



UTILIZATION OF REMITTANCES ON HOUSE CONSTRUCTION: GROUND REALITIES AT VILLAGE KHOHAR DISTRICT GUJRAT, PUNJAB PAKISTAN

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Abstract

Purpose of the study: This study aims to find out local perception for utilization of remittances on the construction of luxurious houses in Village Khohar. Further, it aims to document the causes of international migration from this village. This study focuses on the chain migration from Pakistan to South Africa and to highlights the socio-economic status attached with showoff wealth through the construction of luxurious houses.

Methodology: For this study qualitative anthropological research methods including in-depth interviews; informal discussions; and focused group discussions were used to collect empirical data. For this study, 23 migrants were selected through purposive sampling. In-depth interviews were conducted from the selected population for which a semi-structured interview guide was used.

Main Findings: There is a history of migration from this village, residents of the village migrate and financially contribute to their left-behind families. The migrants spent billions of rupees on the construction of luxurious houses in which their left-behind family members live a comfortable life. The geographical and environmental reasons are important factors for international migration.

Applications of this study: This study can help academicians, researchers, demographic experts, financial planners as well as policymakers to understand the factors associated with international migration along with the local perceptions about showoff wealth through the utilization of remittances. This study will also be valuable for the remittances beneficiary countries like Pakistan.

Novelty/Originality of this study: Wealth is a symbol of status in traditional areas of Pakistan. The showoff wealth is associated with prestige. This topic is novel in terms of traditional and cultural practices for the utilization of wealth (remittances) on the construction of luxurious houses. The subject of this study was underexplored in the context of Pakistan in terms of the symbolic relationship between prestige and construction of luxurious houses.

Keywords: *Remittances, Migrants, Construction, Social Status, Prestige.*

INTRODUCTION

International migration is a global phenomenon that is growing steadily worldwide (Kanayo et al., 2019). Pakistan is one of the third-world countries where migration has always been a common practice. Statistics show, in the last fiscal year e.g., 2019-2020 a total of 14,858 million USD remittances were transferred to Pakistan (The News, 2020), which has a significant portion of the Gross National Production (GNP) chart of Pakistan. This high figure of remittances shows that remittances play an important role in the development of the country and the quality of housing in the study area (Egger & Litchfield, 2019). The efforts of these diasporas have a valuable effect on the health, education, social-political status, respect, prestige, the honor of the people left behind (Cohen, 2011). The remittances are usually being utilized in the visible developmental projects in Khohar; such as to construct luxurious giant houses, purchasing the new luxurious cars, purchase land for house construction, and by educating their children in highly expensive schools. This study aimed to know the reasons for such types of investments and the mechanisms that are subjected to remittance.

District Gujrat has a particular history of international migration. Although it has agricultural land, two of its sub-administrative units (Tehsils) Sarai Alamgir and Kharian are on the foothills of the Outer Himalayas. This land is not cultivatable rather there can be a small-scale arid agriculture activity in small patches. Owing to this reason food security has historically been a partial challenge to the residents of Tehsil Sarai Alamgir and Kharian till the recent past. This



geographical reason remained one of the push factors in recent history from these two Tehsils that has overall shaped the culture of international migration in District Gujrat.

Village Khohar – the area of research – is situated in Union Council Khokhar that is under the administration of Tehsil Sarai Alamgir. District Gujrat and its surrounding districts e.g., Jhelum and Mandi Bahuddin have a high rate of migration. Village Khohar has a history of international migration as 249 men migrated to take part in World War I and 9 give up their lives. This history is carved on the wall of the Government High School of village Khohar. Overall migration history of Pakistan and geographic and environmental conditions of Tehsil Sarai Alamgir developed a culture of migration in the study area. According to the field data migration ratio from this village is very high that is 1.5 people per household.

This migration has played a vital role in shaping and reshaping the overall social structure of the society in many ways: such as there is a shift in the mod of economy which was mostly based on agriculture, expansion of relations seized to exist and the concept of chiefdom is more subjective today. All these subjective elements of the society are now more linked with the power, wealth, showoff wealth, and making the lobby to satisfy their political and social status. This complex relationship among given concepts exists just because of remittances and their connection with the prestige, social and symbolic status of the migrants. This has developed a culture of international migration in the village through which the non-migrant families are motivated to gain socio-economic mobility associated with remittances.

RESEARCH QUESTION AND OBJECTIVES

The major research question of this research was to understand patterns of utilizing the remittances and spending on big and luxurious house construction to show off prestige. Moreover, the objective of this research was to explore the socio-cultural reasons for the utilization of remittances on house construction. Those cultural reasons included status symbol, financial support for family members left behind, gaining the social capital, infrastructural and human development in the village Khohar. The spending of remittance on the construction of big houses is show off money that is directly linked with status symbols of migrants. The family members of the migrants promote their social capital in the village through the spending of remittances on various socio-cultural customs in a traditional way to show off their economic status.

LITERATURE REVIEW

The history of human migration is based on various reasons including geographical, environmental, cultural, and natural. A study conducted by ([Crawford & Campbell, 2012](#)) to know the causes and consequences of human migration from an evolutionary perspective says that throughout the history of human, bird, and animal migration the factors that were most document were environmental and geographical. In the case of migration from village Khohar geographical and environmental reasons are on the top that initiated a pattern of migration in Khohar. Emphasizing causes of migration ([Campbell & Crawford, 2012](#)) talks about sociological reasons for developing the culture of migration. Similarly, ([O'rouke, 2012](#)) in his work said that there can be many names for migration and there can be many ways and routes of migration. Keeping in view the geographical and environmental aspects of migration, it can be said that the people of Khohar have been migrating throughout the history of this village. In the start, this migration was because of limited available resources for food production, and this turned to a culture of migration that will be discussed in the later part of this paper.

Various studies show that remittances have an impact on economic growth ([Meyer & Shera, 2017](#)), the remittances give a boost to private investment bds ([Z. Khan et al., 2019](#)), and domestic investment is impacted by the inflow of remittances ([Dash, 2020](#)), but in this whole discussion the cultural factors for the consumption and investment of remittances cannot be overruled. The findings of this study show that the culture of politics and showoff power through the spending of money on the construction of luxurious houses is commonly in practice in Khohar. As in the case of Kerala, India consumption and investment of remittances are linked with masculinity ([Osella & Osella, 2000](#)) where the culture demands from men to consume money to show off their power so that their masculinity may come forward. In the case of Kohar, the construction of the big house is generally not linked with masculinity but it has good to do with showoff socio-economic status.

The local economic activities in the form of industrial units or opportunities for investment can become a hindrance for local and international migration. As in the case of Indian Punjab ([Oberai & Singh, 1984](#)) in their classical study said that limited economic activity was one of the factors for internal migration. According to the economic theory of migration, the fundamental push factors for migration include poverty and lack of earning opportunities ([Hall & Kardulias, 2010](#); [Massey et al., 1993](#)), whereas shedding light on the anthropological perspective of migration ([Brettell, 2013](#)) put emphasis on typologies of migration and discussed economic factors for out-migration.

A report by ([Alonso, 2011](#)) said that the social and political relevance of migration goes beyond numbers. The migration involves people who have plans, dreams, hopes, frustrations, and interests of human beings. For these people, migration is not just development. According to this report, migrants are active forces driving new realities and corresponding social responses both at home and in the host country. The people from Khohar migrated to different countries of the world. Poverty has also been a common phenomenon in the village. The socio-economic and political frustrations; hope for a better



future; and the deep interest in economic development resulted in migration among the residents of Khohar. Before migration the indicators including health, education, and food intake was poor, but after migration, these indicators improved. As in the case of Bangladesh ([Wadood & Hossain, 2017](#)), similar effects of remittances were documented.

Scholarships have highlighted reasons for international migration and considered large income differentials between various areas. In the context of India ([Chaudhuri, 1993](#); [Oberai & Singh, 1984](#)) said that income differentials often facilitate outflows of people from the poorer area in search of employment in relatively affluent areas. In response to this migration, they send resources in the form of remittances to their household of origin. Similarly ([Crawford & Campbell, 2012](#); [Kaur et al., 2011](#); [O'rouke, 2012](#)) validated the point that limited earning opportunities play a vital role among migrants to plan their lives. In village Khohar, unlike other areas of Pakistan, income difference is based upon geography and environment. The people do not have access to employment opportunities so the remittances are the primary source for families left behind to live a quality life. The local market of the village is providing small-scale business to village merchants. Although the migrants earn very well yet they prefer to be linked with their native land through constructing houses and purchasing land for residential purposes. Strong social ties and kinship systems are the factors that explain this tendency.

Although the consumption of remittances on house construction is not a good decision, but a culture where social status is associated with big houses gives its valid reasons. But the other side of the story is that the construction of luxurious houses needs millions of rupees which is not possible to manage without remittances. Apart from human development, the infrastructural development of Khohar is linked with remittances. In the context of diasporas as potential actors and investors of development ([Dash, 2020](#); [Haas & Plug, 2006](#)) said that the government of migrant-sending countries remained pessimistic for decades, and in the recent past they have put renewed hopes on transnationally oriented migrants. The government expects diasporas to contribute to the development. During this study, it was found that after successful migration the remittances are sent to the village.

More recently, the Global Commission on International Migration ([GCIM, 2005](#)) reached a similar conclusion, referring to three 'Ds' driving emigration: development, demographics, and democracy. This concept of three 'Ds' can be seen in the village Khohar. The migrants have constructed big luxurious houses that are being considered as development by them. According to a working paper presented at the United Nations conference on trade and development by ([Kapur, 2004](#)), there is an increasing belief that remittances are a more effective tool for income redistribution, reduction of poverty, and economic growth than large, bureaucratic development programs or development aid in the developing countries. Due to the emergence of remittances, there came a shift in the social status of the migrants and they started the construction of big houses.

METHODOLOGY

For this study qualitative anthropological data collection tools and techniques including key informants; rapport building; informal discussions; in-depth interviews; semi-structured interview guide; and focused group discussions were used to collect empirical data. There were selected two key informants from village Khohar based on their consent and availability for being part of this research. One of the key informants was Chairman Union Council Khohar, who was in his late sixties and had spent almost 25 years of his life in Gulf Countries. The other key informant was in his mid-fifties and was a successful migrant to South Africa. He was also President of the Pakistan Muslim League Nawaz (PML-N) South Africa Party. The key informants for this study helped to develop a rapport of the researcher in the study area by interacting with the targeted population. People of Khohar have migrated to all parts of the world, but for this study, 23 migrants to South Africa were selected through purposive sampling. Although there were around 600 migrants to South Africa from Village Khohar, out of which 48 were present in the village during this study. Key informants helped to interact with 41 migrants. A consent form was developed for this study before starting the data collection activity. An informal discussion was held with 41 migrants and meanwhile, the consent form was shared with these migrants. After going through the consent form and sharing their concerns only 26 gave their consent to become part of this study. Later on, during in-depth interviews, 3 participants refused to become part of this study further. Finally, 23 in-depth interviews were conducted with migrants to South Africa from Village Khohar. There was developed a semi-structured interview guide for conducting in-depth interviews. There were conducted 2 Focus Group Discussions (FGDs) and in each of FGD, there were 8 participants including researcher and notes taker. This was helpful to validate and cross-check data collected through interviews. All ethical issues were discussed in the Research Committee of the Department of Anthropology and later on, this study was approved by the Research Ethical Committee of the Department of Anthropology, Quaid-I-Azam University, Islamabad.

This research was conducted to know the socio-cultural reasons for the utilization of remittances on the construction of luxurious houses. The research was aimed to find a relation between the construction of big houses and socio-economic and political status. Moreover, this research was conducted to know the difference in social status and political affiliation among the migrant group. It also explores the hierarchal mechanisms in the society and the emergence of new hierarchal patterns associated with the possession of remittances.



RESULTS/FINDINGS

In the context of Khohar remittances are generating economic activity in the village as the migrants consume millions of rupees on the construction of big luxurious houses. The construction industry developed in the last two decades and has generated an economic activity not only for the labor class but also for investors who supply construction material in village Khohar. The low economic segments of the village who do not have money to pay legal or illegal international migration process stay in the village. The left-behind families of international migrants have improved their socio-economic status. The local market of the village was improved to satisfy the daily needs of the left-behind families of the migrants. The field data shows that in Khohar the economic activities are not so vital. There are two main markets, one is located in an old residential area of the village where streets are alley and the other one is situated in a new residential area. Secondly, dairy farming and cultivation of crops are also part of the economic cycle but these activities are highly dependent on the income resources which are based on remittances.

The businessmen who are involved in small-scale business activities earn good livings but they do not consider it their future. During an interview, Sajjad said that he used to sell milk in the local market of Khohar, but he was inspired by his friend Watto who was poor but migrated to South Africa. Watto's migration to South Africa made him a successful man under the cultural criteria of Khohar. Describing Watto's accomplishment Sajid said, *"Watto was very poor and used to work as a servant of Malik Amjad, whose son is migrated to England. Watto was inspired and borrowed 4 hundred thousand PKR from his relatives (already migrated to South Africa). He illegally migrated to South Africa for which he had to pay a lot of money to the agent. After migration to South Africa, he not only returned the total amount to his relative but also constructed a big house worth millions of rupees in few years. He is taking care of his whole family. People should have to trust you to borrow money. I am here and selling milk as milk is a daily consumable item and people purchase it. This is the reason I am earning my bread and butter. It is good till the time both ends are meeting and if there is need for migration then I will also migrate to somewhere"*.

The residents of Khohar have established a link of the success of migrants with the construction of a big house, possession of costly cars, and ownership of land for construction of the house.

Describing the life before migration to South Africa and the cycle of responsibilities on various age groups Faizan said, *"my family was extremely poor. I owned a small shop thirty years before. Twenty years before, I was 40-year-old when I migrated (illegally) to South Africa. I started working on a hotel and later on a notable of my village financially supported me. They lend me some money and opened a shop (small grocery store) as I had an experience of it in Khohar. I earned a lot of money and kept on supporting my family. I used to work for 18 hours a day and my health is in bad condition now. Due to poor health, I moved to Pakistan three years before. I stayed in South Africa for almost 16 years and lost all of my energy. Five years before my two sons migrated to South Africa as legal migrants. I have papers of South Africa and my sons had not faced all those challenges that I had to. Now the wheel has spun and my sons are sending remittances. I am enjoying life here and after some years my grandsons will be in South Africa and my sons will be enjoying here. . . . the construction of a big house with remittances was a real success. On returning to Khohar I saw this big house and I was feeling proud to see the display of my remittances."* Similar health conditions of migrant farmworkers are presented in an ethnographic study conducted in the USA by (Holmes, 2016) who stated that structural inequalities are the reasons for leaving native land. People from Mexico leave their country because the government does not provide them earning opportunities and to meet their basic needs the people living on the border of the USA and Mexico put their life in trouble by doing illegal migration. Similarly, structural inequalities are observable in Khohar where very limited earning opportunities and culture of migration is a push factor for international migration.

As the target group of this study was the migrants of South Africa. Mr. Sultan was the first person from village Khohar who migrated to South Africa almost forty years ago. After this first success story of migration, the trend of migration to South Africa increased and according to a respondent at present, there are almost six hundred migrants in South Africa from this village. During FGD a respondent commented on the reasons for the popularity of migration to South Africa and said, *" . . . several reasons are owing to which youth of Khohar prefers to migrate to South Africa. First of all, the route for both legal and illegal migration to South Africa is very easy as compared to Europe or any other country. Secondly, the most important thing is financial success attached to migration in any country that we see through the ownership of big houses of migrants to South Africa. This is the symbol of the prosperity of these migrants here (in the village) and there (in South Africa)."* This shows that the construction of big houses is a common culture in Village to show success stories of migrants. As documented by (S. Khan et al., 2009, 2012) that the people of Gujrat who migrated to other parts of the world spend their remittance on the construction of big houses. In Khohar the trend of consumption of remittances on big houses was common among all groups of migrants.

DISCUSSION/ANALYSIS

The culture of Khohar has developed a way of life for migrants. Once a member of a household starts his earing abroad then



he will feed the rest of his family members either it is extended or joint family system. During the tenure of migration, a migrant will also make arrangements to make migration easy for another family member. This migration pattern is owing to low economic activity in Village Khohar as (Mulder, 2018; Tegegne & Penker, 2016) has highlighted low economic activity as a major determinant of migration in Ethiopia. During in-depth interviews, it was revealed that literacy was not so common in the village. The residents of Khohar showed their willingness to become government servants but the low literacy rate was a barrier in this regard. Whereas, the association of prestige to migration, and upward socio-economic mobility through remittances were reasons for preference to international migration.

Being wealthy is a blessing and one cannot be satisfied until people admire him and give him a proper place and respect and also consult him in collective actions. The only way to achieve this status is to show off wealth through tangible developments such as house construction, big and new luxury cars, etc., as these developments appeal to the common sense of the population. The migrants claimed that they prefer to migrate to find a good job to earn and change their socio-economic status in the village. A similar argument was given by (Józsa, & Vinogradov, 2017) that most job seekers prefer work to abroad to uplift their socio-economic status. The essential elements for economic development in the society such as industry, agriculture, and irrigation system are not supportable to excel the community and are insufficient to fulfill the communal needs. Most of the land is barren and the irrigation system isn't helpful to irrigate the land. Because of these reasons people have preferred migration to fulfill their domestic needs.

Migration has occupied the status of some cultural phenomenon and the people of Khohar have adopted it as a cultural norm but they didn't invade the culture. Here the question arises that why the people of Khohar didn't adopt education to be a part of the education economy like the rest of the country? There are many reasons to avoid education but some are more accelerating. It was found that some amount of remittances was being spent on human development through education that is validated by (Imran et al., 2017), but in Khohar culture of migration was a barrier for higher education. In past, there was a trend to join the army because of the aforementioned reasons. Most of the population was in the army and security agencies. From Khohar 249 people joined World War I and 9 had lost their lives. A memory shield has been carved on the gate of Government High School Khohar. This history has also impacted the choice of people to join security agencies. In past, the trend of army recruitment had affected the trend of higher education in the village negatively. The second factor was the unavailability of such economic resources as to get higher education. Third and foremost were the success stories of the economic wellbeing of the diasporas made the society to be more focused on the final destination and that was economic prosperity.

There is a socio-economic hierarchy among the migrants of South Africa, who are divided into three different levels. The following table shows the social status of three migrant groups in South Africa and thus in Khohar.

Table 1: Characteristic of Migrant Groups and Social Status

Sr. No	Characteristic of Group	Social Status
1	Settlers, Big Business	Very High
2	Non-settlers, Small Scale Business	High
3	Employees of the First group	Low

Source: Field Data

The first group belongs to those who migrated to South Africa before a decade or more; have settled their business in South Africa, and have a legal stay. The migrants of this group have a personal business of cash and carry stores in small towns of South Africa. The second group is of those migrants who were having small investments at the time of migration and own small-scale grocery shops. Before migration, this group belonged to the middle class of the village and had low socioeconomic status in the village. The third type of migrants is those who had a very low socio-economic status before migration and are working for the first type of migrants in South Africa as monthly wage labor. The relationship between social capital and migration was visible in Khohar during this research study. This relationship is also drawn by (Thomas et al., 2016) in his study to find the duration of residence and plans for future residential relocation.

After migration, the socio-economic and political status of the migrants has changed to a great degree among the three hierarchical groups. The flow of remittances boosted the wealth among the people of Khohar as argued by (Faist, 2016) that migrants can help increase income and wealth in their origin countries via social units such as hometown, religious, ethnic, village, or alumni associations. The socio-economic and political conditions of the three hierarchical groups were very poor before migration. The migrants of the first group had formal education before migration. Their socio-political acceptance was not as such. In some of the cases, the house structure was good, but in most of the cases, they had a small house. Joint and extended family types were common before migration and after migration. The whole family used to reside in the same house and shared the rooms for living. Among the second group, education was not prevailing and the rest of the social conditions were more or less the same as compared to the first hierarchical group. Among the third group, these conditions



were very poor. The third group falls in the category of low-income groups in the village. Before migration, the members of this group used to work as personal employees for the migrants in South Africa.

There are different types of developments that can be seen in the village including the construction of big houses and the development of local political organizations. The major portion of remittance is being spent on house construction. A similar argument is developed by (Imran et al., 2019) in the case of Punjab, Pakistan where migrants spend a handsome amount of remittances on house construction. Besides this keeping in view the future discount behavior the migrants do purchase the residential plots in the village and at Sarai Alamgir. The construction of a big house, owning a big car, and residential property is the indicator of social status in the village. All of the hierarchical groups spend their major portion of income on these types of indicators of social status. The third group spends their income on purchasing motorcycles to show their social status, while the rest of the two groups have ample amount of remittance and hence, they spend it to buy a car.

The first two types of migrant groups presented in the table above, prefer to purchase land for the construction of a new house. It was told by the respondents that they have an affiliation with the property of their forefathers. They prefer to construct a house on inherited land. If the piece of land is not sufficient to construct a big house then they offer an extra amount to the owner of the adjacent plot or house. The owner of an adjacent house or plot sells the property if he or she is poor and requires money. But, if it is not so, then they have to purchase property in the village at any other location. The decision regarding the construction of a house is taken by male members of the family. The map of the house is made by the architect designers of Sarai Alamgir or Islamabad. The third group does not have this much amount so they construct a simple house at the same location. The ever-emerging trend of construction of big houses and purchase of property has resulted in price hikes of residential land in the village. This has affected the people's capacity to purchase residential land. The competition to purchase residential land exists between the migrant to various countries. Some of the migrants told, who had recently constructed houses, that they had spent an average of twenty million Pakistani Rupees. They also said that it is just to show their status.

The resale value of these big houses is very low though the migrants claimed to have constructed these houses for their social prestige and not for sale. They consider the inherited land as valuable and because of this reason they do not sell their land and house. On the other hand, the people who are involved in selling the land are either those who are poor or who own vast tracts of land. As the land is not cultivatable, excessive land is of no use to the family. In the village, there is an ever-increasing trend of purchasing residential land. In the village, the old architectural structure still exists along with new designs. Due to this huge construction and increase in the value of a property the value of the old village centre has decreased to a vast level. At present, the old village Bazar has expanded and the residential area has extended to great extent. New streets and roads have been constructed and new types of developments are being introduced to the village.

This construction is giving opportunities to the wage laborers, carpenters, sanitary and other businesses to a vast degree in the village. A visible portion of society is engaged in this construction industry in the village and this argument is supported by (Shen & Xu, 2016) in the case of China where migration and development have a direct relation. The redistribution of the economy via spending on the construction of houses is helping in the reduction of poverty. Moreover, remittances play a vital role to alleviate the poverty of migrant family members as (Imran et al., 2018; Odorige, 2016) in his study said that remittance is a relief to many homes from the grip of intense poverty. The migrants consider their investments in the big luxurious houses rational. Owing to the economic recession in Pakistan the people of Kohhar couldn't construct luxurious houses so that is why to reduce their economic disparity the people preferred international migration to overcome the economic recession on the household level as argued by (Levy et al., 2017). They were of the view that before migration they had low socio-economic status and they were the deprived segment of society. This deprivation and frustration led them to migration. After migration when they do have money, so they need to construct a big house to show off their status to the residents of the village. They do not spend on any other business in Pakistan because they are of the view that as they do hard work in South Africa, so there is no need to keep themselves engaged in a business in Pakistan. Here they are interested in enjoy their days by staying with family and sitting at village Bazar. They do work abroad to facilitate their family. For them, it is a rotation of responsibilities for every member of their family. At one stage the elder most of the head of the family member migrates to facilitate the rest of the family members while at another stage the young one, on getting mature, has to migrate to facilitate the former migrants of the family. They are aware of the fact that in their absence the youth spoil their income but they say that once they have been doing the same. At the next stage, these youth have to migrate and then they will get to know their responsibilities.

CONCLUSION

In the socio-environmental conditions of the village where the government has not made efforts for providing educational and earning opportunities to the masses, the migration is meaningful to the local people. The social customs and the deep-rooted affection for inherited land compel them to stay in the village and face the hardships of life. They migrate to help the family and to keep maintain the social status of their forefathers and to some extent gain social mobility through remittances.



The social status of the families and migrants is associated with the size and cost of a constructed house. The migrants have spent billions of rupees on house construction in the village irrespective of any other way of the utilization of remittances. This house construction has raised labor opportunities in the village. Although the remittances are playing a vital role in the socio-economic uplift of the village but on the other hand due to this type of utilization of remittances has boosted up a social hierarchy among the people of the village. Due to emerging competition among the migrants, the non-migrants of the village are suffering in economic and social terms. The value of property and land is increasing day by day due to which the non-migrant people cannot purchase residential land. Keeping in mind the circulation of money it can be assumed that the construction of big houses is of no use for the local people in the long run. The billions of rupees have been stuck by constructing big luxurious houses. There would have been other options for the utilization of remittances rather than on-house construction. During the time of construction, the local people get opportunities to earn their livings by working as a laborer, but in the long run, very limited numbers of people are getting benefit out of this investment.

LIMITATION AND STUDY FORWARD

Migration is a multidimensional phenomenon across the globe, but this study revolves around the socio-cultural and economic reasons for spending remittances. The socio-cultural reasons for utilization of remittances on house construction and its connection with the prestige of migrants and families left behind limits this study on the particular issue of village Khohar. Remittances are utilized in numerous ways such as health, education, infrastructural development, and house construction, but it is confined to one issue i.e., show off money in terms of big and luxurious house construction attached with the symbol of status.

Further, as a way forward this study can help the researchers, academicians, financial planners, demographic experts, as well as policymakers to understand the factors associated with international migration along with the local perceptions about show-off wealth through the utilization of remittances. This study will also be valuable for the remittances beneficiary countries like Pakistan.

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AUTHORS CONTRIBUTION

Dr. Majid Hussain Alias Ghalib Hussain generated the idea of this research study, conducted field data, and also worked on the abstract of this paper. Further, he also worked on the overall writing of this research paper. Dr. Muhammad Umer Hayat has supervised the write-up process of this study and supported data organization. Dr. Abdul Rasheed has played a key role in theorizing and building the major argument of the study. Further, he also supported through supervision of reviewing literature done by Mr. Saif Ullah. Lastly, Mr. Nadir Shahzad played a significant role in the formatting of this research document as well as correspondence with the journal.

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