



Remittances and Household Economic Impact of Student Migration from Rural Punjab: A Micro-Level Analysis

Jaskiranjit Kaur

Assistant Professor, Department of Sociology, Government Mohindra College, Patiala, Punjab, India
(jaskiranjitkaur@gmail.com)

DOI : <https://doi.org/10.5281/zenodo.17129418>

ARTICLE DETAILS

Research Paper

Accepted: 24-08-2025

Published: 10-09-2025

Keywords:

International Migration,
Student Migration,
Remittances, Rural Punjab

ABSTRACT

Migration has long been a key driver of social and economic change, reshaping households and communities through remittances, mobility, and new opportunities. In recent years, international student migration has emerged as a distinct pathway within this broader process, linking education with labor markets, immigration goals, and household survival strategies. This study highlights the overlooked role of female student migrants from Punjab, India, particularly in relation to remittances. Drawing on 110 household surveys and 10 in-depth interviews, the findings reveal that female students begin remitting within the first year of arrival in Canada, despite facing legal work restrictions and academic pressures. These remittances are primarily directed towards repaying high-interest loans, sustaining daily consumptions, and financing sibling education, with minimal evidence of productive investment. The analysis shows that migration functions as a family-level strategy for economic survival, with daughters assuming dual roles as students and financial providers. While remittances alleviate immediate financial pressures, their broader developmental impact is constrained by debt-driven expenditure patterns. Beyond material effects, however, the participation of daughters as regular remitters challenges conventional gender norms, recasting them as reliable economic contributors and reshaping



Introduction

Due to the rising desire for international education and labor market integration as well as transnational aspirations, International Student Migration (ISM) has become one of the fastest-growing types of migration worldwide in the last decades. Canada is among one of the most preferred destinations in this regard, and has also become one of the biggest educational hubs for international students because of the multicultural inclusiveness, permanent residency routes and opportunities for work after completion of studies in academic institutions. The international student population in Canada has significantly increased from 122,000 in 2000 to just over 1 million by 2023, with India representing the majority of new students (IRCC, 2023). India accounts for sending around 10% of all international students in OECD countries and Canada is the most desired destination for these students (OECD, 2022).

Punjab, a state of India, in particular has emerged as a significant source region for student migration to Canada. A robust migratory network and a weak agrarian economy have historically characterized rural Punjab, where a migration culture has evolved, and education is increasingly seen as a method of settling permanently abroad (Agnihotri, 2024). What has been increasingly noticeable in recent years is that young females from rural Punjabi families have been part of this trend, negotiating gender norms and family projects of economic mobility aimed at increasing transnational incorporation (Gill, 2025).

The change does not come without expense. It's expensive for students to migrate, and that is especially true for middle- and working-class families. Costs of migrating generally comprise tuition fees, living expenses and visa application fees - as well as for many, fees to informal migration agents. In Punjab, many households rely on high interest loans, mortgaging land, and selling other assets to send a daughter for education abroad. Nevertheless, it is the prospect of long-term economic gain such as employment, permanent residency and eventually family unification that encourages the investment in international student migration.

The larger socio-economic implications of this migration among Punjabi migrants have been widely studied (Oberai & Singh, 1980), but the specific economic impact of the female student migration has not been studied deeply. The vast majority remain either gender-blind or assume female migrants to be non-earning dependents, rather than economic agents. In sharp contrast, new trends indicate that female student migrants are not only studying but also are working part-time, remitting money, and playing



important roles in family's debt management and asset creation (Agnihotri, 2024). Their ability to pay, while usually subsumed under their academic character, is felt on rural households' economies.

Addressing this empirical gap, this research focus on the economic aspects of rural Punjab female student migrants to Canada, especially in regard to remittance flows and household impacts in this paper. Given that female migrants may encounter distinct expectations and limitations in comparison to their male counterparts, the study gives particular attention to the gendered aspects of remittance practices.

The study also draws on the aspirations–capabilities theoretical framework (Carling, 2002; de Haas, 2021), which highlights how structural limitations and individual agency interact to influence migration choices. In rural Punjab, female students frequently want to study overseas in order to support their families financially and create opportunities for future family migration, in addition to achieving academic success. A complex interaction between social norms, visa requirements, financial hardship, and international network shapes and limits these aspirations. By examining how these young females navigate such challenges and how their remittances reshape household economies, the study contributes to a deeper understanding of migration as both a personal journey and a collective strategy.

Literature Review

Because of its connections to transnational mobility, remittance and long-term immigration pathways, the phenomenon of international student migration has drawn increasing attention in migration and development studies (Abdullah et al., 2014; Luo, 2023). However, the majority of the literature currently in publication ignores the role of female student migrants and the particular economic effects their mobility has on rural households in favor of concentrating on either skilled labor migration or male-dominated remittance flows.

Migration of International Students

Over the past 20 years, Canada's international education market has grown significantly, placing it among the leading three destinations in the world. The number of international students increased by more than eight times between 2000 and 2023, surpassing one million individuals with valid permits, according to the IRCC (2023). Policies that enable international graduates to switch to work permits and permanent residency—a feature that is especially alluring to Indian students—are partially to blame for this growth (OECD, 2022). The majority of international students in Canada are currently from India, and Punjab is one of the top source regions within India, indicating a strong cultural desire for migration.



Punjab and the Migration Culture

Migration from Punjab is not a recent development. In particular, the Doaba region has a lengthy history of international migration associated with transnational family networks and colonial labor movements (Oberai & Singh, 1980). However, the relationship between education and migration has grown in importance in recent years. Rural Punjabi families now see student migration as an investment in future immigration, particularly to developed nations like Canada and Australia, which is frequently financed by high-interest loans and asset sales (Agnihotri, 2024).

According to Xiang and Lindquist (2018), this "migration industry" is also highly commercialized, with consultants and agents helping families with financial arrangements, visa applications, and admissions. In many cases, these decisions are made under significant social and economic pressures, with migration seen a form of class mobility.

Migration and Gender

Recent trends indicate a growing feminization of international student migration, including from conservative rural contexts, despite the historical underrepresentation of women in migration literature (Gill, 2025; Liu-Farrer et al., 2021). Research on Punjabi women's economic role as remittance senders is still lacking, despite the fact that more of them are pursuing education overseas.

The majority of remittance studies (e.g., de Haas, 2011; Oberai & Singh, 1980) assume male remitters as the norm and are gender-blind. However, new data indicates that female migrants frequently make just as regular, if not more consistent, contributions to household finances (UN Women, 2024). When it comes to student migration, these contributions are usually made through co-ops or part-time jobs, with money going toward household upkeep, sibling education, and debt repayment (Agnihotri, 2024).

Rural Household Economies and Remittances

Rural economies have long viewed remittances as a vital instrument for development (Rapoport & Docquier, 2006). Remittance-receiving households in India are more likely to make housing improvements, pay back loans, invest in education, and lessen their susceptibility to income shocks, according to studies (Oberai & Singh, 1980). However, there are still few productive investments being made in areas like Punjab, where migration is frequently associated with status consumption rather than economic planning (Agnihotri, 2024)



Remittances are typically smaller but more frequent for student migrants, particularly females, and they start early in the migration cycle. Recovering migration expenses and keeping indebted households from going bankrupt depend on these monies. However, not much research has thoroughly examined this connection, particularly from the viewpoint of female students.

This review highlights the trend for focused research on female student migrants, particularly from rural India, who are reshaping household economies through remittances. By integrating gender, migration theory, and household-level data, this study aims to contribute to a growing body of literature that moves beyond male centric, labor-driven models of migration.

Methodology

This study adopts a mixed-method approach to examine the economic impact of female student migration from rural Punjab to Canada, with a focus on remittances and household-level changes. Primary data was collected from five districts in Punjab - Ludhiana, Jalandhar, Hoshiarpur, Moga and Bathinda. A total 110 structured household survey were conducted with the families of female students currently in Canada. Purposive sampling was used to select households where migration occurred between 2019 and 2023, and where remittances were being received. In addition, 10 in-depth interviews were conducted with seven current female students (via Zoom and Google Meet platform), and three parents to explore the motivations, gendered expectations, and remittance usage. The survey gathered data on migration costs, remittance patterns, and changes in income, debt and assets. Interviews provided qualitative insights into the decision-making process and lived experiences. Quantitative data was analysed using descriptive statistics, while thematic analysis was applied to interview transcripts. Ethical clearance was obtained prior to fieldwork, and all participants provided informed consent.

Analysis and Results

This section presents findings from 110 household surveys and 10 in-depth interviews, analysed thematically to explore how female student migration from rural Punjab to Canada has shaped household economic dynamics. The dominant emerged themes as discussed below:

- i. Financing Migration: Debt and Distress

For rural Punjabi households, choosing to send a female student overseas for higher education is a significant financial commitment. Migration expenses for each student, as reported by 110 families surveyed, ranged from ₹12 to ₹20 lakh, with some households reporting costs exceeding ₹22 lakh when



taking into consideration living deposits in Canada, agent commissions, language coaching, and visa delays. Since agriculture is still the main occupation in rural areas and produces diminishing returns, these costs are especially burdensome.

64% of families said they had to rely on agricultural loans coupled with high-interest private loans to cover these expenses, usually from unofficial lenders with annual interest rates ranging from 18 to 24 percent. 18% of families liquidated household assets like gold, or livestock, and nearly 27% of families reported selling land, frequently small agricultural plots. Just 9% were able to use their savings to cover the entire cost of the migration. This data illustrates the high-risk financial practices that rural families are compelled to adopt when their fear of long-term debt is outweighed by their conviction that international migration offers a transformative opportunity.

Interviews underscored the emotional and psychological toll of these decisions. One respondent, a father from Bathinda, stated:

“We mortgaged our only piece of land to send her. We are living on borrowed money, but we have faith that she will settle and bring us out of this.”

As students can sponsor parents or siblings in the future, many families saw their daughter's migration as a strategic investment in future family mobility as well as an educational endeavour.

Crucially, the strain on finances started long before migration. Language coaching (IELTS), document verification, and agent consultations were all part of the migration preparation process, which usually took 6 to 18 months and cost families money continuously with no assurance of success. Many said they paid migration agents between ₹1.5 and ₹2 lakh up front with little accountability or transparency.

This pre-migration economic strain created a sense of urgency and obligation that shaped the female student's experience in Canada. Students reported feeling the weight of the debt constantly, shaping their choices regarding work hours, expenses, and even mental well-being.

From a structural perspective, this cycle reflects what Carling (2002) terms “involuntary mobility under constrained agency,” where households engage in risky economic strategies not solely out of choice, but due to systemic limitations — such as stagnant local employment, lack of educational pathways, and the growing social expectation to migrate. In Punjab, where migration success is often tied to family reputation, the financial burden is both economic and symbolic.



Thus, financing female student migration in rural Punjab is not a straightforward transaction-it is a complex, high-risk gamble, embedded in aspirations for upward mobility, social pressure, and a hopeful vision of debt repayment through future remittances.

ii. Early Remittance Behaviour and Financial Responsibility

One of the most notable findings of this study is the early onset of remittances by female student migrants, despite their primary status as full-time international students. Among the 110 surveyed households, 63% reported receiving remittances within the first 12 to 18 months of the female student's arrival in Canada. These transfers typically ranged from ₹25,000 to ₹40,000 per month, though some families reported intermittent lump sums aligned with work opportunities and academic breaks. Female student migrants in this study emerged as dual actors — simultaneously pursuing higher education and engaging in economic support of their households back home.

According to interviews, a significant number of students saw remittances as a strategic solution to their families' financial sacrifices to send them overseas as well as a moral duty. Almost all of the students who were interviewed admitted that their family had sold land or taken out loans, and they felt obligated to help with repayments. As one 21-year-old student in Brampton explained:

“I know my parents are under pressure. I know that I’m here to study but I feel responsible at the same time. That’s why I started working night shifts - - so I could send something home every month.”

The students commonly worked part-time jobs in restaurants, grocery stores, warehouses or cleaning services – often juggling 20-30 hours per week during academic sessions and more during scheduled breaks. The balance between academic performance and financial pressure emerged as a recurring theme, with many female students reporting stress, fatigue, and compromised study time.

“I leave home at 8 am, attend college, then work till midnight. There is no time to rest. But when I hear my father say, “We are able to pay this month’s interest because of your transfer’, it feels worth it,” said a student from Mississauga.

These remittances were referred to as "lifelines" by the household. In order to avoid default or harassment from the moneylenders, parents frequently utilized the money to make monthly interest payments on high-interest loans. Others used the money to pay for necessities like groceries, medical bills, or siblings' school tuition fees.



Importantly, this pattern reflects bounded agency (Evans, 2007) where female students exert financial responsibility within structural constraints – limited work-hour allowance under Canadian law, high tuition fees, and racialized labor conditions. Yet, they creatively navigate these barriers to fulfil transnational obligations, often outperforming social expectation tied to gender.

The interviews also revealed a generational and cultural shift in how remittances from daughters were perceived. Unlike earlier decades, where female migration was rare and daughters were seen primarily as dependents, the current generation is actively reconfiguring family roles.

In sum, the early remittance behaviour of female student migrants shows a complex interplay between sacrifice, structure, and agency. While their primary role is as students, they adopt secondary roles as financial contributors.

iii. Household Utilization of Remittances

Rural Punjabi households mainly used the remittances sent by female student migrants to stabilize their financial status, particularly during the early phases of migration when debt pressure was at its highest. Remittances served as tools for survival and recovery rather than for investment, according to an analysis of both quantitative data and qualitative interviews.

According to survey results, the majority of remittances (52%) went toward paying off debt, particularly high-interest private loans taken to finance migration. For the first one to two years, many families stated that interest payments alone took up the whole remittance amount. One father from Moga described:

“Whatever she sends, it goes straight to lender. We don’t even see that money – it’s already spoken for.”

Another 34% of families used remittances for routine household consumption, including groceries, children’s tuition fees, utility bills, medical expenses, and fuel. These were families who had diverted most of their regular income towards migration loans, and thus relied on remittance for daily sustenance.

Nearly 11% of respondents said they used a portion of the remittances to help pay for their younger siblings' education, particularly for brothers who were still enrolled in school or college. These situations illustrate a household-level approach in which the family's long-term upward mobility plan is maintained by the opportunities the daughter's migration provides for other family members.



Merely 12% of participants utilized remittances to upgrade their mobile phones, purchase home appliances, or repaint walls, among other minor lifestyle enhancements. Only 3% of respondents said they had allocated any money to profitable ventures like microbusinesses, livestock, or savings accounts; even in those instances, the investments were small and made over a number of years.

Remittance utilization among households of female student migrants is greatly skewed toward financial recovery. The remittances serve as immediate and survival-oriented — repayment of loans, maintaining subsistence, and assisting educational continuity for other children. They reflect a broader migration strategy in which education serves as a means for both an economic coping mechanism and mobility.

iv. Gendered Perceptions of Economic Contribution

A notable finding of this study is the reconfiguration of how female student migrants are perceived – no longer solely as learner or dependents, but increasing as economic actors. Their remittances challenge traditional assumptions of daughters’ dependency and limited social mobility in rural Punjab (Yeoh & Ramdas, 2014). Interviews with parents revealed a growing sense of pride and admiration for daughters who were once consider economic dependents but had now assumed the role of transnational earners. In many households, the remittances sent by daughter’s were described as “timely”, “disciplined” and “purposeful”.

This perception aligns with works of Carling & Schewel (2020) describe as gendered moral economy, where women are viewed as more reliable and emotionally tied to household obligations. For students, remittances were not just economic but symbolic – proof of worthiness. A student from Surrey said:

“My parents now encourage my cousin to apply abroad. Before, my cousin’s parents would never consider it for a girl. Maybe I opened that door.”

In sum, the financial and symbolic contributions of female migrants are reshaping household economies and gradually refining gender roles in Punjab.

Discussion

This study adds to migration studies by foregrounding the experiences of female student migrants from rural Punjab, showing that they are not temporary non-economic actors (Findlay, 2010; Luo, 2023) but early financial contributors whose remittances are vital for debt repayment and household survival. Within the aspiration-capabilities framework (Carling, 2002; de Haas, 2011; Carling & Schewel, 2018), our findings show that families do not simply invest in migration for education outcomes but view it as a



household-level economic strategy, shaped by aspirations for social mobility and constrained by local economic stagnation.

Consistent with the concept of bounded agency (Evans, 2007), these female students operate within complex layers of constraints – legal work limits, cultural expectations, and financial obligations – yet actively navigate these boundaries to fulfil their family needs. Their ability to remit within months of arrival speaks to both their agency and the structural compulsions that redefines their role from “student” to “student-worker”.

While remittances reduce financial stress, they rarely support productive investment, being absorbed by loan servicing and subsistence, echoing concerns about debt-driven migration and delayed development benefits (Taylor, 1999; Rapoport & Docquier, 2006). Finally, the dual burden of studying and remitting underscores the invisible pressures on female transnational earners, aligning with feminist critiques of migration that highlight women's undervalued labor and emotional responsibilities (Parrenas, 2001).

Conclusion

This study highlights the complex and underexplored economic dimensions of female student migration from rural Punjab to Canada, with a specific focus on remittances and household level impacts. Drawing on survey data from 110 households and 10 in-depth interviews, we find that female student migrants have shed their role as dependents and emerged as financial contributors, sending remittances within the first year of migration. These remittances not only managed the debt incurred to fund migration but also helped sustain household expenses and education of younger siblings.

The findings challenge the conventional framing of international students as passive actors in the migration-development nexus. Instead, these females take on dual roles as students as well as breadwinners, negotiating intense academic, emotional, and economic pressures abroad. The decision to invest heavily in daughters' migration, once considered both socially unwelcoming and financially risky, is now resulting in both physical and symbolic returns for rural families. Remittances have stabilized household economies as well as contributed to slow reconfiguration of gender roles and expectations.

However, the potential developmental impact of these remittances remains limited by the overwhelming burden of debt repayments and the lack of investment in productive assets. Migration remains a survival strategy more than a wealth-generating one in the short term. These insights urge policymakers, educational institutions, and financial service providers to better understand and support this emerging



group of female student earners, whose economic contributions are reshaping the rural Punjabi households from abroad.

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