

Impact of Remittances on Social Behavior towards Higher Education in District Poonch AJK

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Abstract

The primary objective of the study is to check the impact of remittances on enrollment, the performance of the students of higher education, and the attitude of the households. For this study, primary data were collected through a questionnaire. Randomly 75 migrants and 75 non-migrants were selected. The Binary Logistic model is used to check the impact of remittances on the enrollment of the students and the ordinary least square is used to check the impact of remittances on students' performance. The study concludes that remittances have a significant impact on the enrollment of the students and the impact of remittances on the performance of the students is not significant. Concerned authorities should focus on improving the performance of the students by providing different incentives through the higher education department of AJK.

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1. Introduction

National immigration means that natives shift within a country for jobs or other purpose and international migration means when people migrate across the boundary of the country (Peterson, 1978). Globalization has opened up the work market, enabling people to move for the short term across boundaries in search of better opportunities outside their home country. Age, employment and returns to migration were the factors behind the migration decision (Toderò, 1969). Some studies explained that people moved one place to another place when their returns to migration more than the cost of living in home country. This migration has started from all over the world from developing to developed countries because developed countries have low population growth rate, high per capita income and high wages. Then migrated workers send remittances to their home countries for many purposes. Remittances mean people send money to their households when they leave their home country.

Many skilled and unskilled workers from all over the Pakistan migrated in 1970 to Middle East countries for job purpose. Now these Pakistani peoples work abroad very efficiently in many countries of the world. Each year billions of remittances are sending by migrant's worker to their home countries. These remittances are playing micro and macro level impact on the economy of Pakistan. Macro level impact of remittances in Pakistan on employment, Gross National Product and balance of payments and micro level effect of foreign income on poverty, consumption, investment, health and education. (Shah, 1995).

Azad Kashmir is consisting on three divisions. There are ten districts of Azad Kashmir Bimber, Mirpur, Poonch, Kotli, Bagh, Muzaffarabad, Sudhnooti, Hatian bala, Neelum and Haveli. Azad Jammu and Kashmir is the beautiful region due to its greenery and mountains. The economy of Azad Kashmir is agricultural which means that the main source of production is land, which included crops, vegetables and fruits etc. According to socio-economic survey 2007, fifty-one percent Kashmiri people were migrated to different countries and send money to their households.

In 1950s and 1960s significant group of people from AJK migrated abroad. When Azad Jammu and Kashmir people migrated to different countries their living standard improved, their poverty burden reduced, their health and education level improved. Due to remittances private consumption, private investment of the AJK peoples increased. All activities of the AJK peoples improved due to remittances (Socioeconomic survey 2007).

Mirpur district is at the first number receiving remittances from abroad. When Mangla dam was under construction mostly people left their home country. One significant group of migrants belonged to Poonch district of Azad Jammu and Kashmir. In district Poonch many people belong to migrant's families and they send remittances to their families. Foreign income has significant impact on the socioeconomic condition of the district Poonch. Due to remittances education and health of the people improved (Khan et al., 2011). This research was conducted in Hajira which is the tehsil of district Poonch to see the impact of foreign remittances on social behavior towards higher education. So the different elements of higher education are enrollment and performance of the students, and also see the impact of remittances on attitude of the people towards higher education. Objectives of the study are found out the relationship between remittances and enrollment of the students in higher education in study area. Found out the relationship between remittances and performance of the students in higher education in study area. And also found out the impact of remittances on the attitude of the people towards higher education in study area.

2. Review of Literature

Research on remittances is getting more important since last three decades. Many researchers (Dorantes *et al*, 2008; Mansour *et al*, 2011; Kollner, 2013) showed positive and negative effects of remittance for recipient countries. A significant positive portion of remittances is mostly explored after the 1970s until 1980s. Remittances are increasing day by day in Pakistan. The literature review showed that there was a strong relationship between remittances and education. The relationship between foreign income and education is positive and also negative. The literature is divided into different subsection to see the relationship between remittances and education i.e. (1) Macro and Micro level impact of remittances (2) Relationship between remittances and education expenditure (3) Relationship between remittances and enrollment (4) Relationship between remittances and attendance (5) Relationship between remittances and academic performance.

2.1 Macro and micro level impact of remittances

Khan and Khan (2016) explained the macro (balance of payments) and micro (consumption, investment, health, and education) level impact of remittances in Pakistan. They showed that there was positive effect of foreign income on balance of payments, consumption, health, investment, and education. Latif *et al.*, (2013) found the impact of foreign remittances on rural economy in Pakistan. The descriptive statistics and a regression model were used for analysis and showed that all variables were highly significant. Remittances have a positive impact on the migrant's household. When there was micro and macro level impact of remittances on migrant's families their behavior changed when their poverty burden reduced.

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Bui *et al.*, (2015) and Ang *et al.*, (2009) found micro level impact of foreign income on migrant's families behavior in Philippine. Behavior of migrant's families changed and their consumption pattern changed due to remittances. Both studies used logistic Regression model and showed that when their poverty burden reduced there was the positive effect of foreign income on the behavior of the households. Logistic results showed that due to remittances poverty burden reduced but in the long run growth was not rebalanced. Iqbal *et al.*, (2014) investigated the effect of foreign income on the migrant's families whose fathers were abroad and send money to their families in Pakistan. Remittances have effect on children's education and their wife's behavior. The study found that remittance has the positive effect on children's education because when families received remittances their poverty burden reduced and they invest in children's education. When father of the family was not present at the home boys were involved in bad activities and due to this their education effect. This study investigated that mothers of the migrant's families were disturbed due to the absence of their husbands.

2.2. Relationships between remittances and education expenditure

Abdellatif *et al.*, (2013); Vogel and Korinek, (2012); and Zhu, (2016) analyzed the effect of remittances on educational expenditure and investment on growth. They found the relationship between remittances and educational expenditure and Economic growth. They used Auto Regressive Distribute Lag (ARDL) model and Tobit model for estimation and showed different results first study showed that foreign income has significant effect for expenditure on education, economic growth and second study showed that foreign income has greater effect on boy's education than girls and there was gender discrimination due to remittances and the third study showed the negative impact of remittances on education expenditure.

Kholi, (2013) and Amokom and Iheoma, (2014) analyzed effect of foreign income on fertility, education in India, and in Sub -Sahara Africa. Probit model and 2SLS technique used for estimation to see the effect of foreign income on education and fertility and results showed the positive effect of foreign income on education and fertility. Due to remittances, people invest more for their children's schooling and also fertility increased. Both primary and secondary education increased due to remittances. When people invested in children's education there was the positive and also negative impact on children enrollment, attendance, and attainment.

2.3. Relationship between remittances and enrollment

Jakob, (2015) and Zhu, (2016) found the impact of remittances on enrollment in El Salvador and in China. They used Probit model and 2SLS technique for estimation and showed that foreign income has a significant impact on enrollment of the students. Brempong and Asiedy, (2015) examined the impact of foreign income on enrollment of the students in Ghana. They used Probit model and showed that due to remittances enrollment in primary and secondary education increased. But due to remittances girl's education increased more than boys. Khan, (2016) found the impact of remittances on enrollment of the school students in Rural Gujarat, Pakistan. Primary data were used for estimation and showed that at primary level the impact of remittances was positive for both girls and boys. The results of remittances were similar for girls at the secondary level and changed for boys. Carlero *et al.*, (2008) and Jamil, (2013) found the effect of foreign income on education and child labor in Ecuador and Rural Punjab. IV-Probit model used for estimation and results showed that there was the positive effect of remittances on school enrollment due to remittances child labor reduced particularly for girls in Ecuador and in Rural Punjab child labor for girls increased due to the absence of parents.

Nguyen *et al.*, (2013) found the effect of internal and international income on health and education care exploitation of children in Vietnam. The study showed no significant impact of remittances on children enrolment at school and also no significant results for child labor. Due to international remittances grades of the students increased. Both internal and international remittances improved the health of the children. It means that in this study remittances have a positive effect on health of the children and also grades of the students improved.

Roy *et al.*, (2015) found the effect of rural-urban migration on the children's education in India. They used qualitative and quantitative techniques to check the impact of foreign income on enrollment of the students and gender gap. Estimation result showed that due to remittances enrollment of the students increased and students drop out from school due to some reasons when families received remittances, drop out of the students decrease and gender gap also reduced. So remittances have a positive impact on education.

Arif and Chaudhry (2012) worked on the effect of migration on school enrollment and outcomes and drop out from school in Punjab. They used Probit model and ordinary least square for estimation. Results showed that there was a positive effect of remittances on enrollment and performance of the students. Due to remittances students have more years of schooling and dropout rate of the students from school decreased. Khan and Khan, (2016) examined the effect of foreign income on enrolment and educational performance in Pakistan. They used Probit model for enrollment and instrumental variable technique used for students' grades.

The effect of remittances on enrolment and grade of the students was positive and significant and foreign income has a negative effect on urban children. Morooka and Liang, (2001) worked on the impact of emigration and the education in China. The Logistic model used for enrollment and results showed that there was the positive impact of remittances on enrollment of the students and also gender gap between children reduced. They also found that enrollment of the girls from non- migrants was still less than those girls who were belongs to the migrant's households.

2.4. Relationship between remittances and attendance

Matano *et al.*, (2013) found that the role of remittances in Moldova and showed that due to remittances human capital was increased. The findings were showed that the foreign income has a significant effect on higher education. They used Probit and Iv Probit techniques for estimation. Families received remittances and their behavior changed and showed a significant impact on education and increased the chance of attending high level of education by thirty-three percent. So the migrant's education level has a strong positive and significant impact on family member's education.

Cox *et al.*, (2003) investigated the impact of foreign income on schooling in El Salvador. Remittances played very important role for education in El Salvador. Remittances became an important source of household income. This study found the relationship between foreign income and school attendance has significant. International remittances have an impact on both rural and urban areas of leaving school but the more significant effect of remittances in rural areas. Family income, parental schooling, sex, residence and family size were played a very important role for the performance of the school students.

Dorantes *et al.*, (2008) explored the effect of foreign income on school children in Haiti. Finding of the study showed that the remittances raised school attendance for all children in all families as they belonged to migrants' household or not. There were opposite impacts of remittances on nonmigrant's families and migrants' families of children's schooling. Chaaban and Mansour, (2012) found the effect of foreign income in Jordon, Lebanon and Syria on education. They divided students into two groups according to age 15-17 and 18-24. They used Probit and Censored Probit model for attendance and attainment of the students. Results showed that there was the positive effect of

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remittances on enrollment in Syria and Jordan so significant results for boys than girls whose age were 15-17 in two countries. In Lebanon students of eighteen to twenty-four ages have less impact of foreign income on their education.

Mansour *et al.*, (2011) found the effect of migration, foreign income on attendance and educational performance of the students in Jordan. The findings of the study were school attendance and education attainment. This paper showed that there was significant impact or remittances on school attendance. The results showed that the remittances have effect on both enrolment and education outcomes of the students and impact of remittances was greater for men than women. Khan, (2016) investigated the effect of remittances on attendance of the students at primary level so there was significant impact of remittances on the attendance of the students at primary level.

2.5. Relationship between remittances and academic performance

Remittances played a significant role for the performance of the student who received remittances. Remittances have positive and also negative impact on students' performance. Abbasi *et al.*, (2000) found the impact of remittances on migrants' families so there was a significant impact of remittances income of the migrants' families. Educational attainment and the age of the migrant were very important. They used chi-square and regression analysis to check the variation and showed that there were positive and significant impacts of remittances on the migrants' families.

Arguillas and Williams, (2010) investigated the effect of parent's migration on school attainment of the children. Results showed that there was a negative impact on children school outcome when parents were abroad. Kollner, (2013) found that the effect of foreign on educational attainment in Tajikistan. There was a problem of endogeneity so the coefficients of the remittances variables became insignificant. Probit model used for estimation. Results showed that there was negative impact or remittances on educational outcomes.

Mansuri, (2006) showed the effect of migration on performance of the students and child labor in rural Pakistan. Author used instrumental variable (IV) technique to see the effect of migration on child education and child labor in rural Pakistan and data taken from Pakistan Rural Household Survey 2001-02. Estimation result showed that short-term migration has a significant effect on child school attainment. Those children who were from the migrant's families they have more year of schooling; their dropout rate were lower than non-migrant's families. Impact of migration was greater for girls than boys. Hu, (2013) worked on migration and schooling of children left behind in rural china. Ordinary Least Square used for the performance of the children left behind. Results showed that when a family adult or their parents are absent so boys' educational performance effect but not too much than girls' education due to the absence of parents effects girls education negatively. So the education of boys effects less than girls.

Borromeo, (2012) investigated the effect of remittances on the educational success of students in Philippines. Probit-model used for estimation and showed that there was the positive effect of remittances on high school students and negative for elementary school and college students. So parent's education is essential for the children. Bouoiyour and Miftah, (2015) analyzed the effect of migration and foreign income on the education. They examined the impact of migration and remittance on the determinant of education savings for the male and female in the rural Morocco. Probit model used for estimation and results showed a significant effect of foreign income on male students whose age was 18 to 20 and negative effect for older students and for females. Mchenzie *et al.*, (2011) found the effect of migration on schooling attainment in Mexico. They used Ordinary Least Square (OLS) and Two Stage Least Square (2SLS) for estimation and showed positive effect of migration on schooling attainment.

Nasir *et al.*, (2011) investigated that the impact of foreign remittances on the educational attainment has a significant impact. When people received remittances poverty burden reduced, consumption

increased and the behavior of household families changed. The finding of the study was the impact of remittances on educational performance. They used OLS and results were significant for the performance of the students. Remittances have a significant effect on children's performance if without considering parents' education. But if we consider parents' education then the results became insignificant. when Parents were uneducated, current income of the family was low so then the education of the children was affected. Family type and family size played a significant role in the educational performance of children. Zaho and Glewwe, (2009) investigated the school attainment in china. Censored Probit model used for estimation and results showed that positive impact on school attainment. They also explained that mother education played significant role in the education of the children.

The literature showed that remittances have positive and also a negative impact on school enrollment, attendance, performance and behavior of the people at national and international level. Some studies showed that foreign income has negative impact on education so there no relationship between remittances and education. It means that there were also other factors that affect student's education. Some studies conducted in Pakistan and showed that remittances have positive impact on education. When families received foreign income their poverty burden reduced and they invest in their children education. Enrollment of the migrant's children increased their education attainment improved due to foreign income. So there was a direct relationship between education and remittances.

3. Data and Methodology

3.1. Study area and data

Primary data was collected through questionnaires. Study area was Hajira that is the tehsil of district Poonch of Azad Jammu and Kashmir. Hajira is nearest to Indian occupied Kashmir. Hajira is sub-divisional headquarter of district Poonch. Tehsil Hajira has eight union council and four union councils were selected for data. Four union councils were Dara Ser Khan, Mandhole, Phagwati and Shar.

3.2. Target population

The total population of tehsil Hajira is almost 80 thousand. The target population was migrants and non- migrants from four union council of tehsil Hajira.

3.3. Sampling framework

The sample size was 150, which was collected from eight villages of tehsil Hajira. From each village 18 households were randomly selected with the help of each village residents.

3.4. Analytical framework

Logistic regression model is used when dependent variable is binary in nature. When dependent variable takes value (0, 1) when can apply logistic regression model for estimation. Logistic model is usually used for small sample size.

3.5. Logistic Regression Model for Enrolment

Variables which illustrates binary nature (0,1) we highly prefer logistic model (Maddala, 2007 and Gujrati, 2005). $\text{Logit}(P_k) = \text{Log-odd ratio}$, in a logistic distribution as p is 0 then $\text{logit } p$ is $-\infty$ and as p is one $\text{logit } p$ is $+\infty$. The association among response and predictor is usually nonlinear in logistic estimation that is why logistic model have no assumption for predictor (Abdelraman, 2010).

3.6. The Odd Ratio

Odd ratios are sort of probability that some outcomes will occur. If the odd ratio is greater than one then there is probability of success and if odd ratio is less than one then there is probability of failure. Odd ratio is useful for interpretation when variables are categorical.

3.7. Goodness of Fit Test of the Logit Model

The goodness of fit test for logistic regression model by binary response was introduced by the Hosmer and Lemeshow (1989). The value of Hosmer Lemeshow test lies between (0-1). If the value of Hosmer Lemeshow test is zero the predictors are useless at predicting the outcome variables and if value is 1 the outcomes variable is predicted perfectly.

$$EHE_{pi} = \beta_1 + \beta_2 EduM_i + \beta_3 EduF_i + \beta_4 Ge_i + \beta_5 Inc_i + \beta_6 MO_i + \beta_7 Head_i + \beta_8 Rem_i + U_i$$

$i = 1, 2, 3, \dots, 150$

Where

EHE_{pi} = Enrolment higher education (enroll=1, otherwise=0)

$EduM_i$ = Education of the mother in years

$EduF_i$ = Education of the father in years

Ge_i = Gender of the student (Female=1, Male=0)

$Income_i$ = Annual income of the family

MO_i = Mother occupation

$Head_i$ = Head of the household

Rem_i = Remittances of the family

Model for the Performance of the Students

Nasir *et al.*, (2011) used Ordinary Least Square for the educational performance of the students. So in this analysis author use OLS to check the performance of the students in higher education. Data of the performance was collected in percentage form. So performance is quantitative variable we can apply OLS.

$$PE = B_1 + B_2 M_i + B_3 ME + B_4 FE + B_5 He + B_6 Me + u$$

M_i = Migrants or non-migrants (0, 1)

ME = Mother education

FE = Father Education

He = Head of the household

Me = Member of the family

4. Results and Discussions

4.1 Multivariate analysis

In this section multivariate analysis of the single equation model has been done. Multivariate analysis is used when regression equation contains more than two variables and in which independent variables have causes and effects on the dependent variable. Independent variables are causing variables and the dependent variable is effect variables. Here independent variable is enrollment which is binary or dichotomous have value (yes=1, No=0). And independent variables are mother's education, father's education, the gender of the student and family type of the households. The Author applies the binary logistic model in multivariate analysis.

4.2 Logistic Regression Analysis

The maximum likelihood estimates for logistic regression are in the table. Some correlates are highly significant at 5 percent level of significance. The result indicates that households in which mothers are working in either private of the public sector have better and statistically significant chance that their children enrolled in higher education. Because if mothers are educated they do job and mother’s education is necessary for the children’s education.

The results also indicate that if the head of the household is a father there is more chance that children enroll in higher education because if the father is abroad it effects children education mostly boys education. When the father is abroad male children have many responsibilities at home, and also evolve many bad activities. The results also indicate that enrollment of the girls are more than boys from the households and table also showed the significant results. Some variables have not significant results for the enrollment of the students.

4.3 Odd Ratios

Odd ratios a bit more intuitively appealing way of lending suitable explanation to the results found for logistic regression. This table also showed the odd-ratio value for each correlate. Ennin et al., 2011 state that if value of odd ratio is greater than it means that “success” and less than one it means that “failure” for a unit change in X and in a case less than one, this implies that event is less likely to occur for a unit change in X. Consequently, as the dependent variable in this study assumes 0 for not enrolled and 1 for enrolled.

In this table, all odd ratios are greater than one which showed that if the mothers were working 32 percent chance of students to enrolled in higher education than non-working. Mother education showed that 5 percent more students enroll in higher education than those mothers who were not educated. Odd ratio of gender showed that 20 percent females more enrolled than males. Odd ratio of income showed that 9 percent students enrolled in higher education than who are not enrolled. When father was head of the household 12 percent more children’s enrolled in higher education than those household head was a mother. When fathers are educated 11 percent more children enrolled in higher education than those not enrolled. Remittances have significant impact on the enrollment of the students because significance value was 0.002 and odd ratio was 2.905 which showed that odd ratio was greater than 1 so here is chance of success.

4.4 Goodness of Fit of the Model

The goodness of the fit model was assessed by applying the Hosmer-Lemeshow test. Hosmer- Lemon show test lies between 0-1, if the value is close to 1 the model is good fit and if the value is close to zero the is unless to explain the outcome variable. In this study value of Hosmer- Lemon shoe test is 0.751, this value is close to one so the model is good fit.

Table 1: Results of Logistic Regression

Variables	B	S.E	SIG	EXP(B)
Mother occupation	2.120	.824	.010	8.329
Mother education	.053	.166	.748	1.055
Gender	.791	.380	.038	2.205
Income	.092	.221	.677	1.096
Head of the households	1.141	.386	.003	3.129
Father education	.108	.186	.563	1.114
Remittances	1.066	.344	.002	2.905
Constant	-2.852	1.066	.005	.058

4.5 Results of performance of the students

Dependent variable was performance of the student in higher education in the analysis. Independent variables were income of the family, father education, mother education, migrants and non-migrants and members of the family. Most of the variables were significant it means that these variables were positively related with performance of the students. Mother education was positively related with the performance of the students because significance value was 0.002. Income of the family was positively related to the performance of the students at the significance level of 0.022.

Father education was negatively related to the performance of the students because significance value was greater than 0.05. Member of the family was also negatively related with the performance of the students; significance value was greater than 0.05. D1 (Migrant) was negatively related with to performance of the students and also cross tabulation results support these results

Table 2: OLS Results

Variables	B	Std. Error	T-statistics	Sig
(Constant)	39.785	7.220	5.510	.000
D=1(Migrant)	-10.557	2.636	-4.004	.000
Father education	1.179	1.178	1.001	.320
Mother education	3.064	1.023	2.995	.004
Income of the family	4.356	1.869	2.330	.022
Member of the family	-.695	2.133	-.326	.745

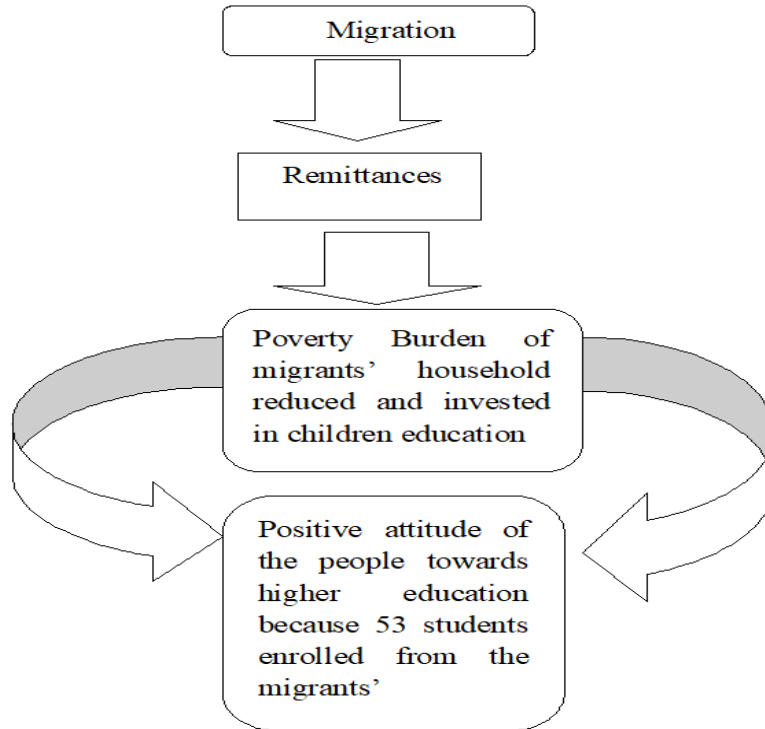


Figure 1: Positive Attitude of the Migrant’s Households towards Higher education

This figure showed positive attitude of households towards higher education when they received remittances. When people received remittances their poverty burden reduced and they invest in children education. When households received remittances 53 children were enrolled in higher education. So enrollment of 53 children showed positive attitude of the households because people spend foreign money on the education of their children.

Table 4.19: Negative Attitude of the Migrant’s Households towards Higher Education

Less benefit in future	10	6.7
Earnings from business more than job	6	4.0
Education is expensive	2	1.3
Total	18	100.0

This table showed the negative attitude of the households towards higher education when they received remittances. From the migrant’s households 6.7 percent think that less benefit in education 4.0 percent think that earnings from business more than job and 1.3 percent think that education is expensive.

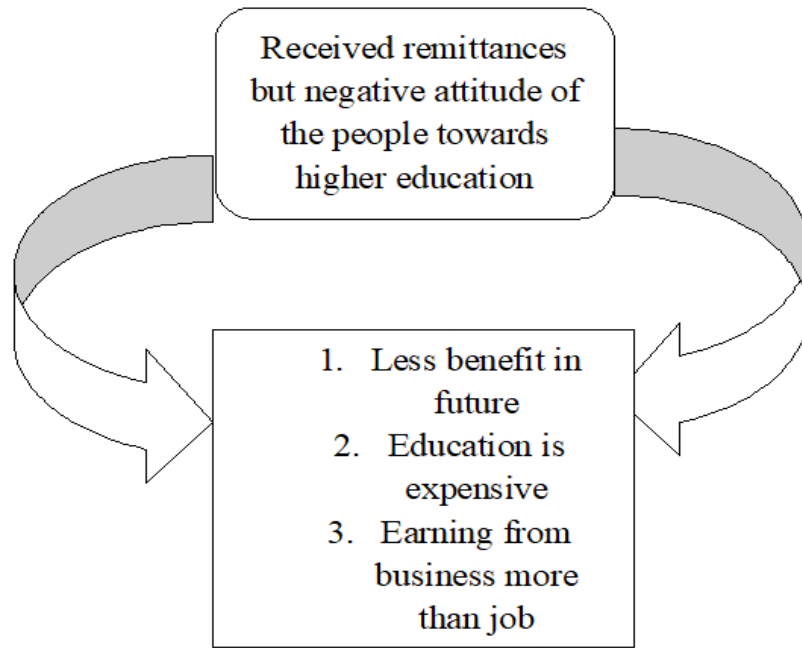


Figure 2: Negative Attitude of Migrant’s Households towards Higher

This figure showed the negative attitude of the people towards higher education. Because they think that from education less benefit in future education is expensive and earning from business more than job.

Table 3: Weightage to Education and Migrants

Weight to education	Migrants	Total
Good citizen	30	58
Better living standard	17	33
Earning purpose	13	25
Better decision	15	34

This table showed weight to education and migrant attitude. 30 parents out of 58 households give education to their children to be good citizen, 17 parents out of 33 give education to their children to better living standard. 13 parents out of 25 households give education to their children for earning purpose, 15 parents out 34 households give education to their children for the better decision in future. So these results show that due to remittances attitude of the people change they send their children for education and tells that why they send their children to college or university.

5. Conclusion and summary

International remittances are playing significant role in the development of recipient households in developing economies. In Pakistan mostly people migrate with the motive of increasing living standards of their families. Remittances are also contributing in growth of Pakistan. Remittances are also playing important role in Azad Jammu and Kashmir. Major group of Kashmiri people migrate to improve their living standards of their families.

Present study is conducted in Hajira which is the tehsil of district District Poonch. In Azad Kashmir district Poonch is at the second number receiving remittances from abroad. Motive of the study was to check the effect of foreign income on higher education. In order to achieve the objectives of the study 150 households were surveyed for data collection by using questionnaire.

The collected data was then analyzed using SPSS. Univariate, bivariate and multivariate analysis calculated and discussed. Foreign income has significant impact on enrollment and performance of the students. But at last category of performance of the student mostly non migrants' families' students fall. It means that absence of father also affects the education of the children. Foreign income has significant effect on the attitude of the people their behavior change and people enroll their children in higher education. Remittances have also positive impact on the performance of the students of the migrants than non-migrants at two categories and in last category non-migrants' children's fall. Parents' education has also positive impact on children enrollment in higher education Logistic regression model was applied to check the enrollment of the Students in higher education. Mother's education, father's education, and head of the family, mother occupation, Gender of the student and income of the family are independent variables in the model. Mostly variables are significant it means that foreign income has positive impact on higher education.

This study investigates the effect of foreign income on enrolment of the students, performance of the students in higher education and attitude of the people toward higher education in district Poonch. Data were collected from four union council of tehsil Hajira and sample size was 150. This analysis used univariate, bivariate and multivariate analysis to fulfill the objectives of the study. univariate analysis, shows mean and standard deviation of all quantitative variables and frequency table shows the percentages of all qualitative variables. In bivariate analysis, the author does the cross-tabulation of the two, two categorical variables and in multivariate analysis logistic regression run for the enrollment of the students.

The effect of foreign income on the attitude of the household is significant because when household receive remittances their behavior changed and they enroll their children in higher education. The results show that foreign income has significant effect on enrollment of the students because enrollment of the migrants' households' children more than non-migrants.

5.1. Policy recommendation

Migration has advantages as well disadvantages, the major advantage of migration is increase in remittances causing high income, increase consumption, saving and in this way has a positive effect on the economy. The basic reason of migration is lack of employment opportunities in our country so there is need to enhance the job opportunities in our country so that brain drain can be minimized and our talent can be utilized in our own country and leads our country to development. Remittances have positive effect on children education but performance of the student's effect due to the absence of father, so there is need to provide better job opportunities in home country. Government should introduce special program for the children of non-migrants to improve their enrollment in higher education.

5.2. Limitations

Primary data was collected from selected areas of District Poonch(AJK). This study can be extended to all ten districts included in state Azad Jammu and Kashmir (AJK).

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Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

Disclosure statement

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