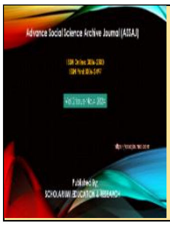

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Migrant Earnings Transform Family and Community Economies: The Political Economy of Remittances

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ABSTRACT

Remittances sent by migrant workers play a significant role in shaping household economies, community development, and broader socio-political dynamics in developing regions. This study investigates the lived experiences of family members who remain in the Zhob Division of Balochistan while their kin migrate abroad or to other parts of Pakistan for employment. The research aims to understand how remittances influence economic security, daily life, and future aspirations, as well as the emotional and psychological effects of family separation. Employing a qualitative research design, in-depth interviews were conducted with 14 family heads responsible for managing remittance income. Thematic analysis identified four primary themes: economic transformation and household investment, dependency and financial pressures, emotional and psychological effects of separation, and moral obligations shaping expenditure and savings decisions. Findings reveal that remittances enhance household consumption, improve access to education and healthcare, and sometimes facilitate small-scale entrepreneurial activities. However, these benefits are accompanied by social pressures, dependency anxieties, and moral expectations on both sending and receiving ends. Participants highlighted that remittance flows shape family hierarchies, gender dynamics, and community status. The study underscores the complex interplay between financial inflows, emotional ties, and social obligations, highlighting how remittances operate as a political economy mechanism influencing both private and collective lives. The research contributes to debates on migration, development, and household economics by linking empirical evidence with broader socio-political frameworks, providing insight into how remittance economies transform rural communities and challenge conventional assumptions about migration-driven development in Pakistan.

Keywords*: Migrant Earnings; Family Economies: Political Economy; Remittances.*

1. Introduction

Migration and remittances are intricately linked phenomena that have significant global implications, both economically and socially. Remittances, the funds transferred by migrants to their home countries, are a critical outcome of migration, serving as a vital financial lifeline for many families and contributing significantly to the GDP of low and middle-income countries (Anghel et al., 2015; Shah, 2024). These transfers are not only monetary but also include social remittances, which encompass the exchange of ideas, values, and practices, thereby fostering cultural diffusion and transformation in both origin and destination countries (Anghel et al., 2015; Nowicka & Šerbedžija, 2016). The global remittance flow has surpassed $600 billion annually, highlighting its importance in international development and poverty alleviation (Tilbe, 2019). The economic impact of remittances is profound, as they stabilize external sectors, influence labor markets, and enhance human capital in recipient countries (Waghid, 2022). However, the dynamics of remittance sending, including motivations and impacts on senders, remain underexplored, particularly in industrialized nations (Tilbe, 2019). The digitization of remittance services has further revolutionized the industry, reducing costs and increasing efficiency, which is crucial for maximizing the developmental benefits of these financial flows (Shah, 2024). Despite their benefits, remittances are often viewed as mere windfall income rather than returns on investment, a perspective that could be shifted to better understand their role in financial management for migrant households (Clemens & Ogden, 2020). Moreover, the political discourse in regions like Europe and the United States often frames migrants' transnational ties as security threats, overshadowing their positive contributions to both home and host countries (Schiller, 2009). Addressing the challenges of migration, such as transit migration, requires collaborative international efforts to create economic opportunities and respect human rights, ensuring that migration remains a beneficial global phenomenon (Ratha et al., 2018).

Migration in the Global South is primarily driven by economic disparities, poverty, and income inequalities, which compel individuals to seek better opportunities abroad. The economic development process itself can stimulate migration, as countries with more advanced development stages tend to be significant sources of international migrants (Zlotnik, 2019). Additionally, migration is influenced by the socio-economic conditions in both origin and destination countries, with income inequalities playing a crucial role in shaping migration patterns (Casentini et al., 2023). Remittances, the financial transfers made by migrants to their home countries, have become a vital component of economic development in the Global South, often surpassing foreign direct investment and official development assistance (Issahaku et al., 2022; Mészáros, 2024). These remittances contribute significantly to poverty reduction, improve household consumption, and enhance access to education and health services (Alpaslan et al., 2021; Ratha et al., 2011). They also support entrepreneurial activities and agricultural productivity, thereby fostering economic resilience and development (Zlotnik, 2019; Zurita Moreano et al., 2024). However, the impact of remittances on economic growth is mixed, with some studies indicating positive effects on living standards and poverty alleviation, while others suggest limited or even negative impacts on broader economic growth (Alpaslan et al., 2021; Mészáros, 2024). Despite their benefits, remittances are not a substitute for sound macroeconomic policies and institutional reforms, and their developmental impact is contingent on the broader economic and institutional context of the recipient countries (Mészáros, 2024). Therefore, while remittances play a crucial role in supporting economic development in the Global South, they must be integrated with comprehensive policy frameworks to maximize their potential benefits (Ratha et al., 2011; Thakur, 2023).

Remittances and migration significantly impact the socio-economic landscape of Pakistan, particularly affecting the families left behind. The inflow of remittances from international and internal migration serves as a crucial financial lifeline, enhancing household income, education, and health outcomes. For instance, remittances contribute to financial stability, allowing families to access better education and healthcare, as evidenced in Khyber Pakhtunkhwa, where a significant relationship between remittances and improved educational outcomes for children was observed (Naz et al., 2016). Similarly, in the Frontier Region of Dera Ismail Khan, remittances have been linked to improved life satisfaction and community engagement (Dil & Ali, 2025). However, the absence of family members due to migration can lead to emotional and social challenges, such as loneliness and altered family dynamics (Ullah, 2022). In Punjab, remittances have been shown to reduce poverty and improve human development indices, particularly in housing, although they may also exacerbate inequalities between migrant and non-migrant households (Kashif, 2017). The economic benefits of remittances are further highlighted by their role in reducing poverty levels, as households receiving remittances are less likely to be in poverty compared to those that do not (Shair et al., 2024). Despite these benefits, the costs associated with migration, such as high upfront expenses and challenges in remittance transfer, remain significant barriers (Awan et al., 2015). Moreover, cultural and religious obligations often compel migrants to support their families financially, sometimes at the expense of their own needs (Bashir, 2014). Overall, while remittances play a vital role in enhancing the socio-economic conditions of families in Pakistan, they also present challenges that require careful policy consideration to maximize their benefits and mitigate potential drawbacks (Rovidad et al., 2024).

This study focuses on the Zhob Division of Balochistan, exploring the experiences of family heads managing remittances from migrant family members. The research examines how these financial flows affect household economies, social hierarchies, and community structures. Additionally, it investigates the emotional and psychological impact of separation and the moral expectations shaping the use of remittances. By integrating economic, social, and emotional perspectives, the study provides a holistic understanding of the political economy of remittances, contributing empirical evidence to policy debates and development discourse. The study addresses three objectives. First, it documents the lived experiences of family members receiving remittances, exploring their effects on daily life, economic security, and future aspirations. Second, it investigates the emotional and psychological consequences of family separation and the pressures of financial dependency. Third, it examines social and moral obligations shaping expenditure and savings decisions. Together, these objectives offer a comprehensive understanding of how migrant earnings transform family and community economies in rural Balochistan.

2. Review of Literature

2.1. Global Literature on Remittances and Household Economies

The global literature on the impact of remittances on household economies in developing countries reveals several key findings. International remittances significantly contribute to reducing poverty levels and enhancing household investment in education, housing, and entrepreneurial activities, rather than merely increasing consumption of goods like food (Adams, 2006). Furthermore, remittances play a crucial role in stabilizing household consumption, particularly in less financially developed countries, by providing a buffer against economic shocks such as natural disasters and fiscal policy changes (Combes & Ebeke, 2011). A systematic review indicates that remittances positively influence economic growth, especially in middle-income countries, where they support long-term investments, while their impact is less significant in low-income countries due to inadequate financial systems (Sholehah & Samputra, 2025). Overall, the effectiveness of remittances in fostering economic stability and growth is contingent upon the financial infrastructure and human capital present in recipient countries.

2.2. Emotional and Psychological Dimensions of Migration

The long-term psychological effects of migration on the identity and sense of belonging of migrants and their families are complex and multifaceted. Migrants often experience a profound transformation in their identities, grappling with feelings of foreignness and confusion as they navigate new cultural landscapes, which can lead to a sense of aimlessness and questioning of self-identity (Hysenaj & Lleshi, 2024). This identity shift is particularly pronounced in children of migrants, who may develop a dual identity that balances their heritage with the culture of the host country, a process that can be fraught with challenges such as social exclusion and discrimination (Brance et al., 2024; Khalik, 2024). The need for belonging is critical, as it underpins psychological well-being; migrants who successfully integrate into social networks often report enhanced resilience and emotional stability (Albert & Barros, 2021; Brance et al., 2024). However, the renegotiation of family roles and the maintenance of cultural traditions can create intergenerational conflicts, impacting emotional well-being (Bulut et al., 2024). Overall, the interplay between identity transformation, belonging, and psychological health underscores the necessity for supportive policies that facilitate integration and address the unique challenges faced by migrant families (Albert & Barros, 2021; Bulut et al., 2024).

2.3. Social and Moral Obligations in Remittance Economies

Moral expectations significantly shape the dynamics of remittance flows between sending and receiving parties, influencing both the motivations for sending money and the organization of these financial transactions. Research indicates that remittances are often driven by a sense of familial obligation and altruism, where migrants feel a moral duty to support their families, which can create a complex web of rights and responsibilities within transnational families (Henchoz, 2024; Simoni & Voirol, 2021). This moral framework not only dictates the amount and frequency of remittances but also leads to negotiations and evaluations of these financial exchanges, as family members assess the fairness of contributions based on their respective efforts and needs (Henchoz, 2024). Furthermore, the concept of reverse remittances highlights a bidirectional flow of financial support, reflecting mutual responsibilities that can sometimes lead to financial strain, thereby complicating the moral landscape of these transactions (Gill, 2025). Overall, the interplay of moral expectations and socio-economic factors underscores the intricate nature of remittance dynamics, where ethical considerations are as crucial as economic ones (Alba & Sugui, 2009; Laurent et al., 2022).

2.4. Remittances and Rural Economies in Pakistan

Remittances play a crucial role in enhancing rural economies in Pakistan by significantly impacting agricultural modernization, poverty alleviation, and income distribution. Studies indicate that remittances are the primary income source for many rural households, surpassing traditional agricultural and non-farm incomes, thereby contributing to reduced income inequality and improved economic wellbeing (Shams et al., 2020). They facilitate investments in modern agricultural practices, which are essential for sustainability and productivity growth, particularly when supported by favorable policies and financial services (Ali et al., 2018; Ghani et al., 2025). Furthermore, while remittances are effective in mitigating rural poverty in the short run, agricultural development remains vital for long-term poverty reduction (Liu et al., 2020). The accumulation of rural assets, such as land and agricultural capital, is positively influenced by both internal and external remittances, although their effects vary (Adams, 1996). Overall, strategic government interventions to enhance remittance utilization can significantly bolster rural economic development in Pakistan (Ali et al., 2018).

3. Material and Methods

This study employed a qualitative research design to explore the experiences of family heads managing remittances in the Zhob Division of Balochistan. The target population consisted of individuals whose family members had migrated and were sending financial support back to their households. A purposive sample of 14 participants was selected to ensure diversity in terms of socio-economic status, geographic location, and family size. Data collection was conducted through in-depth interviews lasting approximately 60–90 minutes. Participants were asked about their experiences receiving remittances, household economic management, emotional and psychological challenges, and moral obligations regarding remittance use. Interviews were audio-recorded with consent and transcribed verbatim. Thematic analysis was employed following Braun and Clarke's (2006) framework, involving coding, identification of recurring patterns, and development of four major themes. This approach allowed for a nuanced understanding of household strategies, emotional dynamics, and social obligations surrounding remittance economies.

4. Data Analysis and Discussion

4.1. Economic Transformation and Household Investment

Participants reported that remittances from migrant family members significantly enhanced household economic stability and facilitated long-term investment strategies. These funds were used to improve daily consumption, access education and healthcare, and accumulate assets that strengthen household resilience. One participant explained, "The money sent by my son allows us to send our children to school, repair our house, and even save a little for emergencies. Without these funds, we would struggle to meet basic needs and provide for the family's future." Participants emphasized that remittances were not solely consumed for immediate needs but also strategically deployed to foster economic transformation. Several participants noted that small-scale entrepreneurial initiatives, such as home-based businesses or agricultural improvements, were financed using these funds. One participant remarked, "We used some of the remittance money to start a small shop. It helps our family income and ensures that we are not completely dependent on external aid."

The accounts also highlighted that remittances contributed to intergenerational benefits, enabling families to invest in education and skills development for children, thereby increasing human capital and future earning potential. As one participant noted, "Sending my children to school and helping them learn skills is the best investment we can make. It will help them break the cycle of poverty." Overall, participant narratives indicate that remittances serve as both a stabilizing economic resource and a vehicle for long-term household investment. The findings underscore the transformative impact of remittance flows on livelihoods, demonstrating how migrant remittances support resilience, social mobility, and sustainable economic development within households.

4.2. Dependency and Financial Pressures

Participants highlighted that while remittances substantially improved household economic conditions, they also introduced a sense of dependency and financial pressure. Families reliant on external income reported feeling obligated to manage funds prudently, knowing that mismanagement could have serious consequences for household welfare. One participant explained, “We rely entirely on my brother’s income abroad. Sometimes it feels like a burden because we must spend carefully and make sure every rupee is used wisely; if we mismanage it, the whole family suffers.” Participants emphasized that this dependency created both psychological and practical stress. Decisions about consumption, education, healthcare, and investment required careful planning, often under the awareness that their financial security was contingent on continued support from family members abroad. One participant noted, “Even though the money helps, we cannot make mistakes. Every choice feels critical because our family’s well-being depends on it.”

The accounts also highlighted that reliance on remittances shaped household decision-making and intra-family responsibilities. Participants reported heightened accountability and a collective effort to optimize the use of funds, illustrating how financial dependence influences social and economic behaviors. As one participant observed, “We have to coordinate and plan together. It teaches us responsibility, but it also creates constant worry.” Overall, participant narratives reveal that remittances operate as a double-edged resource: they enhance household resilience and investment capacity while simultaneously generating dependency and financial stress. The findings underscore the complex dynamics of remittance-based support, highlighting both its empowering and burdensome aspects in shaping household economic strategies.

4.3. Emotional and Psychological Effects of Separation

Participants reported that the prolonged absence of migrant family members due to labor migration generates significant emotional and psychological strain. Feelings of loneliness, anxiety, and concern for the well-being of distant relatives were commonly described, affecting family cohesion and everyday life. One participant explained, “It is difficult living without my husband; I constantly worry about his safety and how he is managing. The money helps, but the distance weighs on all of us emotionally every day.” Participants emphasized that while remittances provide financial security, they cannot compensate for the emotional costs associated with separation. Household members described a persistent sense of uncertainty and stress, particularly concerning the safety and health of migrant relatives abroad. One participant noted, “Even though the money supports our needs, the emotional burden of worrying about him never goes away. We feel incomplete as a family.”

The accounts also highlighted the impact on children and intergenerational relationships. Participants observed that prolonged absence disrupts parental guidance, emotional support, and family routines, creating challenges in child development and household dynamics. As one participant remarked, “Our children miss their father. They ask when he will come back, and it is hard to explain. We all feel the strain every day.” Overall, participant narratives reveal that migration carries significant psychological costs for household members left behind. The findings underscore that while economic benefits are tangible, the emotional and social implications of separation are profound, highlighting the need to consider both material and psychosocial dimensions in studies of labor migration and remittance-dependent households.

4.4. Moral Obligations and Decision-Making

Participants emphasized that remittance management is strongly influenced by moral, social, and familial expectations. Household members described a sense of responsibility not only toward their immediate family but also extended relatives and, in some cases, community members. One participant explained, “We feel responsible to use the money wisely. It is not only for our immediate family but also for relatives and neighbors who may need help. The expectation to spend carefully is always present and guides our choices daily.” Participants highlighted that these obligations shape decision-making processes regarding consumption, savings, investment, and support for others. Decisions about remittance allocation were reported to be guided by ethical considerations, social norms, and a desire to maintain family reputation and social cohesion. One participant noted, “Every rupee is weighed carefully. We consider what is right for the family and how to fulfill our duties to others.”

The accounts also suggested that the moral dimension of remittance use reinforces social solidarity within extended networks. Participants indicated that observing these expectations strengthens interpersonal bonds and accountability, while also creating subtle pressures to meet collective needs. As one participant remarked, “Sometimes it is stressful, but helping others is part of who we are. The money is not just ours—it represents responsibility to many people.” Overall, participant narratives reveal that remittance management extends beyond economic pragmatism and is deeply intertwined with ethics, social norms, and family strategy. These findings underscore that financial decision-making in migrant-sending households is guided by moral imperatives as much as by material considerations, reflecting the social embeddedness of remittance practices.

5. Conclusions

This study demonstrates that migrant remittances significantly shape household and community economies in the Zhob Division of Balochistan. Remittance inflows improve consumption, access to education and healthcare, asset accumulation, and sometimes small-scale entrepreneurship, enhancing economic security and future prospects. However, these benefits are accompanied by social, psychological, and moral pressures. Households experience dependency on migrant earnings, emotional strain due to prolonged separation, and social expectations guiding expenditure and investment decisions. The findings reveal the complex interplay between financial support, emotional well-being, and ethical responsibility. Remittances function as more than economic transfers; they are embedded within social networks, family hierarchies, and community norms, influencing decisions and shaping household and community life. Participants highlighted both opportunities and constraints associated with remittance dependency, emphasizing the need to balance financial gains with emotional resilience and social obligations. This study contributes to the literature on migration and development by providing qualitative insights into the political economy of remittances, particularly in rural Pakistan. Findings underscore the importance of understanding remittance dynamics holistically, incorporating economic, social, and emotional dimensions. Policy interventions should recognize these complexities, providing support mechanisms for families managing remittance flows, including financial literacy programs, psychosocial support, and community-based guidance. By doing so, the transformative potential of remittances can be maximized while mitigating the social and psychological costs associated with migration.

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