrants, most of them, especially low waged persons prefer to use illegal remittance-transfer-providers to get rid of the tax. On a question of remittance channels, they hesitated to mention the names of remittance-transfer-providers.

Adjustment Issues and Experiences:

The migrants are facing certain issues while living in South Korean society, the major one is the limitation of halal food in restaurants. In response to the question regarding overtime, a few migrants responded about the unavailability of overtime work. All of the respondents responded to welcome overtime work because these hours help them to adopt a moderate lifestyle. The overtime offered by the companies is not a regular thing, but compared with that of their home country it is still good. The migrant's cultural life was much disturbed and only limited to the weekend. The labor migrants face difficulty in celebrating their cultural, social, and religious activities.

Factors influencing the volume of Remittance:

The labor migrants reported transferring an average USD 1155 monthly remittance to their home country. The remittances range varies from USD 978 to 1689. The following factors are responsible for the difference in the amount of remittance per month.

The respondent with a higher monthly salary transfers a large amount to their home country.

The lifestyle adopted by the migrants also affects the amount of transferred remittance. It is seen that those migrants who prefer to live in private accommodation cannot save much amount for remittance.

The migrants who have good health conditions can work efficiently and also they can perform overtime duties in a good way that influence their earning as well as their remittances.

The migrants with health insurance have to pay less for medicinal purposes hence they save more money.

Those migrants who are aged don't prefer to send many remittances at home because they are planning to go back and saved amounts will be used for upcoming days in the home country after arrival.

Some migrants use personal vehicles for transportation thus they spend more and send fewer remittances.

Use of Remittances:

The remittances are mainly used for supporting their families, children, returning borrowed money, and establishing small businesses. Remittances have been used in the following areas.

Domestic and Children Education: In the Pakistani context, USD 500 per month is sufficient to run an average family. These expenses cover all edible items, children's education, and medical expenses. The majority of people in Pakistan are living in a joint family system, in some cases, even brothers and sisters also live in one big house. It is the responsibility of male members to take care of the house, health, medical, and food of their parents and other family members. In the priority, remittances are used to fulfill domestic expenses.

Dairy Farming:

The data show that the second most active remittance utilization is to establish a dairy farm business because of certain reasons such as people have sufficient knowledge about dairy farming. The weather is friendly for animal growth. The dairy farming business is prominent due to two reasons; one of them is the production of milk and the other one is the production of meat for religious and cultural activities. It is believed that access to

fresh milk will be reduced in the near future, so the access to facilities to pack and distribute the milk is also considered alongside the dairy farming business.

Investment in Financial Institutes:

A small portion of migrants are investing their remittances in financial institutions like a stock exchange. The relevant respondents believe that investment in the stock exchange can be fruitful. When a company needs much money, it offers shares and normal migrants can buy and sell those shares easily.

Real Estate Businesses:

Some of the immigrants are investing in real estate by buying and selling land on profit because the real estate business is a growing business. They are buying agriculture and commercial land. The immigrants with an urban background prefer to invest in commercial land. They are building houses for personal use and to rent out to others. When they have their personal house it reduces their per month expenses. They build houses and rent it out this generates money on monthly basis. Then they are not worried about domestic expenses.

Returning Debit:

The data elucidate that some of the migrants took a loan to come to Korea. This time the main portion of remittances are used to payback that particular amount. The remaining amount is used for domestic use. This specific group is not investing money anywhere. They hardly meet their domestic needs.

Moving to Urban Area:

In some cases after starting to receive remittance on a monthly basis, the left-behind families start to shift from rural areas to urban areas. They think that in villages there are fewer facilities compared to cities. For the better health facilities and environment, they move to the urban location. This is usually trending in Pakistan when someone has a good money flow they consider living in urban areas as a status symbol. They look to live an easy life and migrate to cities.

Transferring Children from Government to Private Schools: In majority cases children of migrants, and in joint families, the children of their brothers have been transferred into private schools from Government institutions. As a general concept if children study in private schools they will have a good education level. In the case of Pakistan, this thing is very true. The education level and quality are different in both schools. The private schools focus more on children's education and thus result in better education quality.

Small Businesses:

The migrants don't have much money to establish a business on a large scale. Some of the migrants established rickshaw and taxi service business while hiring local unemployed people. They had two intentions; first, this business can be started with little capital and generate income on a daily basis. Second, the unemployed people from the poor community can get work and can live a better life.

The data explain that few migrants have installed grain grinding machines (flour making) that cost little. They said everyone has to eat bread and they will come to grind grains so this is a low budget and good profitable business. This business generates revenue on a monthly basis and helps to meet domestic needs. They were also in the intention to provide employment to local people.

The migrants who belong to the village and agricultural background invested to enhance the agriculture business. They bought a tractor and agricultural equipment to cultivate land on a large level. After meeting their cultivation needs they provide services to those farmers who don't have tractors and agricultural equipment (machinery) and earn money on an hourly basis. According to them, agriculture is growing in Pakistan, and in future agriculture business will prove to be very profitable.

Family functions and other Events: This data also depicted that other than domestic use, remittances are usually used for family events like marriages, cultural festivals celebrations, and religious events. When someone is working overseas and sending money on a monthly basis the family at home country does some extra expenses as they know every month they will receive such an amount. The same attitude is expected by others from remittance receiver's families. Even money is spent on unnecessary things.

Conclusion

The findings of the paper indicate multi aspects of migrant life in South Korea. This paper makes it clear that the migrant's purpose is not to settle permanently in South Korea but to earn money that can be used to enhance their living standard in their home countries. Overall, the transferred remittance is utilized as per the priorities set by the migrant. The major portion of the remittance is used to meet the living expenses of the dependants of migrants, however, the savings are invested in businesses for further income generation. One-fifth of the migrants can only meet their basic human needs and cannot save extra money to be invested in business.

The established businesses with the transferred remittance generate employment opportunities for the families and other local people. It also reduces the pressure on migrants to send higher remittance for the basic needs. The human capital is the guarantee to have a good future for the next generation. While other businesses were to support when migrants return home permanently. The Pakistani migrants also like to help poor families and give priority to start such businesses which can give maximum employment opportunities to unemployed people in their home country.

Recommendations

This article also suggests some recommendations to the Pakistani government in relation to three matters. First, establishing a remittance sending process easier that can reduce the remittance sending costs; second, organizing special training programs on how to utilize remittances efficiently; and third, generating programs that help to establish small businesses which will generate employment opportunities for local unemployed people.

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