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DETERMINANTS OF REMITTANCE: PAKISTANI MIGRANTS IN YIWU, CHINA

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Abstract:
Remittances are the transformation of payment send by international migrants to be used in their home country. This study explains the remitting behavior of Pakistani migrants in Yiwu. For this study, the primary data were used for analysis which collected. Of these, 116 Pakistani migrants participated in the interview. Snowball sampling technique used to collect data. Linear regression model used to estimate the likelihood and determinants of remittance of migrants. The results show that Pakistani migrants remit 50,290 Yuan per year on average. More than 91% Pakistani migrants are sending remittance to their home country. This research shows that Pakistani migrants are sending money to their families and parents that are purely altruistic. The main contribution of this research is to explore the relationship between various factors and remittances.

Keywords: remittance, migration, Pakistan, Yiwu, linear regression, snowball sampling

1. Introduction

Remittances are a valuable source of household income, improving the livelihoods of families and communities by investing in education, health, sanitation, housing, and infrastructure (Nadeem, Abidi, Khan, & Zhu, 2019). As an essential source of capital, remittances can support the economic growth of receiving countries (Goschin, 2014). In 2015, global remittance flowed estimated to exceed $601 billion (Ratha, 2016). According

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to the State Bank of Pakistan (SBP), the influx of remittances was US$ 19,913.58 (million) for the fiscal years 2018 (SBP, 2019).

A similar situation occurred after the 2010 floods and remittances also played an imperative role in rebuilding the infrastructure, while maintaining livelihoods during and immediately after the floods, which also destroyed crops, washed away roads, shops and destroyed other economic activities and means of subsistence (Arif & Amjad, 2014). The remittances can protect households against natural disasters and coping with consequent losses. For example, in Bangladesh, per capita expenditure was higher in remittance-receiving families than in others after the 1998 flood. Ethiopian households that collect international remittances depend on less selling properties or cattle to manage with droughts (Mohapatra, Joseph, & Ratha, 2012).

The millions of people leave their home country to work out of the country, billions of remittances sent home once-a-month. The absenteeism of a member of the family employed in a foreign country is often paid by the money received by those left behind (Alayon, 2009).

The study focused on group of Pakistani migrants, as they are sending remittances to their hometown or not. How much annually remittances (Chinese RMB) they are sending back to their families (wife, children, parents, siblings).

Additional, the arrangement of this article is as pursue: in section 2, we declared a brief review of related works; in section 3, we explain the linked methods used; in section 4, we illustrate the results and findings of various aspects; and in section 5, we explain the conclusion, limitation of the study and future work.

2. Literature Review

2.1 Immigrants in China

In the past few years, migration to China has become more diverse. China's trade opportunities, political support, and interests have attracted people in business from all over the world. Koreans, Taiwanese and Southeast Asians are looking for cheap living and better jobs (Pieke, 2013). International migrants are attracted to hopes of improving life, and China has quickly become an essential destination for international migrants (Aiyar, 2007). In the 1970s, more and more foreigners began to arrive in China after the Cultural Revolution (1966–1969) (Pieke, 2012). In 2006, 3,232 Pakistani citizens arrived China at Yiwu, and 425 Pakistani natives settled in Yiwu city as residents (ECCO, 2006).

Yiwu is a hub for the worldwide distribution of China's “small commodities” and is the home of merchants and traders in Asia and other regions. Yiwu located in Zhejiang Province, China, about 2 hours away from Shanghai high-speed train. It is a city with nearly 2 million populations. It is the station of the International Trade City of Yiwu Market (Marsden, 2016). The Yiwu market consists of two markets: Futian Market and Huangyuan Clothing Market (opened in 2011). The Futian market separated into five “regions” with a total of 70,000 stores and 1,700,000 different types of “small commodities” made in China for the wholesale market. The Huangyuan market has another 5,700 stores specializing in jeans, sportswear, and other types of clothing.

According to the market website, these goods are carried across to more than 200 countries around the world, and about 1,500 containers leave the city every day (Marsden, 2017).

2.2 Impact of Remittances

Remittances have attentive to the impact of the currency flows on receiving economies. It argued that recipient remittances determine family decisions by reducing poverty, improving the approach to education and health care (Naufal & Termos, 2010). Remittances helps to recompense for the country's long-term current account deficit, expand the economy, and contribute to the income of local families (Kock & Sun, 2011). Remittances provide an opportunity for investment in those communities where credit markets are missing or not functioning correctly (Kapur, 2003). Remittances have the potential to expand production capacity in receiving communities through reshaping their agricultural economy by enabling them to adopt modern techniques of production, such as fertilizer, pesticides, insecticides, hybrid seeds, and availability of water (Rehman, 2015). The impact of remittance flows on the economy of recipient countries (Ramcharran, 2019). Remittances are family income earned from abroad, resulting mainly from the international migration of workers (Yang, 2011). Remittances are sensitive and responsive to changes in the external environment, to factors including but not limited to conflict, both positively and negatively (Ghorpade, 2017).

2.3 Theoretical Background

The overview of the theoretical and empirical findings on remittance's determinants are made by (Hagen-zanker, 2007; Rapoport & Docquir, 2005; Stanton-Russell, 1986) and provide answers on critical questions such as: Who remits? Why? How much? What factors determine the remittance flows? (Stark, 1985) set the basis of the discussion on the potential motives for remitting and considered the two extremes of "pure altruism" and "pure self-interest." Remittance motivation has thoroughly analyzed in several aspects of theory and experience in detail (Bettin & Lucchetti, 2016). (Hoddinott, 1994) argues that remittances may be used by migrants to invest an inheritance, and inheritance itself could be used for parents as a blackmailing tool to enforce these remittances. The migration network is a series of interpersonal relationships that connect migrants and non-migrants in countries of origin and destination through relatives, friendships, and common ethnic lineages. The network reduces the cost and disruption of migration, maintains connections between sending and receiving communities (Grieco, 2003).

2.4 Determinants of Remittance

Remittances diminish poverty in the origin communities (Adams & Page, 2005) by providing small-scale investment opportunities (Dean, 2008). (Clemens & McKenzie, 2018) studied the relationship between remittances on GDP growth. (Stanton-Russell, 1986) classifies the socio-demographic determinants of possible remittances were determined: the number of years since migration, the level of family income, the marital

status, the level of education, and the professional level of migrants. The impact of age on remittance trends is increasing (Bettin & Lucchetti, 2016).

There is a positive correlation between the education level of migrants and remittances, which provides evidence for repayment of loan motives—measuring the pure self-interest (Jiménez-Martin, Jorgensen, & Labeaga, 2007). Several studies have shown that the marital status of migrants are essential factors influencing the motives of remittances (Alba, M., Sugui, & S. C., 2009; Luke, 2010). (Atekmangoh & C., 2011) describe that marital status is a crucial determinant of remittance behavior. Remittances are related to increased investment in education, entrepreneurship, and health in the family, and in most cases, all of these have high social returns (Amakom & Gerald Iheoma, 2014). There is also a pessimistic view that remittances may create a cycle of dependency among non-migrant household members if remittances are used only for demonstration effect (Garip, 2014).

3. Methodology

This section clarifies and illustrates the effectiveness of raw data to outcomes via Linear regression modeling. Figure 1 depicts the pictorial view of workflow.

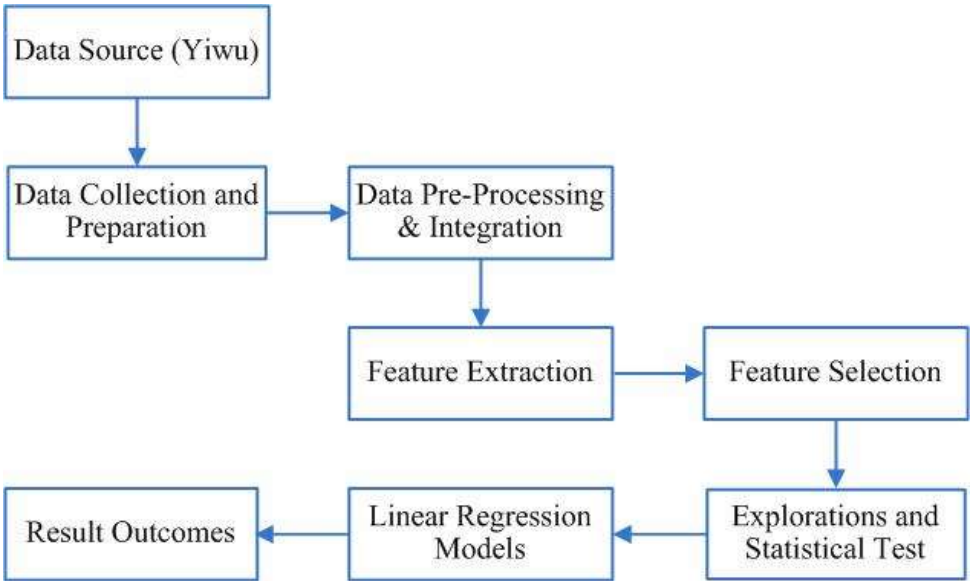

Figure 1: Pictorial view of the workflow

3.1 Research Design, Data Source and Data Collection

In this study, we used the primary dataset collected from Pakistani migrants in Yiwu city, Zhejiang province, China. In the whole dataset, 116 Pakistani migrants participated for interviews. Data were collected by questionnaires and interviews in October 2018 and July 2019. The data gathered from various locations (i.e., restaurants, working offices, coffee shops, markets and apartments).

3.2 Sampling Method

In this survey, snowball sampling techniques used to collect data. Snowball sampling is a non-random sampling technique that uses a small number of cases to help encourage other instances to participate in the study, thus summarizing the sample size. This method is best suited for small groups that are difficult to contact due to closed nature, such as secret societies and unreachable occupations (Taherdoost, 2018).

3.3 Pre-processing of Data

Before applying any statistical tests and modeling, data needs pre-processing because data extracted either from the primary source, databases, log files, or Microsoft Excel files required cleaning. Although it was in good shape, data cleaning before moving ahead was an absolute part of the pre-processing. Data could be noisy, missing, or skewed.

3.4 Feature Extraction

Feature extraction is a procedure for creating new attributes amongst existing features. Figure 1 shows a snapshot of the feature extraction step. In many real-world cases, we cumulatively extract features, alter if needed, combine them, and produce one variable. The same procedure might be adopted for the selection of response variables.

3.5 Feature Selection

As revealed in Figure 1 above, there are many criterions available for feature selection, such as Backward Elimination (BE), Forward Selection (FS), Akaike Information Criterion (AIC), Bayesian Information Criterion (BIC), Deviance Information Criterion (DIC), Bayes Factor (BF), Mallow's Cp, and Expert Opinion. We performed expert opinion as our data is primary and we want to observe which predictors are more significant and have impact concerning the response variable (remittance) using the adjusted R^2 method with the cutoff *p*-value of 0.05 to construct our model because it is a common way.

3.6 Statistical Analysis and Modeling

We have used the statistical programming language R with the standard cut-off level of probability value (*p*-value 0.05). We used Pearson's correlation coefficient as it commonly used in linear regression. The correlation used to measure the strength of the linear association between two numeric variables (Abidi, Hussain, Xu, & Zhang, 2018). It is denoted by (r or R) and its value is always in the range from -1 to +1, where +1 specifies strong positive correlation, and -1 the strong negative correlation. The correlation of explanatory variables with dependent variable (remittance) can be found in Table 1. We have used linear regression model by using R language functions (i.e., linear model (lm ())) for this study. Table 2 represents the descriptive statistics summary; Table 3 portrays descriptive statistics summary of linear regression; Table 4 displays linear regression model summary of Pakistani migrants; Table 5 reveals the regression statistics summary of the linear regression model; and Table 6 shows the Analysis of Variance (ANOVA) of linear regression model.

Table 1: Correlation matrix with response variables

Variables	Remittance (RMB)
Age	-0.0913
Stay in Yiwu (5-10 Years)	0.2209
Current Job (Businessman)	0.1870
Tertiary Education	0.2113
Very Good Health	-0.2217
Marital Status	-0.1374
Wife in Hometown	-0.3784
Parents in Hometown	-0.3052
Siblings in Hometown	0.0917
Hometown	-0.2180

4. Results and Discussion

This section defines the results of the study. Data were analyzed to recognize, define, and discover either migrants send remittances or not and the average amount remittances sent by Pakistani migrants to their families in hometown from Yiwu.

4.1 Descriptive Statistics

Descriptive statistics provide digital and graphical processes that aggregate collected data in a clear and understandable form. Descriptive statistics help streamline large amounts of data in a sensible method (Jaggi, 2003). It reduces lots of data into a more straightforward summary, the primary two ways: numerical and graphical.

Table 2: Descriptive statistics summary

Variables	Mean	Standard Error	Standard Deviation	Sample Variance	Kurtosis	Skewness
Age	39.6552	0.8059	8.6799	75.3409	-0.3887	0.1717
Stay in Yiwu (5-10 Years)	0.3103	0.0431	0.4646	0.2159	-1.3333	0.8307
Current Job (Businessman)	0.8707	0.0313	0.3370	0.1136	3.0636	-2.2385
Tertiary Education	0.0517	0.0207	0.2224	0.0495	15.0814	4.1014
Very Good Health	0.2414	0.0399	0.4298	0.1847	-0.5094	1.2246
Marital Status	0.7328	0.0413	0.4444	0.1975	-0.8795	-1.0658
Wife in Hometown	0.1207	0.0304	0.3272	0.1070	3.6288	2.3593
Parents in Hometown	0.1897	0.0366	0.3937	0.1550	0.5829	1.6041
Siblings in Hometown	0.4138	0.0459	0.4946	0.2447	-1.9074	0.3547
Hometown	0.4052	0.0458	0.4931	0.2431	-1.8795	0.3914
Remittance	0.9138	0.0262	0.2819	0.0795	7.0457	-2.9874
Remittance (RMB)	5.0288	0.3235	3.4839	12.1378	4.1075	1.2395

Figure 2 shows that more Pakistani migrants are sending remittance or not? 91.4% Pakistani are sending remittance and 8.6% Pakistani migrants are not sending remittance to their hometown.

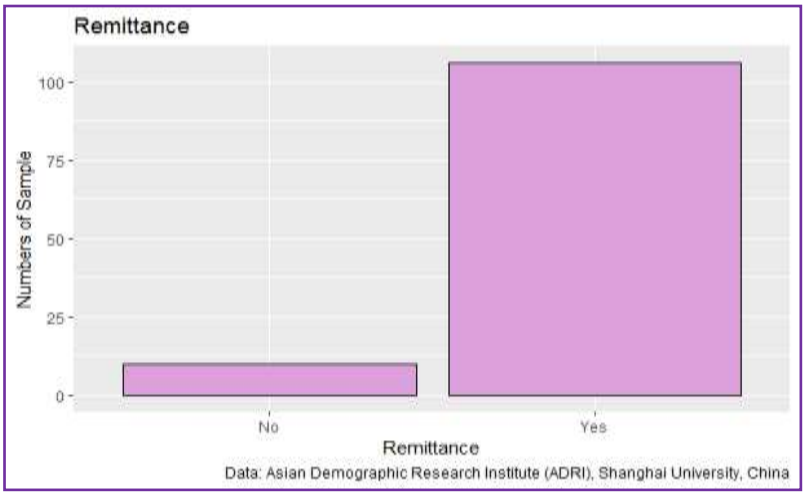

Figure 2: Remittance plot of Pakistani migrants'

4.2 Linear Regression Results

A linear regression model with predictor variables can be expressed with the following equation:

$$\mathbf{Y} = \boldsymbol{\beta_0} + \boldsymbol{\beta_1 X_1} + \boldsymbol{\beta_2 X_2} + \boldsymbol{\beta_3 X_3} + \cdots\cdots\cdots\cdots + \boldsymbol{\beta_k X_k} + \boldsymbol{\epsilon}$$

Here, Y is the response variable (i.e., remittance RMB in this study); X are independent variables or predictors. β_0 is the Y-intercept, β_1, β_2, …., β_n are the regression coefficients, and ϵ is the residual error, which is an unmeasured variable.

Figure 3 shows that Pakistani migrants are sending annually RMB 50290 remittances to their home countries from Yiwu city.

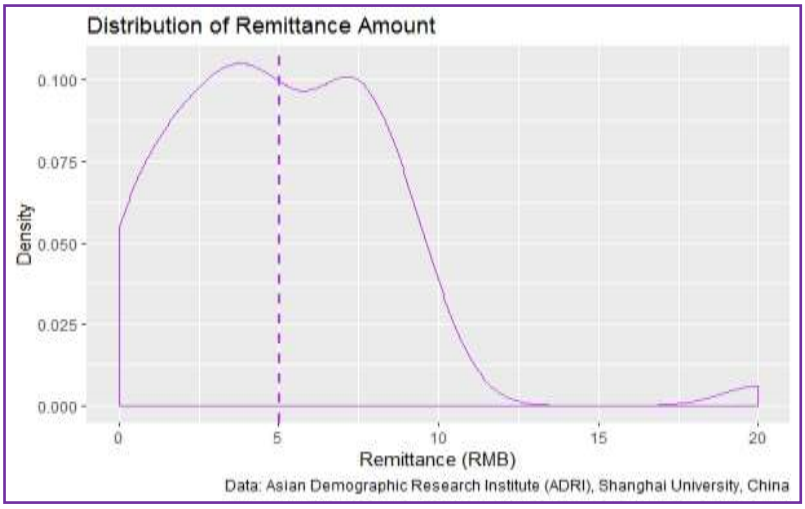

Figure 3: Density plot of Remittances (RMB) for Pakistani and non-Pakistani migrants'

The purple dotted line in Figure 3 shows the mean values of Pakistani migrants send remittance amount annually while Figure 4 displays the estimate values of linear regression model.

Table 3: Descriptive statistics summary of a linear regression model

Residuals	Min	1Q	Median	3Q	Max
Pakistani	-7.4094	-1.2302	0.0704	0.8524	13.0673

Table 4: Linear regression model for Pakistani migrants

Coefficients	Estimate	Std. Error	t value	Pr (>|t|)	
Intercept	10.57863	1.56605	6.755	$8.18e^{-10}$	***
Age	-0.05959	0.03775	-1.578	0.11747	
Stay in Yiwu (5-10 Years)	0.51251	0.58438	0.877	0.38248	
Current Job (Businessman)	-0.23416	0.83707	-0.280	0.78022	
Tertiary Education	2.63639	1.16918	2.255	0.02621	*
Very Good Health	-0.95025	0.74506	-1.275	0.20498	
Marital Status	-0.74383	0.67265	-1.106	0.27133	
Wife in Hometown	-5.57908	0.96008	-5.811	$6.72e^{-08}$	***
Parents in Hometown	-4.73445	0.84864	-5.579	$1.90e^{-07}$	***
Siblings in Hometown	-2.05736	0.63622	-3.234	0.00163	**
Hometown	-0.20109	0.61189	-0.329	0.74308	
Observations (N)	**116**				

Significance codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1, Annotation = ***: Significance level: 0.001, *p*-value: [0, 0.001], **: Significance level: 0.01, *p*-value: (0.001, 0.01], *: Significance level: 0.05, *p*-value: (0.01, 0.05], .: Significance level: 0.1, *p*-value: (0.05, 0.01], Blank space: Significance level: 1, *p*-value: (0.1, 1].

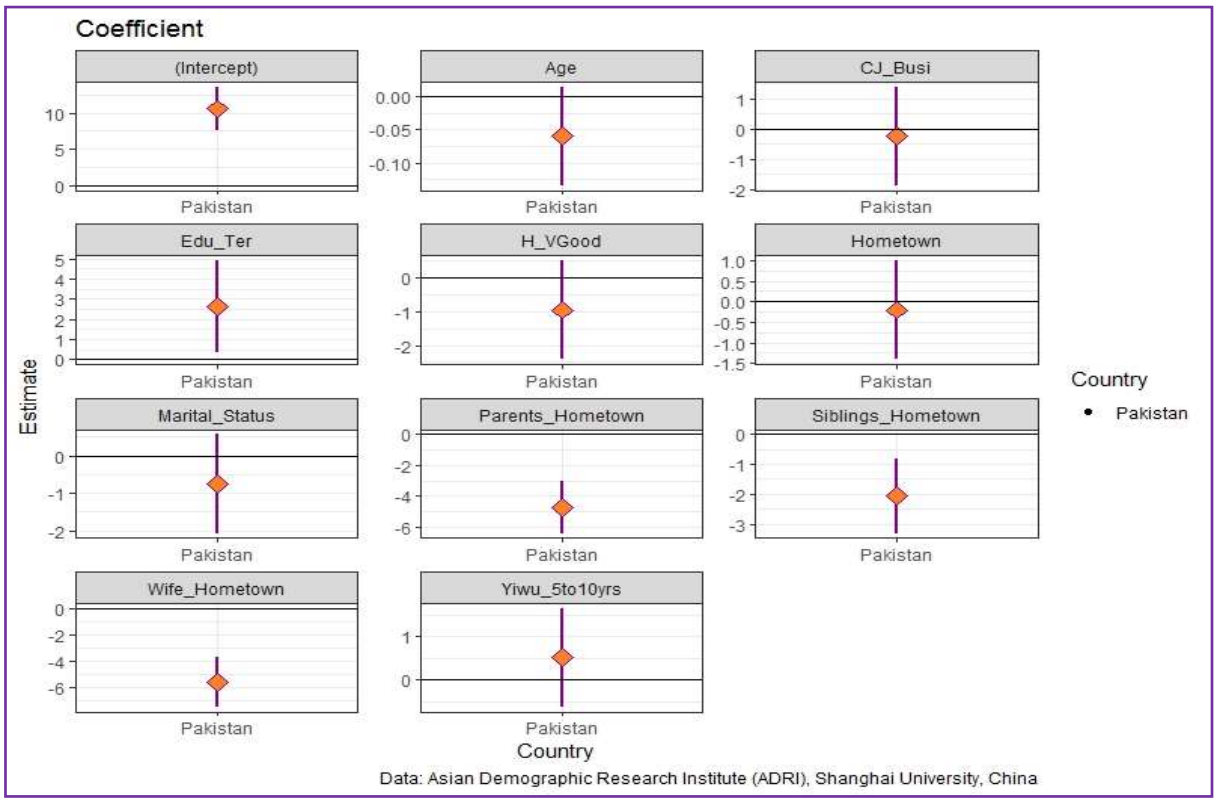

Figure 4: Estimate values of linear regression model

Lerch, Dahinden, & Wanner (2007) found the relationship between the age of the migrant and the possibility of remitting the money to the located destination, and the length of stay. Higher-educated migrants might remit more since their families tend to be wealthier

and have higher bargaining power (Petrova, 2015). Every 1% change in education (tertiary), the remittance (RMB) increased by 290.639% on average; every 1% change in wife in hometown, on average the remittance (RMB) decreased by 467.492%. Altruistic theories imply that migrants are motivated to remit part of their income earned abroad because they care about the well-being of their families at home (Opong, 2012; Petrova, 2015). Every 1% change in parents in hometown, the remittance (RMB) decreased by 438% on average; and every 1% change in siblings in hometown, on average the remittance (RMB) decreased by 189.213.

Table 5: Regression statistics summary of a linear model

Regression Statistics	Residual Standard Error	Degrees of Freedom	Multiple R-Squared	Adjusted R-Squared	F-Statistic	*p*-Value
Pakistani	2.729	105	0.44	0.3866	8.249	$9.502e^{-10}$

Table 6: ANOVA for Linear regression model

Response: Remittance (RMB)	Df	Sum Sq	Mean Sq	F value	Pr(>F)	
Age	1	11.64	11.641	1.5637	0.2139091	
Stay in Yiwu (5-10 Years)	1	76.75	76.745	10.3085	0.0017575	**
Current Job (Businessman)	1	38.42	38.417	5.1601	0.0251501	*
Tertiary Education	1	77.91	77.914	10.4655	0.0016268	**
Very Good Health	1	23.26	23.257	3.1238	0.0800601	.
Marital Status	1	36.97	36.972	4.9661	0.0279804	*
Wife in Hometown	1	108.98	108.984	14.6388	0.0002214	***
Parents in Hometown	1	162.17	162.169	21.7827	$9.053e^{-06}$	***
Siblings in Hometown	1	77.23	77.231	10.3737	0.0017020	**
Hometown	1	0.80	0.804	0.1080	0.7430826	
Residuals	105	781.71	7.445			

Significance codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1, Annotation = ***: Significance level: 0.001, *p*-value: [0, 0.001], **: Significance level: 0.01, *p*-value: (0.001, 0.01], *: Significance level: 0.05, *p*-value: (0.01, 0.05], .: Significance level: 0.1, *p*-value: (0.05, 0.01], Blank space: Significance level: 1, *p*-value: (0.1, 1].

5. Conclusion

5.1 Summary

This article examines the remitting behavior of Pakistani migrants who are living in Yiwu. We used a primary data set where we have information on the Pakistani migrants. We estimate the linear regression model for to capture the probability of remitting and the determinants of remittances. We found four predictor variables which are most significant. For linear regression model, the variables tertiary education, wife in hometown, parents in hometown, and siblings in hometown are statistically significant for Pakistani migrants.

Pakistani migrants are likely to send remittance to their families, parents and siblings who are living in hometown. Pakistani migrants send annually average RMB 50290 remittances to their home countries. From Yiwu, approximately 91% Pakistani migrants are sending remittance and nearly 9% are not sending remittance to their hometown.

It also introduces the theoretical work of the behavior of migrants. We consider two main driving motives: altruism and self-interest. Remittances that are purely altruistic and have no economic aspirations, but they can also be self-motivated, depending on the implicit contract between the original family and the migrants.

5.2 Limitations of the Study and Future Work

The downside of this research is that we use a limited number of variables. There are more properties available for further investigation and statistics stronger. In this study, we need more records which will give us better and robust results. The moral can be absorbed from this is that it is imperative to evaluate the remittance condition of each country on its own since there are exact features to the determinants to remit in each state and with different categories of migrants. Further, gender differences in remittance behavior and remittance drift with approachability to banking amenities in places-of origin can be observed for level of the migrant. It is still essential that researchers continue to do this so that we can help to maintain and improve the development impact of remittances.

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