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Remittances And Social Change: The Case Of Migrant Families In AJK

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Abstract

This study explores the socio-economic and cultural impacts of international remittances on migrant families in Azad Jammu and Kashmir (AJK), a region with a long history of overseas labor migration, particularly to the Gulf countries and the United Kingdom. While remittances are widely recognized for their [1]economic contributions, this research delves deeper into how these financial flows bring about social transformations within households and communities. Using a qualitative methodology based on interviews, focus group discussions, and field observations in the districts of Poonch and Bagh, the study reveals that remittances not only improve living standards and education but also reshape gender roles, youth aspirations, and social hierarchies. However, the benefits are not evenly distributed, leading to new forms of inequality and social tension between migrant and non-migrant families. The findings underscore the dual nature of remittances, as tools of empowerment and as potential sources of fragmentation. The paper concludes with recommendations for policy interventions that can maximize the positive social impacts of remittances while minimizing their unintended consequences.

***Keywords**: Remittances, Social Change, Migration, Azad Jammu and Kashmir, Gender Roles, Inequality.*

1. Introduction

Migration has long been an essential livelihood strategy for communities living in peripheral and underdeveloped regions. In Azad Jammu and Kashmir (AJK), where economic opportunities are limited due to geographic remoteness, under-resourced infrastructure, and political instability, international labor migration—especially to the Middle East and the United Kingdom—has become a major driver of household income and social mobility (Ballard, 2003; Shaw, 2000). One of the most visible outcomes of this migration is the steady inflow of remittances, which play a vital role in shaping both the local economy and social structures.

Remittances serve not only as a financial lifeline for migrant-sending households but also contribute to broader social transformations, including changes in consumption patterns, education, gender roles, and housing standards (De Haas, 2010). In regions like AJK, where

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formal employment and state support are minimal, remittances are often the primary means of improvin

g living conditions and accessing healthcare and education (Amjad, 2010). Over the years, this economic input has led to the emergence of new class dynamics and status symbols within rural communities, altering traditional kinship ties and gender hierarchies (Gardner & Osella, 2003).

The impact of remittances in AJK must also be understood within the framework of transnationalism, where migrant families maintain strong emotional, cultural, and economic ties across borders (Vertovec, 2009). These cross-border linkages not only reshape identities but also influence social aspirations and local politics. In many Kashmiri villages, remittance-receiving families become community leaders, invest in land and education, and often set new norms for marriage, dress, and housing—indicating a shift in the social order (Sökefeld, 2006).

However, while the positive effects of remittances are widely acknowledged, researchers have also highlighted concerns regarding dependency, unequal distribution of wealth, and the erosion of communal solidarity (Kapur, 2004; Adams & Page, 2005). These contradictions are particularly relevant in AJK, where migration has created visible disparities between migrant and non-migrant households, sometimes intensifying social stratification (Shahbaz & Aftab, 2020).

Despite the significance of remittances in the socio-economic landscape of AJK, there is a lack of detailed empirical research on how these financial flows translate into social change at the household and community levels. This study aims to fill this gap by exploring the multifaceted impact of remittances on social transformation among migrant families in AJK, focusing on changes in household roles, education, gender norms, and local status hierarchies.

Research Objectives

1. To examine the socio-economic impact of remittances on migrant families in AJK.

2. To analyze the influence of remittances on gender roles, family dynamics, and youth aspirations.

3. To explore the emerging patterns of inequality and social differentiation between migrant and non-migrant households.

4. To assess the broader community-level changes brought about by international remittances.

2. Literature Review

Remittances have been widely recognized as a crucial source of foreign exchange and household income in many developing countries, particularly in South Asia. According to Adams and Page (2005), international remittances contribute significantly to poverty alleviation and income stability in migrant-sending regions. These inflows often exceed official development assistance and foreign direct investment, making them an indispensable financial resource for low-income households (Amjad, 2010).

In Pakistan, remittances have played a vital role in the economic sustainability of peripheral regions such as Azad Jammu and Kashmir (AJK), where employment opportunities are scarce due to geographical, infrastructural, and political constraints (Shahbaz & Aftab, 2020). Households receiving remittances frequently use the funds for basic needs, education, healthcare, and housing, reflecting the direct economic benefits of international migration (De Haas, 2010). These financial flows can also stimulate local economies through increased consumption and informal investment.

While the economic impact of remittances has been well-documented, scholars have increasingly turned their attention toward the social transformations these inflows induce. De Haas (2010) emphasizes that remittances do not simply raise income levels; they also shift social relations, class structures, and cultural practices. Migrant families often experience an increase in social status within their local communities, and remittance income becomes a symbol of success, influencing patterns of consumption, housing styles, and marriage practices (Gardner & Osella, 2003).

In the context of Pakistan and AJK, remittances have been found to influence social mobility and class reconfiguration. According to Shahbaz and Aftab (2020), remittance-receiving families in AJK are often perceived as more modern, educated, and financially powerful, which alters local power dynamics and traditional kinship hierarchies. This change is particularly visible in rural villages where outward migration has become normalized as a path to upward social mobility.

One of the most profound effects of migration and remittances is observed in the domain of gender. As male members migrate, women often assume new responsibilities, including managing finances, decision-making, and child-rearing (Kapur, 2004). This shift in domestic roles may lead to increased autonomy and empowerment for some women, while in other cases, it may place additional burdens on them without adequate support (Shaw, 2000).

Gardner and Osella (2003) have shown how migration from South Asian countries affects the gender division of labor and redefines traditional gender norms. In AJK, the temporary absence of male migrants creates a vacuum that is often filled by women, yet their empowerment remains contingent upon the remittances' continuity and community perceptions (Shahbaz & Aftab, 2020). Furthermore, the emotional toll of separation and the strain on spousal relationships also contribute to evolving family dynamics.

The theoretical lens of transnationalism offers important insights into how migrant families in AJK navigate social change. Vertovec (2009) defines transnationalism as the process by which migrants sustain multiple ties across borders—cultural, economic, and emotional. These connections influence not only the sending and receiving ends but also the identities, values, and aspirations of individuals involved.

For families in AJK, frequent communication with migrants abroad and exposure to foreign lifestyles through remittances, media, and visits reinforce a sense of belonging to global networks (Ballard, 2003). As Sökefeld (2006) notes, such transnational interactions often reshape community expectations, especially regarding education, consumerism, and youth aspirations. Migration thus acts as a medium through which new cultural symbols and social behaviors are introduced into relatively traditional societies.

Despite the many benefits associated with remittances, researchers have cautioned against romanticizing their effects. Kapur (2004) and De Haas (2010) warn that remittances may inadvertently exacerbate inequalities between migrant and non-migrant households. In regions like AJK, where entire villages depend on migration, families without migrant connections often experience relative deprivation and social exclusion.

Moreover, access to migration itself is stratified. Families with more social capital or prior migration experience are better positioned to send members abroad, reinforcing existing class divisions (Amjad, 2010). In some cases, visible wealth gaps manifest in housing, clothing, and education, leading to envy, competition, and community fragmentation (Shahbaz & Aftab, 2020). These dynamics indicate that remittances are not neutral economic tools but are embedded within unequal social systems.

While numerous studies have addressed the general effects of remittances in South Asia and Pakistan, very few have focused specifically on Azad Jammu and Kashmir. The region's unique geopolitical status, history of conflict, and strong migration ties to the UK and Gulf countries make it a particularly important site for empirical research. Most existing studies treat Pakistan as a homogeneous case, thereby overlooking the localized nuances of migration's impact in border and mountainous regions like AJK.

By focusing on AJK, the present study responds to this gap and contributes to the growing body of literature that views remittances not merely as financial flows, but as forces that reshape social structures, family dynamics, and cultural expectations in migrant-sending communities.

3. Theoretical Framework

To understand the complex relationship between remittances and social change in Azad Jammu and Kashmir (AJK), this study is grounded in three interrelated sociological and migration theories:

The New Economics of Labor Migration (Stark & Bloom, 1985) suggests that migration decisions are not made by individuals alone but rather by households seeking to minimize risk and maximize income**.** In the context of AJK, many families send members abroad with the goal of improving their overall economic security through remittances. This theory helps explain why even in remote, rural regions like Poonch and Bagh, families actively invest in international migration despite the costs.

NELM views remittances not just as income but as household strategies to access healthcare, education, and social mobility, often transforming local power dynamics and consumption patterns (Taylor, 1999).

The theory of transnationalism (Glick Schiller, Basch, & Blanc-Szanton, 1992) is vital for understanding how migrant families in AJK maintain active connections with relatives abroad. These connections go beyond financial remittances and include emotional ties, social norms, cultural influence, and identity**.**

Migrants from AJK, especially those settled in the UK, engage in transnational practices such as sending money, building homes, arranging marriages, and sponsoring visas. These practices shape the social structure of communities in AJK and influence local expectations, values, and even political views (Levitt & Glick Schiller, 2004).

Social change theory, particularly as explained by Anthony Giddens (1984) and Inglehart (1997)**,** is useful for analyzing how remittances act as catalysts for transformation in values, roles, and lifestyles. The flow of money, ideas, and exposure to foreign cultures leads to new aspirations among youth, challenges patriarchal gender roles, and shifts social hierarchies.

For example, women in remittance-receiving households may gain more control over financial decisions, while non-migrant families may feel a decline in social status. This reflects what Giddens calls the reflexivity of modern social life, where people constantly adapt to global influences.

These three theories; NELM, transnationalism, and social change—together provide a robust framework to understand the economic, social, and cultural dimensions of migration. They allow the study to move beyond simply quantifying remittances and instead explore how these flows reshape everyday life in AJK's migrant communities.

By applying this framework, the study critically analyzes how remittances are embedded in social relationships and how they contribute to both empowerment and inequality within society.

4. Research Methodology

This study adopts a qualitative research design to explore how remittances influence social change among migrant families in Azad Jammu and Kashmir (AJK). Qualitative methods are particularly suited to understanding the meanings, perceptions, and everyday lived experiences of individuals and communities, especially when dealing with complex social transformations (Creswell, 2013). The aim is to investigate not only what changes occur due to remittances, but also how these changes are interpreted and negotiated within households and communities.

The research was conducted in two districts of AJK with high rates of international migration: Poonch and Bagh. These areas were selected purposively due to their historical migration links to the United Kingdom and Gulf countries, as well as their significant dependence on remittances (Shahbaz & Aftab, 2020). Both urban and rural communities were included to ensure a range of socio-economic perspectives.

A purposive sampling method was used to select participants who could provide rich, relevant, and diverse insights into the role of remittances in social change. The sample included:

- 15 remittance-receiving households (where at least one family member was abroad),
- 5 non-migrant households (for comparison),
- 3 community leaders or local notables (e.g., teachers, religious leaders),
- 2 return migrants (for perspective on reintegration).

This approach allowed the study to capture variation across gender, age, and socio-economic status while focusing on the key themes of the research (Patton, 2002).

The primary tool for data collection was semi-structured interviews, allowing flexibility to explore emerging themes while covering core areas such as:

- Use and allocation of remittances
- Perceived changes in social status

- Gender roles and family dynamics
- Aspirations of youth and education
- Community relationships and inequalities

Each interview lasted approximately 45–60 minutes and was conducted in either Urdu or Pahari/Punjabi, depending on participants' preference.

Two FGDs were conducted (one in each district) with male and female participants separately to explore shared experiences and community-level perceptions regarding migration and remittances.

Field notes and informal observations were recorded regarding housing structures, clothing, education levels, and material possessions to support interview findings.

The collected data were analyzed using thematic analysis, a method suitable for identifying, analyzing, and reporting patterns within qualitative data (Braun & Clarke, 2006). After transcription, data were coded manually, and recurring themes were organized into key categories, such as:

- Economic empowerment
- Gendered power shifts
- Social mobility
- Stratification and inequality
- Transnational aspirations

Coding was done iteratively to ensure that themes remained grounded in the participants' narratives rather than being imposed externally.

5. Data Analysis

The data collected for this study was analyzed using thematic analysis, a widely used method for identifying, analyzing, and interpreting patterns of meaning within qualitative data (Braun & Clarke, 2006). Interviews and focus group discussions conducted in the districts of Poonch and Bagh were transcribed, translated where necessary, and manually coded to identify recurring themes related to remittances and social change.

Based on this analysis, the following major themes emerged:

5.1. Economic Upliftment and Lifestyle Transformation

Most respondents reported a significant improvement in living standards due to remittances. Families were able to build new houses, purchase land, and access better education and healthcare. In several interviews, participants mentioned the construction of large homes (commonly known as "migrant houses") as a symbol of success and status**.**

"Hamare bhai ne Saudi se paisa bheja, usi se hum ne makaan banwaya aur bachon ko private school me dala."
(Translation: Our brother sent money from Saudi Arabia; with that, we built a house and enrolled our children in private school.)

5.2. Changing Gender Roles

The analysis revealed subtle shifts in gender dynamics within remittance-receiving households. With male members abroad, women took on greater decision-making roles in family matters, especially regarding household expenses, education, and healthcare.

However, in some cases, this empowerment was temporary and still limited by patriarchal norms.

"Jab wo bahir hotay hain to sab kuch mujhe dekhna parta hai. Lekin jab aate hain to phir har faisla unka hota hai."
(When he is abroad, I have to take care of everything. But when he returns, all decisions are made by him.)

5.3. Youth Aspirations and Migration Culture

Remittances have significantly impacted the aspirations of the younger generation, with many youth in AJK aspiring to migrate abroad rather than pursue local education or employment. Migration is increasingly seen not only as an economic strategy but as a socially valued goal.

In Bagh, many respondents viewed migration to the UK as part of a family legacy rather than a personal choice, showing how remittances contribute to a culture of transnationalism.

5.4. Social Stratification and Inequality

A striking theme was the emergence of new class divisions between migrant and non-migrant families. Those receiving remittances enjoyed higher social status and access to services, while non-migrant families often experienced social exclusion and envy.

Some non-migrant respondents described feeling "left behind" and unable to compete socially or economically.

"Jinke ghar se paisa aa raha hai unki izzat bhi zyada hai. Baaki log sirf dekhtay hain." (Those receiving money are more respected. Others just observe.)

5.5. Community Investment and Philanthropy

In a few cases, remittance earners also contributed to community development projects, such as mosques, roads, and schools. This shows that remittances can have collective social benefits when channeled through community initiatives.

6. Recommendations

Based on the findings of this study, the following recommendations are proposed to maximize the positive social impact of remittances in Azad Jammu and Kashmir (AJK) and minimize their negative consequences:

1. The government of AJK, in collaboration with federal institutions, should develop financial literacy programs for remittance-receiving families to encourage saving and

investment in productive sectors, such as small businesses, education, and agriculture, rather than luxury consumption or unproductive assets.

2. Since remittances are indirectly shifting gender roles, local NGOs and government bodies should introduce capacity-building programs for women, focusing on financial management, decision-making, and entrepreneurship to support sustainable empowerment.
3. There is a growing trend among youth to migrate abroad as a default aspiration. To address this, career counseling programs should be initiated in schools and colleges to help youth explore local opportunities and avoid irregular migration paths.
4. Remittances can be harnessed for collective community development**.** Local governments should establish transparent community **f**unds or public-private partnership mechanisms where overseas workers can contribute to education, health, or infrastructure projects.
5. To reduce social tension between migrant and non-migrant families, inclusive social programs must be designed so that non-migrant households also benefit from development schemes and feel socially included.
6. There is a lack of up-to-date data on remittances at the micro (household) level in AJK. The government should establish a system of periodic data collection and impact assessment to inform evidence-based policies.
7. The AJK government can establish formal Diaspora Engagement Platforms to maintain ties with overseas communities and encourage structured contributions beyond informal remittances.

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