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IMPACT OF REMITTANCES ON HOUSEHOLD POVERTY IN PAKISTAN

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ABSTRACT

This research explores the impact of remittances on household poverty in Pakistan. It assesses and contrasts poverty among households that receive remittances with those that do not. The study further evaluates the differential impact of remittances on poverty among recipient households. The empirical analysis was carried out by using the data from the Pakistan Social and Living Standards–Household Integrated Economic Survey (PSLM – HIES 2018-2019). A logistic regression model is employed to analyze the data. The marginal effects of the logit model suggest that a household receiving remittances is associated with a decrease in the probability of being poor. Additionally, an increase in remittance amounts is linked to a further decrease in the likelihood of poverty among recipient households. These findings offer crucial insights for policymakers and development economists, providing guidance on effectively achieving some targets of Sustainable Development Goal (SDG) 1, which aims to alleviate poverty through strategic interventions.

Keywords: Remittances, Poverty, Vulnerability, Migration.
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INTRODUCTION

The estimated global stock of migrants stretched to 281 million in 2020, 3.6 percent of the world's population (McAuliffe & Triandafyllidou, 2021). It has experienced a notable increase from 2.3 percent of the world population in 1970 to 3.3 percent in 2020. The annual flow of remittances to low- and middle-income economies outstretched $592 billion in 2022 (World Bank, 2022). Remittances emerge as a direct outcome of the migration phenomenon, serving as a primary source of foreign exchange for low- and middle-income economies. As a source of foreign reserves for developing economies, remittances contributed to the foreign exchange market's stability by stabilising the exchange rate and financial market (Meyer & Shera, 2017). Remittances also facilitate the smooth flow of import payments in developing economies to support the economic take-off process (Tahir et al., 2015). Pakistan is striving to progress to become an emerging economy, but heightened population bulge and lack of resource management constrain its effort. Pakistan faces distinct economic, social, cultural, and political challenges. These challenges drive the process of migration in the backdrop of push and pull factors of migration. Pakistan is sixth amongst the top ten migrant-origin countries of the world, fourth in Asia, and third in South Asia (McAuliffe & Triandafyllidou, 2021). Likewise, Pakistan is sixth amongst the top remittance-receiving countries, third in Asia, and second in South Asia. The flow of remittances to Pakistan supports stabilising the forex market and import payments at the macro level.

Considering the significance of remittances, they are instrumental in influencing the economies of many developing countries. As a financial lifeline for millions of households, remittances directly contribute to

reducing poverty levels in the recipients' communities (Ghorpade, 2017). Typically, these funds are used for basic needs such as food, clothing, and education, as well as for health care and housing, providing a more stable economic environment for families that might otherwise struggle to meet these fundamental requirements (Akanle et al., 2022). The impact of remittances on poverty is profound. They act as a stable source of income, often more reliable than local employment opportunities, which can be scarce or poorly paid. This steady influx of funds helps to smooth household consumption and can buffer families against the economic shocks of crop failures, market fluctuations, or emergencies (Demont, 2022). Moreover, remittances have been shown to increase the human capital of recipient households by boosting spending on education and health, which can lead to longer-term poverty alleviation through improved employment prospects (Ekanayake & Moslares, 2020). The positive impacts of remittances in reducing immediate poverty and supporting basic sustenance are undeniable, highlighting their critical role in the economic stability and development of receiving nations (Sahoo, 2020).

The existing literature supports the proposition that remittances positively impact various aspects of household well-being (Mughal, 2007; Guzmán et al., 2008; Khan et al., 2009; Pfau & Giang, 2009; Medina & Cardona, 2010; Bouoiyour & Miftah, 2015; Rahim et al., 2020). Specifically, these studies have found that households receiving remittances experience notable increases in various economic indicators such as income, expenditure, asset accumulation, welfare, living standards, and socioeconomic status compared to households not receiving remittances. As a source of foreign income, remittances have increased household living standards by raising their expenditures. The study by Khan et al. (2011) revealed a substantial and noteworthy impact on families' living standards, perspectives, financial positions, and social statuses. According to the findings of Shair and Anwar (2023), it has been observed that the household income of the remittance-receiving household is higher than non-receiving, and a household receiving remittances tends to receive an average remittance income that surpasses the minimum wage threshold. Additionally, the researchers discovered that households receiving external remittances exhibit a significantly higher level of per capita expenditure compared to households with internal migrants or those without any migrants. Remittance income primarily benefits households in the lower quintiles of the income distribution, facilitating upward mobility within the income ladder for recipient households (De & Ratha, 2012). According to Eversole and Johnson (2014), it has been observed that households belonging to the lowest income tertile and receiving remittances tend to allocate their funds towards the acquisition of assets. Conversely, households in the highest income tertile receiving remittances tend to direct their financial resources towards acquiring productive assets.

The impact of remittances on macroeconomic variables has been widely examined. However, its effect on household-level outcomes is imperative to be explored. This study investigates the impact of remittances on household poverty in Pakistan. The developmental impact of remittances has been documented by Naeem and Arzu (2017), Huay et al. (2019), Kausar et al. (2019), and Arshad et al. (2021). Their findings indicate that remittances play a significant role in the development process by contributing to currency stability, which helps mitigate inflationary pressures. Despite these findings, there remains a gap in the literature concerning their effects on household poverty. For instance, Shair and Anwar (2023) assessed the influence of remittances on household income inequality, while Shair and Majeed (2020), along with several subsequent studies by Shair et al. (2023a; 2023b; 2024), focused on labor market outcomes. Additionally, Ahmad et al. (2024) examined the impact of remittances on food insecurity. Despite the breadth of research, a comprehensive analysis of the developmental impact of remittances at the household level, particularly concerning poverty, remains elusive.

The present study investigates the impact of remittances on household poverty in Pakistan. The aim of this study encompasses two distinct objectives. First, we aim to estimate and compare the poverty in the remittance-receiving and non-receiving households. Second, we estimate the differential effect of remittances on poverty in the remittance-receiving households. The study's findings provide valuable

insights to policymakers and development economists in achieving specific targets of specific sustainable development goals (SDGs) 1 related to outlining the factors that soften poverty.

METHODOLOGY

The objective of the study is to compare the impact of remittances on poverty in Pakistan. For this purpose, this study first compares the poverty incidence of the households receiving remittances and non-receiving. This study further examines the impact of the remittances inflow to recipient households on the poverty incidence. For the empirical analysis, the use of the Logistic regression model is relevant when the nature of the dependent variable is binary. We defined the dependent variable as coded 1 if the household is poor and zero otherwise. The equations under consideration for estimation are presented below:

$$Poor_i = \alpha_0 + \gamma_1 R_i + X_i \Lambda + U_i \quad (1)$$

$$Poor_i = \beta_0 + \delta_1 Ln(Rem_i) + X_i \Lambda + U_i \quad (2)$$

In the equations, $Poor_i$ dependent variable which is binary in nature, γ_1 is the coefficient that will show the differences in the probability of poverty in recipient and non-recipient households. R_i is a dummy variable, coded 1 if received remittances and zero otherwise. δ_1 will show the differential impact of monthly remittances inflow on the probability of the incidence of poverty. $Ln(Rem_i)$ is the log natural of the remittances inflow. X_i and Λ is the vector of the variables and coefficients. The further definition of the variables used in the study is presented in Table 1.

Table 1. Definition of variables

Variables	Description
Dependent variable	
Poor	A binary variable, coded 1 if a household is poor, 0 otherwise. The poor is defined as less than a dollar daily expenditure per capita. During the period of data collection the average dollar price was 130PKR/USD.
Key variables	
Remittances	A binary variable, coded 1 if a household receives remittances, 0 otherwise.
Remittances monthly	A continuous variable comprises the amount of monthly remittances a household receives.
Covariates	
Household head's demographics	
Male	A binary variable, coded 1 if the household's head is male, 0 otherwise.
Age	A continuous variable comprises age of household head in year olds.
Married	A binary variable coded 1 if household's head is married, 0 otherwise.
Labour participation	A binary variable coded 1 if the household's head participates in labour, 0 otherwise.
Household demographics	
Urban	A binary variable coded 1 if household belongs to urban area, 0 otherwise.
Province	A multinomial categorical variable consist of four province of Pakistan such as: Balochistan KPK Punjab Sindh
Number of dependent	A discrete variable consists of number of dependent persons in the household. The dependent person is classified as below 16 and above 64 years old.
Pension	A binary variable coded 1 if the household receives remittances, 0 otherwise.

Non-remittances income	A continuous variable comprises the amount of monthly non-remittance income received by remittance-receiving households.

DATA AND DESCRIPTIVE ANALYSIS

Data Source

The data for empirical analysis was obtained from the official website of the Pakistan Bureau of Statistics (PBS). We used the Pakistan Social and Living Standard–Household Integrated Economic (PSLM – HIES 2018-2019) Survey. The current round of PSLM – HIES 2018-2019 merged both the PSLM and HIES surveys, whereas, before 2019, PBS conducted PSLM and HIES surveys separately. The current PSLM – HIES survey round covered 24,809 households from four provinces of Pakistan. However, in comparison to the households receiving remittances and non-receiving, the sample size was reduced to 22,269 when excluding the internal-remittance-receiving households. Amongst the sample size, 1,701 are classified as remittance-receiving and 20,568 are classified as non-receiving households.

Descriptive Analysis

We presented the descriptive statistics of the variables used in the study in Table 2. Approximately 46% of the overall sample of 22,269 individuals are classified as poor. Among the 1,701 individuals who receive remittances, only 27% are classified as poor. On contrary, amongst the non-receiving households, 47% are classified as poor. This suggests that receiving remittances might be associated with a lower in proportion of being in poverty. The data suggests that remittances may have a mitigating effect on poverty, as evidenced by the lower poverty rate among remittance receivers compared to non-receivers. The poverty rate in the non-receiving group is similar to the overall sample, reinforcing the idea that the lower poverty rate in the remittance-receiving group is notably significant.

In the whole sample, most of the household's heads (94%) are male, with an average age of 45.6 years. A high percentage (92%) of household's head are married, and 85% participate in the labor market. Urban resident households make up 37% of the sample, with regional distributions including 10% in Balochistan, 17% in KPK, 45% in Punjab, and 27% in Sindh. Dependents average at 2.69 per individual, while 5% receive a pension, and the average non-remittance income is 18,414.93.

Table 2. Descriptive statistics

Variable	Whole sample (Average) N=22,269	Remittance-receiving sample (Average) N=1,701	Non-receiving sample (Average) N=20568
Poor	0.46	0.27	0.47
Remittances(=1)	0.08		
Remittances monthly	29420.19	29420.19	
Male(=1)	0.94	0.61	0.97
Age	45.6	49.9	45.24
Married(=1)	0.92	0.87	0.92
Labour participation(=1)	0.85	0.45	0.88
Urban(=1)	0.37	0.33	0.38
Balochistan(=1)	0.1	0.01	0.11
KPK(=1)	0.17	0.42	0.15
Punjab(=1)	0.45	0.54	0.45
Sindh(=1)	0.27	0.03	0.3
Number of dependent	2.69	2.94	2.67
Pension(=1)	0.05	0.08	0.04
Non-remittances income	18414.93	18414.93	

Household head in remittance-receiving households are, on average, older (49.9 years) compared to non-receivers (45.24 years). A higher percentage of the remittance-receiving group is male (61%) versus nearly all males in the non-receiving group (97%). Those receiving remittances are predominantly married (87%), versus 92% married in the non-receiving group. Household's head in remittance-receiving households participates less in labour (45%), than 88% in the non-receiving group. 33% of the remittance-receiving households are from the urban area. In regional distribution, the remittance receivers are more prevalent in KPK (42%) and Punjab (54%), with minimal presence in Balochistan (1%) and Sindh (3%). They also have a higher average number of dependents (2.94) and a slightly higher rate of pension receipt (8%). Average monthly remittances for the receiving group are 29,420.19PKR, while their non-remittance income averages 18,414.93PKR.

RESULTS AND DISCUSSION

Poverty Incidence in Remittance-receiving and Non-receiving Households

We presented the estimates of the Logistic regression model in the form of marginal effects in Table 3. We also presented a margin plot of key variables and covariates in Figures 1a and 1b. The marginal effects in a logit model describe the probability of incidence of poverty given the nature of the covariates. For the continuous variable, it depicts the one-unit change in the probability of the incidence of poverty, while in the case of a categorical variable, it compares the probability of the incidence of poverty across the outcomes of the categorical variable. The marginal effects (mfx) of remittances on the incidence of poverty show significant negative coefficients across all three models. This indicates that receiving remittances is associated with a lower probability of being in poverty.

Model 1 shows a coefficient of -0.208, model 2 has a coefficient of -0.163, and model 3 has the largest effect with a coefficient of -0.275. All coefficients are significant at the 1% level. The varying coefficients across these models suggest that the strength of the relationship between remittances and poverty incidence is sensitive to the model specifications, which likely include different covariates or interactions among variables. Model 3, with the strongest negative effect, suggests that under its specific conditions, remittances play a more substantial role in reducing poverty. The consistency of the negative sign across models reinforces the general finding that remittances contribute to poverty reduction. However, the differences in magnitude suggest that the impact of remittances can be significantly modulated by other factors included in the different model specifications. It is also important to observe that while the coefficients are relatively small in magnitude, their consistent significance across models with different specifications suggests a robust relationship between remittances and reduced poverty incidence. The consistency of the negative sign across models highlights the robustness of remittances as a protective factor against poverty.

The marginal effects for remittances across all three models show a negative relationship with the incidence of poverty. This indicates that receiving remittances decreases the likelihood of a household being classified as poor. Specifically, in Model 3, a household receiving remittances is associated with a decrease in the probability of being poor by 27.5 percentage points. Remittance-receiving households often experience a lower incidence of poverty due to several impactful factors that contribute to their financial stability and resilience. Firstly, remittances act as supplemental income that helps cover daily expenses, particularly valuable in regions where jobs are scarce or poorly paid. Secondly, the inflow of money from remittances allows families to afford better living conditions, such as improved housing, healthcare, and nutrition, which are linked to reduced poverty rates. Thirdly, remittances enable investment in education and skills development for children, enhancing their future earning potential and economic stability. Fourthly, remittances provide economic resilience, serving as a buffer against local economic downturns by offering a steady income stream independent of local economic conditions. Lastly, some households invest remittance funds in business or agricultural ventures, diversifying income sources and fostering

economic independence. Collectively, these factors significantly diminish the vulnerability of households to economic shocks, elevating them from poverty and promoting a more secure future.

The other covariates like household head's demographic suggest that being male is generally associated with a higher probability of the household incidence the poverty, as seen in the positive marginal effects. This relationship is not robust because in the Model 3, the coefficient of the male becomes insignificant. The age of the household head negatively impacts the probability of the household being poor. Each additional year in the age of the household head decreases the probability of poverty by 0.1 percentage points. Being married shows a mixed impact across models. In Model 2, being married is linked with an increased probability of not being poor by 6.28 percentage points, but in Model 3, it is associated with a decrease in this probability by 3.28 percentage points. These divergent effects could reflect differences in the social and economic contexts captured by each model. Labor participation of the household head generally decreases the likelihood of the household being poor, as indicated by the positive marginal effects in both models where this variable appears. In Model 3, being part of the labor force increases the probability of poverty by 2.60 percentage points. This suggests that engagement in labor significantly reduces the risk of poverty.

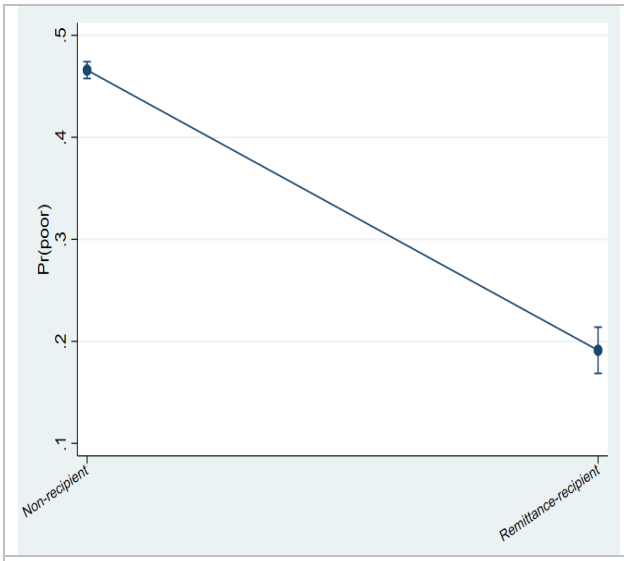

Figure 1a. Margin plot of impact of remittances

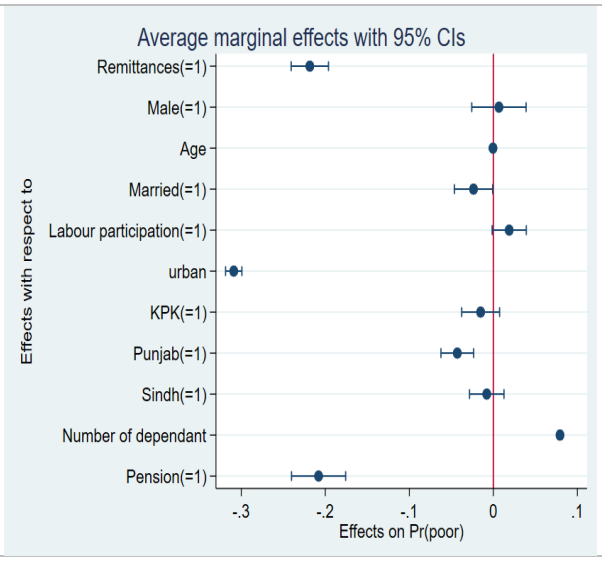

Figure 1b. Margin plot of covariates

The coefficient of Urban is -0.390 indicates a significant negative effect of being in an urban area on the probability of poverty. A marginal effect of -0.390 means that moving from a rural to an urban area decreases the probability of a household being poor by approximately 39 percentage points, holding other variables constant. This suggests that urban households are significantly less likely to experience poverty compared to rural ones. The coefficient to Punjab is statistically significant but relatively small, decrease in the probability of poverty when moving from Balochistan to Punjab. The marginal effect suggests a reduction in poverty likelihood of about 5.91 percentage points, which is significant and indicates a lower incidence of poverty in Punjab compared to Balochistan. The coefficient of KPK and Sindh is not statistically significant, suggesting that changing from the baseline (Balochistan) to KPK or Sindh does not have a significant effect on the probability of poverty.

The coefficient of variable number of dependent person in the household is positive and statistically significant. It suggests that each additional dependent in the household increases the probability of the household being poor by 11 percentage points. This significant effect highlights the financial strain that additional dependents can place on a household's resources, thereby increasing the likelihood of falling into poverty. For the households those receiving pension demonstrates a substantial negative impact of receiving a pension on the probability of poverty. Households receiving a pension are 24.8 percentage

points less likely to be poor compared to those who do not receive a pension. This indicates the protective effect of pension income against poverty.

Table 3. Estimates of the Logistic regression model

Variables	model 1 (mfx)	model 2 (mfx)	model 3 (mfx)
Remittances (=1)	-0.208***	-0.163***	-0.275***
	(0.0113)	(0.0135)	(0.0126)
Household Head's demographics:			
Male(=1)		0.0528***	0.00917
		(0.0194)	(0.0227)
Age		-0.00121***	-0.000593*
		(0.000278)	(0.000322)
Married(=1)		0.0628***	-0.0328**
		(0.0134)	(0.0162)
Labour participation(=1)		0.0627***	0.0260*
		(0.0115)	(0.0142)
Household's demographics:			
Urban(=1)			-0.390***
			(0.00675)
Balochistan (base)			
KPK(=1)			-0.0208
			(0.0158)
Punjab(=1)			-0.0591***
			(0.0136)
Sindh(=1)			-0.0108
			(0.0144)
Number of dependent			0.110***
			(0.00223)
Pension(=1)			-0.248***
			(0.0156)
Observations	22,269	22,269	22,269

Standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1.

Remittances and Poverty

We presented the estimates of the Logistic regression for the remittance-receiving sample in Table 4. We also presented a margin plot of the key variables (monthly remittances inflow) and covariates in Figures 2a and 2b. The key variable is monthly remittances in all three models show a statistically significant negative coefficient, indicating that as the remittance income increases, the probability of experiencing poverty decreases. The coefficients for remittances across the three models are -0.142, -0.128, and -0.188 respectively, each significant at the 1% level. The largest effect is observed in the third model with a coefficient of -0.188, which might suggest a stronger model specification. The consistent negative coefficients across models confirm that remittances reliably reduce poverty, though the extent of their impact varies with different model specifications. Despite the modest size of these coefficients, their regular significance underscores a robust link between remittances and poverty alleviation.

The coefficient of remittances suggests that a 1% increase in remittances reduces the probability of being poor by 18.8 percentage points. The higher inflow of remittances in the remittance-receiving households boost household income, essential for expenses like food, healthcare, and housing, thereby reducing economic vulnerability and enhancing stability. Remittances facilitate investments in education and healthcare, driving socio-economic development and future earning potential. Additionally, as a buffer

against economic shocks, remittances provide a steady income, crucial in mitigating poverty risks and supporting economic security in lower-income households.

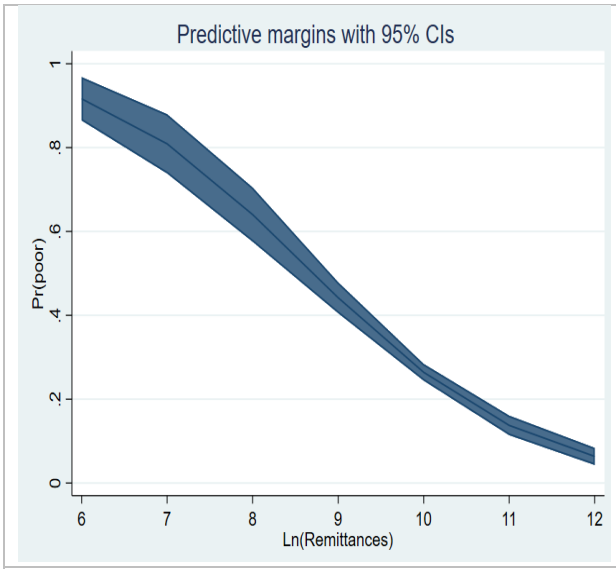

Figure 2a. Margin plot of impact of remittances inflow on poverty.

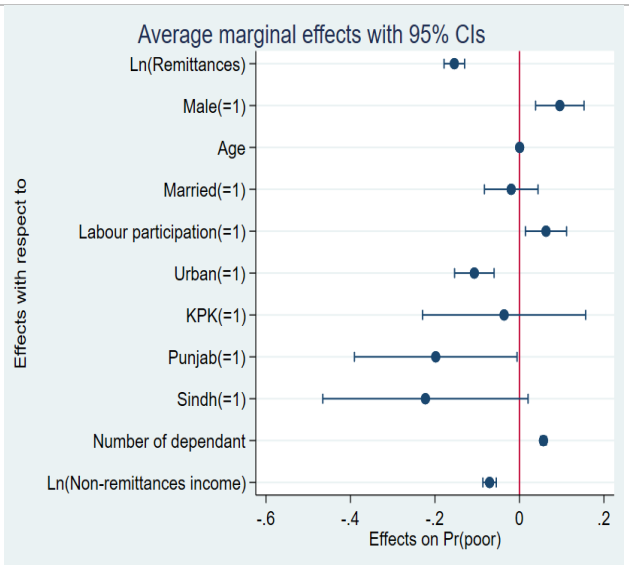

Figure 2b. Margin plot of covariates.

Table 4. Estimates of the Logistic regression model – remittance-receiving sample

Variables	model 1	model 2	model 2
Ln(Remittances)	-0.142***	-0.128***	-0.188***
	(0.0140)	(0.0143)	(0.0176)
Household Head's demographics:			
Male(=1)		0.0936***	0.108***
		(0.0286)	(0.0310)
Age		-0.000447	0.000569
		(0.000824)	(0.000922)
Married(=1)		0.0497	-0.0246
		(0.0309)	(0.0422)
Labour participation(=1)		0.0224	0.0762**
		(0.0262)	(0.0300)
Household's demographics:			
Urban(=1)			-0.119***
			(0.0245)
Balochistan (base)			
KPK(=1)			-0.0440
			(0.119)
Punjab(=1)			-0.245**
			(0.122)
Sindh(=1)			-0.164***
			(0.0460)
Number of dependent			0.0694***
			(0.00555)
Ln(Non-remittances income)			-0.0864***
			(0.0104)
Observations	1,701	1,701	1,701

Standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1.

Being a male household head increases the likelihood of the household being poor by 0.108 percentage points. This significant effect might reflect underlying socio-economic dynamics such as job types or wage disparities affecting male-headed households. The effect of the age of the household head is minimal and statistically insignificant. Being a married household head has a small and non-significant negative effect on poverty incidence. Active labor participation increases the probability of poverty by 7.62 percentage points. This counterintuitive result might be due to underemployment or low wages among those counted as labor participants.

Urban households have a significantly lower probability of being poor compared to rural ones, by 11.9 percentage points. This reflects the better economic opportunities or access to services in urban areas. Compared to Balochistan (base), living in Punjab or Sindh significantly decreases the probability of poverty (more so in Punjab), while the effect in KPK is not statistically significant. This indicates regional disparities in economic conditions or social programs that affect poverty.

Each additional dependent in the household increases the probability of poverty by 6.94 percentage points, underscoring how larger household sizes can strain financial resources. A 1% increase in non-remittance income decreases the likelihood of poverty by 8.64 percentage points, emphasizing the critical role of overall income in mitigating poverty risks.

CONCLUSIONS

This study investigates the impact of remittances on household poverty in Pakistan by using the nationally representative dataset. The study aims to estimate and compare poverty in remittance-receiving and non-receiving households by using the Logistic regression model. The study also estimates the differential effect of remittances on poverty in the remittance-receiving households. The marginal effects of the logit model suggest that the impact of remittance is robust on poverty given the alternative specifications. A household receiving remittances is associated with a decrease in the probability of being poor. It has been also observed that in remittance-receiving households, an increase in remittances reduces the probability of being poor. Remittance-receiving households often experience a lower incidence of poverty due to several impactful factors that contribute to their financial stability and resilience. The higher inflow of remittances in the remittance-receiving households boost household income, essential for expenses like food, healthcare, and housing, thereby reducing economic vulnerability and enhancing stability.

Based on the empirical findings, the study suggests that non-remittance-receiving households are more vulnerable, and targeted policy interventions are required to mitigate their vulnerability. It is also relevant to highlight the need to bridge the opportunity differential in access to migration for these vulnerable households. To address this, a novel policy recommendation is to establish a comprehensive national migration facilitation program. This program would aim to bridge the opportunity differential by providing training and support for potential migrants from vulnerable households, focusing particularly on skill enhancement in sectors with high demand abroad. The study also identifies the presence of poverty in remittance-receiving households, which can be alleviated by facilitating measures to increase the inflow of remittances through the export of skilled-based labor. Moreover, the establishment of community investment funds is required specifically aimed at remittance-receiving households. These funds would serve as a mechanism to pool a portion of remittances into community-driven projects that support local infrastructure, education, healthcare, and small business development.

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