

**INFLUENCE OF REMITTANCE ON EDUCATION AND
HEALTH IN RECEIVING HOUSEHOLDS: A CASE OF
DEVGHAT RURAL MUNICIPALITY, TANAHUN**

A Dissertation

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DECLARATION

I hereby declare that the dissertation entitled “**Influence of Remittance on Education and Health in Receiving Households: A Case of Devghat Rural Municipality, Tanahun**” submitted by me to the Central Department of Sociology, Tribhuvan University completely original research conducted under the guidance and supervision of Research Supervisor Dr. Pramod Bhatta. I have properly acknowledged all of the concepts and data I used from many sources to write my thesis. The findings in this study have never been submitted anywhere else or presented before for the purpose of receiving a degree or for any other reason. If there is any proof that contradicts my declaration, I am entirely accountable.

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RECOMMENDATION

This is to certify that Ms. Nirmala Kumari Bhattarai has completed this dissertation titled “**Influence of Remittance on Education and Health in Receiving Households: A Case of Devghat Rural Municipality, Tanahun**” as a partial fulfillment of the requirements of Master of Philosophy degree in Sociology under my guidance and supervision. Therefore, I recommend this dissertation for final evaluation.

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LETTER OF APPROVAL

This dissertation entitled “**Influence of Remittance on Education and Health in Receiving Households: A Case of Devghat Rural Municipality, Tanahun**”, submitted by Miss Nirmla Kumari Bhattarai for the final examination to the Research Committee of M. Phil-PhD program in Sociology, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfilment of the requirements for the Degree of Master of Philosophy in Sociology. The Research Committee hereby certifies that this dissertation was found satisfactory and accepted for the degree.

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ABSTRACT

The trends of foreign migration for better lifestyle and its influence on health and education growing rapidly in the context of Nepal. Among 34 household of Devghat Rural Municipality ward no 5 shows that most of the people seeking foreign employment (54.3%) are from the age group of 26-35 years and the migration is dominated by male (91.2%). The country with the highest number of foreign employees was Malaysia (29.4%) followed by the United Arab Emirates (11.7%) and Saudi Arabia (11.8%). The availability of healthcare and education was greatly influenced by the flow of the remittances. The proportion of the children going private schools increases from 53.3% to 56.7%, after family started to receive foreign income. However, the number of children attending government school decreased significantly from 40% to 36.7%. Similarly, the approach of private hospital over government hospital for better health care facility grew from 21.2% to 33.3%, suggesting the foreign income improved seeking practice of better health care services. The significant changes in the reliance on private hospitals for improved medical care facility and access to the better-quality education contributed by the remittance-based development.

The male employee earned more than 60,000 Nepalese rupees on average, while the female employee made less. However, the female migrants tend to find better or even higher paying positions in skilled area of the job market. Despite the benefits of foreign employment, there is a gender gap in migration, the cultural and career obstacles which prevents the women from participating. The migration policy needs to enhance safer foreign migration and need to provide women to the job areas equally. For the long term sustainable economic stability, the banking company should also promote the productive uses of remittance over basic consumption of needs and luxury. There is a notable difference between productive and non-productive spending, according to the examination of remittance utilization. A resounding 68.63% of remittances are spent on consumptive activities, despite 31.37% going toward constructive sectors including savings, buying land, and education. In contrast to being carefully invested for long-term economic growth, remittances are increasingly being used to address immediate household necessities.

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ABBREVIATIONS/ ACRONYMS

BOP	Balance of Payment
CBS	Central Bureau of Statistics
CoDs	Countries of Destination
COVID-19	Corona Virus -19
CTEVT	Council for Technical Education and Vocational Training
DoFE	Department of Foreign Employment
FDI	Foreign Development Index
FEB	Foreign Employment Board
FY	Fiscal Year
GCC	Gulf Corporation Council
GDP	Gross Domestic Product
HH	Household
ILO	International Labor Organization
IMF	International Monetary Fund
IOM	International Organization for Migration
MoF	Ministry of Finance
MoICS	Ministry of Infrastructure Commerce and Supply
MoLESS	Ministry of Labor Employment and Social Security
MoWCSC	Ministry of Women Children and Senior Citizen
MS	Microsoft
NLF	Nepal Labor Force
NLMR	National Labor Migration Report
NLSS	National Living Standard Survey
NRB	Nepal Rastra Bank
NSN	National Census Nepal

NSO	National Statistic Office
SPSS	Statistical Package for Social Science
UK	United Kingdom
UNCTAD	United Nations Conference on Trade and Development
US	United States
USD	United States Dollar
WDI	World Development Indicator

CHAPTER-1

INTRODUCTION

1.1 Background

Migration of the people from one to another is a usual phenomenon since the beginning of human civilization. The migration in the beginning was for the sake of food and exploring new places for the security purpose. But gradually the migration took the shape in diverse form and now has become a very essential and common in each and every corner of the world. International migration is one of the integral components while talking about international migration. Millions of people from around the world (especially from the developing world) are leaving their usual place of residence for seeking better employment opportunities and supply food for their dependents. Globalization and integration of regional economics have added impetus to the growing mobility of workers across borders (ILO, 2002).

Labor migration has, in the 21st century, moved to top of the policy agendas of many countries – countries of origin, transit and destination. Most of the worlds' estimated 150 million migrants are people searching for improved economic opportunities abroad. Nepal has a long history of both domestic and international migration. Historically, most migration occurred within the country's borders, with some people going to India and Tibet. However, as Nepal has entered the global economy, Nepali people can now be found all over the world. In recent years, there has been a significant increase in labor migration to Gulf states and Malaysia, which now make up a larger share of Nepal's international migration. Meanwhile, immigration into Nepal primarily comes from India, due to the open border between the two countries (Sharma, et al., 2014)

Three key factors drive migration and continue to fuel this kind of movement for many years. They are:

- The “pull” of changing demographics and labor market needs in many industrialization countries.
- The “push” of population, unemployment and crisis pressure in less developed countries.
- Established inter-country network based on family, culture and history.

Remittance has proven to be one of the significant international financial flows in recent years. Workers' remittances have overshadowed traditional sources such as official aid and private capital flows (Giuliano & Ruiz- Arrant 2009) and currently amounts to US \$444 billion (UNCTAD: United Nations Conference on Trade and Development). This amount is nearly three times the amount of official aid and equivalent to foreign direct investment (FDI) flows to developing countries. Remittances deserve strategic importance both in macro and micro level.

On the macro level, the evidences confirm that remittance happens to be an increasingly important and relatively stable source of external finance for the countries afflicted by economic and political crisis (Kapur, 2003). Such countries regard remittances as one of the most secure and reliable sources of foreign currency than other capital flows such as foreign direct investment and official development assistance.

Macroeconomic objectives such as lowering current account deficits, increasing income levels, breaking free from poverty traps, and defending off economic shocks can all be accomplished with the aid of remittances. In the long run, however, they prove to be an unsustainable source of foreign cash and income. Nepal is unable to take advantage of its demographic dividend and achieve greater economic growth and development due to its reliance on foreign employment. It also lessens the government's incentive to carry out essential policy changes. Policymakers must decide whether to concentrate on long-term sustainable goals by providing domestic labor force possibilities, or on short-term gains from remittances.

Every nation goes through a demographic shift that has the potential to promote economic expansion and a dividend period. But whereas other countries are mobilizing labor for their economies, Nepal is failing to take advantage of this potential. Prioritizing short-term remittances might hamper long-term domestic growth in Nepal, which must strike a balance between lower accumulated physical assets and current foreign income via remittances. Macroeconomic stability depends on remittances, but a decline in foreign exchange earnings might cause a crisis in foreign exchange reserves, increase unemployment, and worsen poverty.

On the micro level, remittance has become panacea for the marginalized poor people to enhance their livelihood by providing an alternative source of income. The

remittance is believed to have direct impact on the poor and thus contributes to alleviate poverty in a significant way than other sources of external finance. The remittance has been observed as a means to affect well-being and capacities, and the remittance income comprises more than 10 percent of gross domestic product (GDP) in many developing countries (World Bank, 2011). This is not only the households getting the remittance but also the sending community as a whole.

Nepal has also the long tradition of overseas employment which started particularly after the people started migrating to neighboring Indian cities. The trend now, however, has shifted and the overseas employment has become one of the attractive options for many leaving the country to work abroad. The argument for the people's interest for foreign jobs, be it in neighboring country or overseas, is attributed to low absorptive capacity of domestic economy caused by the sluggish performance of manufacture and non-manufacture sectors, rapid growth of population and labor force, prolonged political instability, changing attitude of the people in their livelihood, and others.

Empirical evidence of previous studies of the impact of workers' remittances on economic growth as well as poverty reduction is mixed and find the positive relationship between remittances and economic growth (Stark & Lucas 1988; Taylor, 1992; Faini, 2002). However, there is a Negative and no impact, on workers' remittance on economic growth and poverty reduction respectively (Chami et.al.,2003 & IMF 2005). Likewise, remittances would not benefit the poor (Adams & Page, 2005) but, have positive and significant impacts of remittances on poverty reduction (IMF, 2005).

Remittances are essential to the village's socioeconomic development, poverty alleviation, and raising of social and political consciousness. Households without overseas migrants are often poorer than those with overseas migrants. Their ability to spend has significantly increased over time as a result of rising salaries. While one-third of families were once landless, all migrant households currently possess land. When comparing households that get remittances to those that do not, access to modern technologies has expanded significantly among the former. Remittances were partially responsible for the migration of people from rural to urban areas (Chaudhary, 2020).

Nepal's rural economy relies heavily on remittances and agriculture. One of the most important elements in lowering poverty, enhancing human capital, and supporting imports has been identified as remittances. Because the nation's remittance intake is growing faster than its GDP, the ratio of remittances to GDP has significantly grown (Katuwal, 2021). Countries like Malaysia, Qatar, the United Arab Emirates, and Korea are popular destinations for unskilled and semiskilled labor. The main issues facing migrants include unfavorable working conditions, low pay, growing living expenses in the destination nations, fraudulent recruiting, and a lack of social safety. Governments have not yet done enough research into the possible advantages of employing the human capital of migrants. By following through on economic diplomacy, the government should play a constructive role in promoting employment (Katuwal, 2021).

Remittances from overseas are very important to Nepal's economy and society. Following the political system regime of the 1990s, the Nepali government utilized the chance to gain the advantages of global integration and overseas immigration (Adhikari, 2016). In recent decades, migration policies have received more attention due to the growing significance of remittances for both economic stability and government revenue (Gurung, 2004). Men and women from Nepal have been migrating their country in search of employment, either to avoid paying taxes or to avoid being exploited. Remittances from labor migration may have a major positive economic impact on the nation, but authorities may not give it the proper priority or attention (Shrestha, 2020).

As emigration from Nepal has surged, by mid-March of FY 2023, the number of people with work permits to work abroad has risen to 55,26,704 people. By mid-March of FY2023, remittance inflows had climbed by 25.3% to Rs. 794.32 billion (MoF, 2023). Greater proportion of Nepali individual are in abroad for foreign employment falls in the age group of 15-59 years comprising 62 percent of total immigrant (NSO, 2022). For the nationals, remittances are the only reliable sources of income. It is also necessary to keep a nation's foreign reserve at an adequate level, which is something that should be sustained by inflows of personal remittances (Gajurel, 2022).

Remittances are not, however, adequately channeled toward productivity or the development of social and physical capital (Pant, 2011 & Sapkota, 2013). To improve

educational achievements in Nepal, social overhead capital can, nevertheless, lead to production and output that can eventually be utilized for public education finance (Dangal et al., 2022).

Over the past ten years, remittances to poor countries have expanded dramatically, sparking interest in learning more about how they affect economic progress. They can promote growth through asset accumulation and investments in human capital, even if they would not be able to maintain growth if consumed. Remittances from within the country have a greater influence on education than those from outside (Bansak et al., 2015). In Nepal, issues related to income have a negative impact on education results (Thapa, 2013 & Neupane, 2017).

Nepal fails to meet educational result objectives because of the issue of hands-to-mouth, the high cost of institutional education, and the low quality of the government education system. Enrollment in secondary and tertiary education is the foundation of human capital. Accordingly, investing in education helps generate human capital, which lowers poverty (Gajurel, 2023). Additionally, funding public education and university degrees can spur economic growth (Dangal, & Gajurel, 2019; Dangal & Gajurel, 2022).

The world is compressed in a society due to quick access to communication, travel. People travel to different countries for the quality of education and better life. In majority cases of countries like Nepal, most of the young people travel abroad in search of job as a foreign employment in Nepal increasing day by day. Young population travelling abroad for foreign employment changes over time. Now people choose Europe, Australia, America as a land of foreign employment associated with their education. Nepalese young individual seeking foreign employment for the better life style and quality education of their children back in Nepal. The remittance sent to Nepal by the Nepalese positively impacted the education sector as the access of education increased.

The number of students enrolled in school increased massively in Nepal including rural areas of Nepal. One of the crucial and productive use of remittance is children schooling (Barro, 1992; Hanushek & Woessmann, 2008). A decade long civil war ended in the year 2006 AD, this shift and stop of civil war enhanced participation of more ethnic group and castes in to the more in streamlined in education sector.

Approximately one third of Nepalese population have minimum one family member living in abroad for foreign employment and the remittance send by them utilized in education (CBS, 2011), the country they work primarily was, Malaysia, Qatar, Saudi Arabia, and UAE.

There was a significant change in access to education, despite the slow economic growth of nation and political instability. The total school enrollment in primary level was 64 percent in 1990 which increased to 96.6 percent in 2015-16 (National Planning Commission, 2016). With regarding English proficiency, the private sector's role in education has grown massively, increasing from less than 5 percent in the year 1990 to 27 percent in 2010-11. In the city area, around 56 percent of students attended private schools, as compared to 20 percent in village areas (CBS, 2011).

The considerable changes in quality and fee of education between public and private schools. The data revealed that the results of private schools in better than public schools. The average success rate of SLC (Schools leaving certificate) exam in the year 2015 in public school was 33.7 percent, however in the private schools was 89.8 percent (MOE, 2015). The basic tuition fee of the students in private school was paid by their parents as most of the student father and mother working in abroad. The major factor behind this growth is that many households basically receive the large amount of money as a remittance and this remittance increased the affordability and access of education in every household that receives remittance as a income. Therefore, finding better education for the children is one of the major reasons behind foreign migration.

Remittances improve access to the better healthcare facilities because families can now afford private facilities (Yang & Choi, 2007; Amuedo-Dorantes & Pozo, 2006). While the most of the people still relies on government hospitals suggests that remittances alone are not enough to address systemic healthcare challenges in rural areas, private hospitals are frequently seen as providing better facilities, shorter wait times, and higher-quality care, which explains the shift in preference (Sijapati et al., 2015). The remittance has another pivotal role in improving the overall healthcare service access to recipient of remittance. The remitted money seen improving overall health status well -being of the individual in those particular society. A means of survival for many poor families is provided by the remittance. In tough times, they act

as a safety net, increasing insufficient incomes and reducing the impact of underemployment or unemployment (Cox-Edwards & Ureta, 2003).

The standard of living for Nepali households has increased because to migrant workers' remittances, which will account for 23.5% of the nation's GDP in 2020. Even though they are low-skilled, international labor migration has grown to be a significant phenomenon, contributing more than 25% of the country's GDP (Mishra, 2023). Nepal is mostly remittance dependent country as its total budget relies on the amount of remit remitted to Nepal by the foreign employment. The healthcare system of Nepal and its access to every individual increased due to the remittance, as the current scenario reveals that every home has one or two family members living in abroad for the employment. And the amount remitted by them has been utilized to for the better health care services. Average increase in remittance directly influenced the access of health care facility, most of the people seeking well facility private healthcare institution over government healthcare institution.

1.2 Statement of the Problem

As Nepal continuously receiving the increased remittance in every year in overall. Most of the young population of Nepal travelled abroad for the better employment and earnings, they are the providers for the family to meet the daily needs. In few years the employment country shifted from Gulf to European and American countries. This shift comparatively increases the earning scale of employee. This increase in remittance increases its uses back in Nepal.

The area of remittance utilization varies among the households receiving the remit. Most of the households utilize the remittance for the daily needs of day-to-day life. Such as foods, travel, clothes etc. In-spite of the massive growth of the remittance received in Nepal, rural households that receives remit commonly lack the understanding of utilization of the remittance. This creates the importance of proper utilization of remittance. The remittance played more pivotal role in reducing the poverty by increasing the living standards of households. Greater portion of the remittance in the rural areas are being utilized in non-productive areas that is consumptive and lower percentage of the remittance only utilized in the productive fields like education, business.

In this context, this research focuses on the impact of remittances on education and health of remittance receiving households' family members in a predominantly remittance receiving community. Compared to remittance non-receiving households, remittance recipient households often spend more on consumption, health, and education. The data does not definitively show whether remittances are used for productive or non-productive purposes; however, remittance-receiving households appear to spend more on non-food investment categories, like durable goods, health, and education, than do non-receiving households. This suggests that the former may benefit from remittances in the long run (Thapa, & Acharya, 2017). The migration from Nepal, along with India, to the Middle-East (Saudi Arabia, Qatar, and United Arab Emirates) and Southeast Asia, including Malaysia, increased significantly during the armed conflict period in Nepal and continued for ten years even after the Comprehensive Peace Agreement was signed in 2006. This resulted in an increase in the number of absentees by approximately two million, more than doubling that of 2001 (Central Bureau of Statistics 2012). Remittances are playing a significant role in mitigating poverty, household income, and expenditure in Nepal's situation of prolonged and sluggish economic growth during conflict and transition. Additionally, they have emerged as the country's largest source of foreign exchange earnings.

The absences of the proper research at local level in the rural areas of the Nepal, lack of the planning of the government, stakeholders, policy makers to prepare and initiate the planning focusing the sustainable and productive uses of remittances. Without more focused research, the financial benefits created by the remittance may not create the long-run development of the household's receiving remittance. This research gap needs to be covered and household must understand the better way of utilization of the remittance to increase the living standard of the households.

1.3 Research Question

1. What effect does remittance have on recipient households' education and health?
2. How do households divide remittance income between expenses that are productive (like business or agriculture) and those that are not productive (like ceremonies or consumption)?

1.4 Research Objectives

1.4.1 General Objective

To determine the socio-economic impact of remittance on receiving households.

1.4.2 Specific Objectives

1. To analyze the effect of remittance in household's health and education.
2. To identify how households use remittance in productive and non-productive areas.

1.5 Significance of the Study

This research is significant because it will bring information on how remittances function in the socioeconomic context of rural Nepal. When developing policies that maximize on the positive aspects of migration while addressing its long-term sustainability, officials must have a thorough understanding of how remittances affect the macro (national) and micro (household) economic levels. Decisions regarding how Nepal might benefit from its labor movement trends without compromising its prospects for future growth and development may be influenced by the findings. The research effort will further develop knowledge of remittances as a worldwide financial flow and their effects on developing nations.

1.6 Limitations of the Study

- **Limited Depth of Responses:** Respondents are restricted from giving complex or in-depth answers by fixed answer options, which could result in the loss of important qualitative insights.
- **Response Bias:** Instead of expressing their genuine opinions, respondents may feel under pressure to select an answer they believe to be socially or traditionally acceptable.
- **Lack of flexibility:** The predefined answer options' structure prevents flexibility. The data could not accurately reflect the opinions of the respondents if all potential answers are not covered by the options that are offered.
- **False Response:** False responses may result from respondents' misinterpretation of the questions or the predetermined answer choices.

- **Absence of Context:** Respondents may not be able to explain their selections when using fixed answer alternatives, making it difficult to understand their answers.
- **Difficulty in Capturing Emotions:** It may be difficult to discern respondents' genuine viewpoints if fixed response options are unable to adequately convey their emotions or intensity of feeling.
- **Small Sample Size:** Due to the decreased ability to identify statistically significant differences or correlations, small sample sizes might limit generalizability, raise error margins, and lower statistical power, which may result in conclusions that are not very conclusive.

1.7 Organization of the Study

The thesis consists of five chapters. Chapter one deals with introduction. The general background of the research area, research problem, research question, and significance of the study, limitation of the study and organization of the study. Chapter two is related to the literature review. It includes the subtopics as understanding of remittance, foreign employment, utilization of remittance, areas of the employment in world and in Nepal. Chapter Three is associated with research methodology. This chapter includes the research process, sources of data, data collection tools, and sampling. In chapter four it comprises the result and discussion of the research data and its analysis. It includes the Age wise distribution of migrant, Gender wise distribution of migrant, country of foreign migration, use of remittance in productive and non-productive areas, access of health and education before and after remittance, mode of remittance transfer. At last, chapter five constitutes a findings, summary, and conclusion of the research.

CHAPTER II

LITERATURE REVIEW

2.1 Remittance In The World

Today the term remittance has taken a central place in debates among development experts all over the world owing partly to the fact that its volume is growing at an exponential rate in recent years. The renewed debate started particularly after 1990s when it was observed that the dependency theory and structural views on remittances, which dominated the decades of 1970s and 1980s and maintained a pessimistic view on remittances, witnessed a downfall. The dependency theorists were of the view that remittance never contributes to the development of underdeveloped countries mainly for the reason that international migration encourages brain drain from the developing countries depriving them of the human capital that they desperately need to meet their development goals.

Prior to the dependency and structural views, however, the developmentalist and neoclassical thinkers during 1960s and 1970s had maintained optimistic views on remittances believing that capital and knowledge transfers by migrants would help achieve development needs of least developed countries in the world. The same views have taken incarnation at the start of this century bringing back the debate about remittances on the floor once again.

The varying opinions on how remittances affect development were not simply guesses; rather, they were supported by a combination of theoretical and empirical evidence. There is now a great deal of disagreement in the literature, making it impossible to determine if remittances are beneficial or harmful to a nation. Because remittances tend to decrease over time as migrants settle and integrate at their destination—a process known as the "decay hypothesis"—they are not a reliable source of external income for families, regions, or states (Merkle & Zimmermann, 1992; Ghosh, 2006; Brown, 1997). The people who depend on these remittances may experience economic instability as a result of this drop. Remittances may decrease receivers' incentives to participate in profitable economic activities since they discourage entrepreneurship and labor force involvement (Chami et al., 2003).

The incentives for protecting agricultural land in rural regions may be reduced by migration and the remittances that follow, since these initiatives are often labor-intensive and may be overlooked when outside funding is available (Davis & Carr, 2003). The literature is still conflicting and neutral in spite of these findings. There is contradictory evidence from a number of research about the overall effect of remittances on development. This lack of agreement raises the possibility that the consequences of remittances may vary depending on the context, which may include the socioeconomic circumstances of the recipient communities, the stability of migration patterns, and the economic climate.

These theories have been challenged by other research, but as previously mentioned, remittances from all around the world have emerged as one of the main ways that developing nations receive financial support. A growing alternative to traditional financial transfers intended to aid developing nations, such as government development assistance and foreign direct investment, is the global remittance transfer.

Remittance transfers, which are more direct than those from traditional sources and contribute to decreasing poverty locally, reach the individuals who need them the most. For instance, research has shown that, contrary to the decay hypothesis, a longer period of stay for migrants may not always result in a smaller amount of remittances; rather, it may boost remittances when a gain in income in the destination nations enhances the ability to remit.

This may be counter to the theory that ties to the nations of origin could fade over time, either totally or partially (de Haas & Plug, 2006). Furthermore, rather than the migrants' weakening ties to their home country, the majority of variations in remittance inflow are explained by the cyclical oscillations in economic activities in destination nations (Puri & Ritzema, 1999). Remittance growth in recipient nations insulates receiving migrants from income risk (Amuedo-Dorantes & Pozo, 2006). Remittance transfers tend to a rise in response to economic and currency crises in the countries of origin, supporting the theory that remittances assist in distributing income risks and stabilize consumption (Blue, 2004).

Economic activity in rural communities is greatly impacted by remittances from both domestic and foreign migration (Edelman et al., 1988). The degree, intensity, and

severity of poverty in the developing countries are dramatically decreased by international migration and remittances (Adams & Page, 2005). Remittances from the north to the south have either directly or indirectly decreased poverty. Remittances account for a significant amount of the household income of households in low-income nations. Remittances cause these extremely low-income households to drastically alter their financial situation, which has a significant impact on reducing poverty (Adams, 2004). A migrant household's average income is 17.3% greater than that of a non-migrant household. With the availability of remittances, the shares of household expenses on clothing, amusement, education, and food all grew.

Regarding the short- or long-term socioeconomic impact of remittances, the research has been conflicting. Due to the lost-labor effect, migration may have a negative initial economic impact; however, it may take decades for the positive effects of investment and remittance payments to become fully apparent. In the immediate future, migration reduces domestic crop production; however, over time, invested remittances boost crop productivity and livestock accumulation, leading to higher domestic plantation wages (Lucas, 1987). The combination of lost labor and remittance inflow may originally have a negative effect on production in migrant-sending regions but have a positive impact in the long run (Taylor, 1994).

Although the benefits were not felt in every area of the communities that send migrants, the degree to which immigrants invest primarily depends on their legal rights in the countries where they settle, the income of the household, and the unique political and economic circumstances in the countries where they originate (de Haas, 2007a). Remittances have allowed migrants to invest in land and livestock in certain situations (VanWey, 2005; de Haas, 2006a); in other situations, however, remittances have primarily gone toward housing and land acquisition rather than agricultural improvements (Jokisch, 2002). On the basis of this, although most remittance-driven investments have occasionally stayed in the sending region (de Haas, 2006a), migrants have also occasionally chosen to invest in cities (McCormick & Wahba, 2003).

Depending on how diverse social and psychological factors are examined, the impacts have been either favorable or bad. In certain cases, children's education declined due to their moms' absence, but in other cases, migration gave children access to more educational opportunities (Siddiqui, 2005). In a similar way, the majority of women

reported feeling more confident after migrating, yet others felt responsible for the bad things that happened to their families while they were away.

2.2 Remittance in South Asia

Considering the fact that Nepal is one of the world's top recipients of remittances, relatively little research has been done on the subject. There are three general methods to calculate remittance inflows. Estimates of BOP are used in the first method. The second method is provided by household surveys of recipients of such flows, such as the Nepal Living Standards Survey (NLSS). The third approach makes use of banks or other financial institutions in the countries of origin and is centered on resource transfer organizations. The volume of remittance flows under investigation in this article pertains to remittances made by employees using the current account of the Balance of Payment (BOP) data that was supplied by the Nepal Rastra Bank's Research Department (NRB).

Over the past few years, remittances have been an increasingly important source of support for family members who have stayed in Nepal. The rise in remittances and the ongoing rise in the number of workers looking for work overseas have made them an important source of foreign cash coming into Nepal. This is partially because of the steps officials engaged have done to enhance financial systems, eliminate barriers, and provide incentives to promote remittances, particularly through legal channels (Sharma, Pandey et al., 2014).

Preliminary statistics from Nepal Census 2078 BS revealed that 21,69,478 people, mostly living abroad, were reported missing from their families. 4,06,163 of these were female (18.72%), and 17,63,315 were male (81.28%). In contrast, a total of 19,21,494 people—including 16,84,029 men (87.64%) and 2,37,400 women (12.36%)—were recorded as being separated from their families in the Nepal Census 2068 BS. This shows that the percentage of women who were absent from the two censuses increased by 71.09%. At the district level, 77 districts had the largest percentage of residents absent overseas; the districts with the highest percentage increases in residents residing abroad were Jhapa, Morang, Rupandehi, Kailali, and Kathmandu. In contrast, the districts of Mustang, Manang, Dolpa, Humla, Mugu, and Dolpa reported having the fewest residents living overseas (National Census Nepal, 2021).

The Ministry of Labour, Employment and Social Security (MoLESS) has been coordinating efforts to improve labor migration governance in order to increase the effectiveness of service delivery both domestically and internationally in recent years. Using internet networks, these efforts involve digitizing labor migration-related services such financial aid applications from the Foreign Employment Board (FEB) and labor permission requests from the Department of Foreign Employment (DoFE). Major countries of destination (CoDs) have made similar changes to their immigration policies, especially those that impact migrant workers. Particularly the Gulf Cooperation Council (GCC) nations have put laws into place to control labor migration and save jobs for their own people. Furthermore, in recent years, accessible complaint procedures and wage protection systems have been implemented (Nepal Labour Migration Report, 2022).

The number of labor approvals given between 2019/20 and 2021/22 exceeded 1.1 million. When the pandemic's impacts subsided, there was a notable drop in labor approvals during the COVID-19 years of 2019/20 and 2020/21, followed by a comeback in 2021/22. Nepal received 203,934 and 470,978 returnee migrants in 2020–2021 and 2021–2022, respectively. Although sufficient statistics to prove this is missing, it is likely that many of these returnees have moved again (Nepal Labour Migration Report, 2022). Between 2019/20 and 2021/22, citizens migrated to 150 different countries in search of employment; nonetheless, the six GCC countries and Malaysia continued to be the top destinations for Nepali migrant workers.

In recent times, job searchers have also become more interested in nations including the UK, Croatia, Cyprus, the Maldives, Malta, Poland, Romania, and Turkey. While the majority of female Nepali migrant workers still went to the GCC, women in particular during this time showed an increased tendency to travel to places like Croatia, Cyprus, Jordan, Malta, Romania, and Turkey (Nepal Labour Migration Report, 2022). Nepal's labor migration surged dramatically in the 1990s after immigration laws were liberalized (Sharma et al., 2014). This period coincided with a labor shortage and the expansion of the economies of the Gulf Cooperation Council (GCC) countries, which include Saudi Arabia, the United Arab Emirates, Bahrain, Kuwait, Oman, and Qatar.

The ten-year conflict in Nepal that lasted from 1996 to 2006 caused a large increase in the country's overall emigration rate. The six GCC countries and Malaysia continue to

be the most sought-after destinations for the over 85% of workers that leave Nepal (MoLESS, 2020a). For Nepalis, the route between India and Nepal is the most common and main route for migration. Many Nepalis go to India in search of work or for business purposes, involving the two countries, taking advantage of the open border (Bashyal, 2020a).

Although the daily flow of workers from Nepal to and from India is not tracked, a national study carried out in 2017–18 estimated that almost a million Nepali migrant workers were either employed or seeking employment in India (Nepal Labour Force study 2017/18). It is believed that more Nepalis are traveling over the border in pursuit of work or other economic opportunities, though, as the national census and surveys do not take seasonal migration to India into consideration (Bashyal, 2020c). Because of the increase in migrant labor, remittances have grown for the country as a whole and in proportion to GDP. For example, remittances of USD 8.2 billion (about NPR 1.06 trillion) in 2021 accounted for 23.8% of Nepal's GDP, placing the country eighth globally (Ratha et al., 2022).

But there is a significant cost for this. In Nepal as well as in their destination countries, migrant workers often encounter obstacles concerning debt, health care, justice, and mortality and morbidity (Vital Signs, 2022; Bhattarai et al., 2022a; Paoletti et al., 2014). Research indicates that migrant workers have challenges related to recovery and reintegration.

2.3 Remittance Before and After Covid-19

Remittances have the capacity to significantly stimulate economic growth. Apart from the lack of accurate data regarding the actual amount transmitted, remittance flows are significant and consistent when compared to other sources of development funds. They are also specifically designed to assist low-income households by acting as a crisis support system and an income balancing tool (Pant, 2006). In FY 2005–06, efforts to combat unemployment will consist of exploring overseas job opportunities. To achieve this, job arrangements will be created, including the provision of financing and training if needed. This is due to the fact that rising international employment usually means rising remittances (Pant, 2006).

Training programs under the supervision of the Ministry of Labor and Transport Management (currently Ministry of Labor, Employment and Social Security),

Ministry Industry, Commerce and Supplies, and Ministry of Women, Children, and Social Welfare (currently Ministry of Women, Children and Senior Citizens), as well as the Council for Technical Education and Vocational Training (CTEVT), would be executed in order to avoid duplication. These programs would be assessed to determine whether they fulfilled the requirements for overseas employment possibilities. Plans are also in the works to guarantee loans from commercial banks to individuals seeking employment overseas in FY 2005–06 through the Credit Guarantee Corporation (Ministry of Finance, 2005).

Remittances are one of the primary sources of foreign money for developing and less developed countries, aside from the amount of foreign aid. Global remittances exceeded USD 700 billion in 2019 and are predicted to reach that level once more in 2020 (WDI, 2022).

In the case of Nepal, remittances and migration are substantial and extensive. As a matter of fact, the amount of remittances received has been stable over time, rising by almost USD 8 billion since 2018. Remittances account for a substantial portion of Nepal's GDP; in 2015, they made up a peak of 27.6%. The ratio is 24% in 2020 (WDI, 2022). This is brought on by the nation's weak internal economy and limited employment opportunities. (World Bank, 2011; Acharya & Leon, 2013), A significant segment of the labor force, comprising both skilled and unskilled workers, inhabiting rural areas, seeks employment opportunities through internal or external migration.

They travel both domestically, mostly to the capital city of Kathmandu, and internationally, visiting places like India, Southeast Asia, and the Middle East (Acharya & Leon, 2013; MOLESS, 2020). Remittances have improved living standards for households by boosting their disposable income. According to the data, remittances contribute to a 5.3% decrease in the poverty ratio. As a result, compared to homes not receiving remittances, the percentage of the population living below the poverty threshold set by the government fell from 48% to 42.7%. However, for households receiving remittances, it also resulted in an increase in the severity and depth of poverty of 9.25% and 7.37%, respectively (Salike, Wang., & Regis, 2022).

Over 771,000 young Nepalis sought job overseas in the fiscal year 2022–2023, an increase of 134,214 over 637,133 in the fiscal year 2022–2022. Mid-October to mid-November saw the largest number of labor licenses issued, whereas mid-April to mid-

May saw the lowest number in Baisakh. With over 750,000 people looking for jobs abroad in the most recent fiscal year, the COVID-19 epidemic has had a substantial impact on migrant worker numbers, which have been above 500,000 since FY 2013/14 (My Republica, 2023). The majority of Nepali migrant workers, about half of them, are between the ages of 18 and 44, according to the Ministry of Labor. The official data, however, does not include a large number of workers who utilize other methods to look for work overseas, such as those who are traveling to India or entering nations on tourist visas. In addition, a lot of women are now seeking work through risky and illegal means due to unresolved issues with transporting domestic workers overseas (My Republica, 2023).

Due to the demand for ethical sourcing on high-profile projects, some firms in the hospitality sector are recruiting staff for free costs during the World Cup Football in Qatar. The ethical hiring requiring is a positive move, even in spite of the delays; however, it must be implemented. Sadly, a lot of migrant workers who are returning home come in coffins; 1,242 deaths were reported in the past fiscal year. Although the Foreign Employment Welfare Fund provided compensation to the workers' families, the real death toll was probably higher. The countries with the highest death rates were Saudi Arabia, Malaysia, Qatar, and the United Arab Emirates.

The most frequent reasons of death were heart attacks, road accidents, suicide, chronic illnesses, and "natural" deaths. The sad reality of Nepal's foreign employment is highlighted by the large number of deaths that go unrecognized and unexplained. Many Nepalis, motivated by economic need, somehow go abroad in search of employment despite the risks (Nepali Times, 2023).

There are still worries concerning the security and welfare of migrant laborers, since FY 2020–2021 there have been more than 1,000 documented deaths overseas. While the accuracy of these explanations is occasionally questioned, natural death, cardiac arrest, suicide, and accidents are among the primary reasons. Due to the pandemic's impact on domestic employment prospects, a growing number of Nepali youths now find themselves working abroad out of necessity (My Republica, 2023). The quantity and value of remittances coming back into Nepal, as well as the number of Nepali migrant workers working overseas, are grossly underestimated by official figures.

Most remittances enter Nepal through informal and illegal methods, according to original research, and a large number of migrant laborers are employed informally and illegally. Therefore, the size of remittances is at least ten times larger than official estimates, which might mean that they represent 13 percent of GDP, and probably as much as twenty times larger, which would mean that they represent 25 percent of GDP. This difference emphasizes how Nepal's balance of payments needs to be carefully reviewed. Additionally, the uneven flow of remittances back into Nepal complicates the already current differences between regions and socioeconomic classes (Sheddon et al., 2002).

In the aftermath of natural disasters, migration concerns are critical and will have a big influence on the healing and reconstruction process. Likely factors include things like demographics, the location of origin, the severity of the disaster, the destination, the frequency and beneficiaries of remittances, family networks, and the cost of migration. Low levels of preparedness for disasters among migrant households suggest that money is not enough on its own. For improved remittance management, more information is required on seismic-resistant norms, disaster-preparedness initiatives, and financial literacy. Government initiatives to facilitate the repatriation of migrant workers are insufficient, and there is an immediate need for improved labor migration management and routes for information sharing. Concern is raised about the plight of the displaced, especially those living in areas that have been badly impacted, since there is growing anxiety about exploitation and eviction. In the aftermath of a tragedy, migration and remittances hold promise, but safeguarding migrant laborers takes priority (Sijapati et al., 2015)

In this work, the effects of COVID-19 on the departure of Nepali migrants are examined in relation to the country's labor migration and remittance situation from 2014 to 2022. The report presents trends in foreign employment over the previous eight years using secondary sources. The standard of living for Nepali households has increased because to migrant workers' remittances, which will account for 23.5% of the nation's GDP in 2020. Even though they are low-skilled, international labor migration has grown to be a significant phenomenon, contributing more than 25% of the country's GDP (Mishra, 2023). Nepal is a landlocked nation with a diverse range of geographic and climatic characteristics.

The country's poor socioeconomic standing makes it even more vulnerable to natural disasters like droughts, earthquakes, floods, and landslides. Despite significant progress in reducing poverty over the past 20 years—from 42% in 1995/96 to 25% in 2010/11—many households still face the possibility of returning into poverty, with over 70% of Nepalis living on less than USD 2.5 per day. Inequality is still present across social groups and regions, with the Central Region having the highest Human Development Index (HDI) at 0.510 and the Far-Western Region having the lowest at 0.435. Nepal's overall HDI score in 2011 was among the lowest in South Asia (Sijapati et al., 2015).

2.4 Labor Migration from Nepal to India

The Treaty of Sugauli, which Nepal and the English East India Company signed in 1816, is the first documented account of migration between Nepal and India for employment. The Treaty made it possible for Nepalis to be enlisted in the British Army. The 1947 tripartite agreement between Nepal, India, and the United Kingdom came next, which made it easier for Nepalis to join the Indian and British Gorkha regiments (Sharma and Thapa, 2013). The Indo-Nepal Treaty of Peace and Friendship, 1950, is the most important accord; it still permits the unrestricted movement of citizens of the two nations across the open border between India and Nepal (ibid). The Treaty permits Nepalis to readily migrate to India in pursuit of employment opportunities, in addition to promoting cross-border mobility motivated by shared cultural and religious links with India (Bashyal, 2020a) (Adhikari, 2017).

For this cause, the Nepali community in India is not adequately covered by the current legal framework controlling labor movement from Nepal or by international agreements that the government has ratified. However, there is rising worry that the difficulties surrounding Nepali migrant workers in India and travel to the GCC and Malaysia have been overshadowed by discussions and concerns about these two nations. The NLFS 2017–18 reports that about 1 million Nepalis have traveled to India in search of employment. Sudurpaschim is the province with the most percentage of Nepalis emigrating to India (38.2%), followed by Lumbini (29.1%) and Karnali (10%) (Baniya et al., 2020a; CESLAM 2017/2018). It is very much difficult to present fact data of Nepalis in India over any time of the year is due to open border between Nepal (Bashyal, 2020a). The data may be misguided due to more and more seasonal migration (Baniya et al., 2020b). Figures of exact Nepali migrant in India

nearly impossible to record, the figures presented by the both government is mismatched.

Nepali people travelling to India for the job opportunity and better career perspective generally came from the weak economic background and seasonal migrant farmers (World Bank, 2009; Seddon, 2002). Usually, the farmers stay at home during plantation and harvest season and start to travel in other time. India is much more preferred and famous destination for foreign employment among poor, rural communities for several reasons, including the very low cost of migration, geographical closeness and open border system (Kharel et. al., 2022c; Shrestha,2017).

India is increasingly being used as a transit country by migrant workers traveling to third countries through irregular channels in recent years. Among other reasons, restrictions on migration, particularly for women migrants, complicated and complicated migration procedures, country-specific migration bans, and a lack of knowledge about the migration process have caused migrant workers to use these channels to get around government regulations like the need for labor approvals. While these methods have made Nepali migrant workers more susceptible to exploitation and forced labor, the open border has also encouraged criminal activities like human trafficking to occur (Kharel et al., 2022b; Kunwar, 2018).

2.5 Theoretical Framework

Immanuel Wallerstein developed world-systems analysis, a social analysis approach focusing on the historical development of the modern world-system, the contemporary crisis of the capitalist world-economy, and knowledge structures. Wallerstein rejects the notion of a "Third World" and identifies a complex network of economic exchange relationships (Sorinel, 2010). A macro-sociological approach known as "world-system theory" aims to describe the workings of the "capitalist world economy" as a "total social system." World-system theory is an academic and political undertaking. It belongs to both economic history and historical sociology at the same time. Additionally, development theorists and practitioners have welcomed it due to its focus on development and unequal opportunities across nations. The name of Immanuel Wallerstein is linked to this methodology.

World-system theory is a macro-sociological perspective that explains the dynamics of the capitalist world economy as a total social system. It was first articulated by

Immanuel Wallerstein in 1974 and 1976, with Wallerstein's seminal papers triggering reactions and inspiring others. It has had a significant impact, particularly in the developing world. What place does world-system theory hold in the academic community? It simultaneously belongs to the disciplines of economic history and historical sociology. Improvement theorists and practitioners have also embraced it due to its focus on development and disparities in opportunities across countries. The world-system effort is therefore a political as well as an intellectual one. According to Wallerstein's praxis approach, theory and application are closely related, and the goal of intellectual endeavor is to produce knowledge that reveals hidden patterns and empowers one to act and alter the world (Martínez-Vela, 2001).

World systems theory, as previously said, views the entire world as a single, cohesive system and attempts to establish the principles of growth based on the relationships within this one, cohesive system. Stated differently, the way a nation develops in accordance with world systems theory depends on its place on the larger global economic map. According to this theory, nations are divided into three groups based on where they fall within the overall system. These nations fall into three categories: semi-peripheral, periphery, and core. These three groups of nations have unequal distributions of wealth. These three groups are separated based on their contributions to and withdrawals from the global movement of capital, labor, and resources within nations (Suekinci, 2024).

Core Countries:

Core nations are the dominant economic powers that serve as a hub for the flow of labor and resources from peripheral and semi-peripheral nations. These are nations with robust economies and advanced industrialization that import inexpensive and raw materials and export them as pricey, lucrative goods to peripheral and semi-peripheral nations. At the cost of peripheral and semi-peripheral nations, core nations might be viewed as converters that take in inexpensive resources and transform them into lucrative goods. The core countries are wealthy nations for example, The United States of America, The United Kingdom, Germany etc.

Periphery Countries:

On the opposite end of this spectrum are the peripheral nations. These are low-income, less developed nations that must export labor and raw materials at a discount

in order to later purchase them as pricey goods. The peripheral countries are those nations that are in between, with some economic growth but still depending of core nations. For example: India and Brazil.

Semi-periphery Countries:

These nations occupy the intermediate zone between the other two. They behave similarly to peripheral nations toward core nations, but similarly to core nations toward peripheral nations. The countries under this category are underdeveloped or developing nations that are basically exporters of raw materials and labors, for example: Nepal, Bangladesh.

The theory of world systems is also critiqued in a number of ways. One of these complaints is that it ignores cultural aspects of development in favor of concentrating just on economics. Additionally, it is accused for being Eurocentric, emphasizing the influence of Europe at the expense of the rest of the globe. Its emphasis on the global perspective has been criticized for occasionally neglecting the particular conditions of other nations.

By examining the various regions of the world not in accordance with a common framework of rules or detached entities, but rather as organizations in relationship to and a part of the larger world, world systems theory provides a view of the world as a single whole system rather than as multiple distinct systems that are isolated from one another. Core, periphery, and semi-peripheral nations are all part of the economic structure that this theory depicts, and each holds a distinct place in the global resource flow. This theory takes a historical method to answering its questions. It is also accused for being Eurocentric, overly economic, and occasionally too general to concentrate on particular instances (Suekinci, 2024).

When Nepalese workers returned home from their seasonal labor in Sikkim, India, they carried some cardamom seedlings or suckers and began growing them. Consequently, it is thought that cardamom originated in Sikkim. One of Nepal's main export products is the giant cardamom, or alaichi, which is grown locally. Among all of Nepal's export goods, it is one of the most popular. Commercial cultivation started in the late 1950s, but it was initially introduced in the Ilam district in 1865. At the moment, it is cultivated in 51 districts, mostly in the hill and mountain regions of the east and progressively spreading to the western regions (Shrestha, 2018).

Due to its high market value, cardamom farming and trade quickly spread to other districts after a few years of being restricted to a few Ilam villages, including Fikkal, Pashupatinagar, Gorkhe Shree Antu, and others. However, with the founding of the Cardamom growth Center in Fikkal Ilam in 1975, the government of Nepal began to plan the growth of massive cardamom. . The farmers of Ilam were given different cardamom varieties such as; Kopinge, Rangbhang, Saune, and others—by the government that same year. To promote the growth of huge cardamom in Nepal, the districts of Ilam, Panchthar, and Tehrathum were chosen in 1982.

The cultivation of cardamom is expanding from eastern Nepal to the rest of the country (Timsina & Poudel, 2016). In 51 districts across Nepal, more than 21960 households are involved in farming (MoAD, 2017). At the moment, Nepal leads the market in producing huge cardamom, with India and Bhutan following closely behind. Although there are many options to produce cardamom in all 40 districts of Nepal, 95% of the country's land and output are in the eastern region. Due to its steady increase in market value and demand, the space for production and farmer participation has grown in recent years. Large cardamom growers have been dealing with a significant pest and disease problem since 2003 (Shrestha et al., 2018)

According to Ministry of Agriculture data from 2016–17, 6521 metric tons of large cardamom were produced on 17002 hectares of land. Although cardamom production and cultivation were on the rise in Nepal, big cardamom gardens in the country's east were plagued by rhizome rot, furke, and chirke infections (ICIMOD, 2016). On the other hand, Nepal offers a lot of potential for extensive cardamom production due to its diverse climate, which allows for the growth of several cardamom kinds and their market value and demand abroad. Likewise, there is a lot of room to raise the standard of living for farmers and boost the national economy.

Even with better rural infrastructure, youth outmigration continues due to plans for higher salaries and education. Remittances are a vital source of short-term livelihood support, but they have unexpected long-term effects: labor shortages hamper production while households invest in cash crops like cardamom and land. Due to male outmigration, women are now managing farms, feminizing agriculture. The consequences in the long run are severe. Remittances have helped some people overcome poverty, but they additionally contributed to labor shortages and combining land among high-caste elites, especially as young people from marginalized groups

migrate instead of farming. Nepal's cardamom boom runs the risk of extending already-existing caste and class gaps unless steps are taken to enhance land access, finance, and fair salaries.

2.6 Remittance in Nepal

Remittances, or money transfers from foreign workers or remitters to their home countries, are an essential source of finance for economic expansion. Western Union, International Money Express (IME), and other government agencies have been employed by immigrants as a means of income transfer. The use of remittance flows has increased in popularity as a speedy means of sending money to recipients. However, it is difficult to determine the exact amount of the remittance flow in Nepal because of the emergence of an unofficial channel.

Estimates indicate that unrecorded transfers through informal channels account for more than half of documented flows in poor countries (Ratha, 2005). Since transaction costs often represent a small percentage of the overall amount transferred, they are typically not a significant concern for major financial flows (such as those involved in international trade, foreign direct investment, or development assistance). Remittances, on the other hand, frequently have significant relative transaction costs. For handling the tiny transfers that poor migrants normally send, professional remittance service providers typically charge fees ranging from 10% to 15% of the main amount (Ratha, 2006).

Because of this expense, both the recipient and the migrants who remit are financially burdened, and as a result, the recipient gains less from the work of their foreign family member. Major international banks typically concentrate on high-value remittance services on the supply side as opposed to services designed specifically for migrant workers (Solimano, 2003; Ratha & Riedberg, 2005). Furthermore, low-income immigrants may be reluctant to use banks for remittance services and prefer smaller banks, money transfer organizations (MTOs), or unofficial services like the hawala system or hundi, friends, family, transportation businesses, etc. Lowering the cost of remittances is advantageous for several reasons: it makes more money accessible to migrants and their households' members who remain behind and may help the migrant's home nation prosper. It improves to the foreign account balance of the recipient country by increasing flows through formal channels, particularly banks;

additionally, it helps strengthen the formal financial system by improving financial access for the poor (Beck & Martínez Pería, 2011; Freund & Spatafora, 2008).

Remittances, or foreign currency sent home by individuals living abroad, amount to approximately US\$ 200 billion annually (WB, 2015, 2016; IoM, 2017). The transfer of the money to home country from the foreign employment, is a Remittance. The remittance, playing the vital role in the economic growth of the country as majority of young population are working abroad. For the overall development of Nepal, the remittance became backbone, As, in the fiscal year 2022/23 total remittance received is Rs. 1220.56 billion which is 21.2 percent grown. Last year the remittance inflow had risen by 4.8 percent. In US Dollars it has reached \$9.33 billion which is marked by 12.1 percent of growth. (*NRB 2023*).

The number of Nepali nationals who obtained final labor permits (individual and institutional) for work abroad increased by 40.3 percent in the year previous to 497,704. This was a significant rise over the 392.0 percent gain recorded in the previous year (*New Business Age, 2023*). The remittance not only important for the financial strength of the country but also a major factor of the social change, which includes the life style, education, health care, gender roles, community development and significant reduction in poverty etc.

As the major effect of remittance is economic impact which majorly associated with significant poverty reduction, stability of family income, growth of national Gross Domestic Product (GDP) etc. (Adams, 2006; Ratha & Shaw, 2007). The most contributed area of remittance also includes the education sector which improved the school enrollments, educational attainment, and boosted the overall access to the educational resources available (Acosta, 2006; Yang, 2008). The basic improved sector of education after the remittance inflow is the primary education and its affordability in terms of tuition fees, and it also contributed somewhat percentage on higher education, consequently empowering knowledge and skills associated with education.

The remittance has another pivotal role in improving the overall healthcare service access to recipient of remittance. Family members receiving the remittance have access to the good health care service, proper medication and treatment procedure and most importantly they utilize the remittance in the preventive measure (Yang & Choi,

2007; Amuedo-Dorantes & Pozo, 2006). Collectively, the remitted money seen improving overall health status well-being of the individual in those particular society. A means of survival for many poor families is provided by the remittance. In tough times, they act as a safety net, increasing insufficient incomes and reducing the impact of underemployment or unemployment (Cox-Edwards & Ureta, 2003). The remittance helps to minimize the inequality within communities and provide higher social mobility by helping households overcome extreme poverty. The remittance impact on traditional gender roles and relationship is a complicated and developing area of research. The dependency of remittance has the ability to maintain traditional gender norms (Hildebrandt & McKenzie, 2005) The remittance empowers women by providing them more control over household finances. In order to advance gender equality and women's empowerment, it is essential to fully understand these dynamics (Curran & Saguy, 2001).

The remittance greatly supported the wider community's development initiatives. As the remittance provide funds in small businesses, that emphasize the local economic growth (Mahler, 2001). The remittance has different angle of strengthen social cohesion and boost the feeling of belonging. One of the main sources of international revenue is remittances (Meyer and Shera, 2017). Specially in emerging nations, remittances create an appropriate environment for the growth of capital market and monetary policies. In addition to being more reliable sources of revenue than Foreign Direct Investment (FDI) and other private inflows, they are also emerging as fresh approaches to reducing poverty in developing nations (Pant, 2008).

Remittance has a greater influence on the general well-being of the community than just the households who receive them (Chhetri & Dhakal, 2020). The flow of remittance assists remittance-receiving countries grow by promoting business investment, raising consumption levels, and expanding access to health and education facilities (Dhungana & Pandit, 2014). Those countries majorly affected by the political instability and economic crisis, remittance is considered as crucial and stable source of foreign income (Kapur, 2003). For those countries, remittance is found as a most safe and uniform source of external finance. Remittance has become major international financial inflows in the last decades.

The cause behind the foreign migration and foreign employment is associated with low performance of production and non-productive areas, increase in population,

political instability, changing behavior of people towards livelihood. Youth of Nepal started to travel for foreign employment for both economic and non-economic cause which is linked with liberalization and globalization (Bhatta, 2013). As the youth traveling foreign country for employment and it is increasing continuously, the economic status Nepal highly depends on remittance. Low financial growth in Agriculture sector, people from rural areas travelling to cities and switching the job priorities.

2.7 Research Gap

Although various national and international studies have highlighted the significant role of remittances in improving education and health outcomes, several gaps remain in the existing literature, especially in the context of rural Nepal. Most previous studies have focused on macroeconomic perspectives, often overlooking localized, household-level impacts in remittance-receiving communities. In particular, there is a lack of in-depth qualitative and region-specific research that captures how remittances directly influence the daily lives of families in rural settings like Devghat Rural Municipality.

While the growing preference for private education and healthcare among remittance-receiving households has been noted, few studies investigate whether such shifts translate into better educational performance or long-term health outcomes. Additionally, gendered dynamics in the use and control of remittance income remain underexplored. Although male outmigration dominates, the changing roles and responsibilities of women who remain behind deserve closer examination, especially regarding household decision-making and access to resources.

Another critical gap is the limited attention given to the long-term effects of remittance dependency and the potential socio-economic inequalities it may reinforce. Furthermore, most studies rely on quantitative data without capturing the lived experiences, motivations, and challenges of remittance-receiving families. This study seeks to fill these gaps by providing a micro-level, qualitative perspective on how remittances shape education and health access in a rural Nepali community.

CHAPTER – III

RESEARCH METHODOLOGY

3.1 Research Design

With the aim to explore the lived experiences of people and households receiving remittances, the study will take a qualitative method. This method offers extensive, in-depth insights into how remittances affect household welfare and is appropriate for understanding subjective and individualized experiences. The research design is based on semi-structured interviews in qualitative research. Field survey and observation will serve as the foundation for this investigation. The study area's findings will be analyzed using a descriptive research design.

Descriptive in the sense that every instance that is seen in the study area will be carefully documented by the researcher and will be accurately reported. The purpose of the researcher's design for this study is to investigate how remittances affect societal transformation. Usually, a thorough examination of the data will be conducted based on the topic. Because there is relatively little prior knowledge or information accessible on the topic under study, this study will be exploratory in nature. Due to the intensive use of both qualitative and quantitative methods, the study area will be descriptive in character. The information provided by the respondent will be analysed using SPSS.

3.2 Research Area

The research area located roughly 21 Kilometer away from Central Buspark Chitwan. There are 10 municipalities in Tanahun district, out of that four are urban municipalities and six were rural municipalities. Total population of the district is 321,153 (CBS, 2021). Out of six rural municipalities, the research was conducted in Devghat Rural Municipality. The Devghat Rural Municipality comprises five wards, and study carried out in ward number 5. The total population of the study area is 5651. Among that population male and female population is 2633 and 3028 respectively (Devghat Rural Municipality, n.d.).

3.2.1 Devghat Rural Municipality

The total population of Devghat Rural Municipality wards no. 5 is 5,651. The name of the municipality is associated with famous Hindu pilgrim site known as Devghatdham, dedicated to the Lord Mahadev. This is the holy place of worship and cremations. The municipality established in March 10, 2017. The municipality covers the total area of 159 square KM. the literacy rate of the study location is about 67%.

The rural municipality majority of the population from the Magar cast followed by the Gurung and Brahmin. There is a number of cast who reside there are Bhujel/Gharti, Thakuri, Chhetri, Newar, Tamang, and Chepang.

In terms of religious perspective, majority of the population comprises Hindu. Second major religion of the rural municipality is Buddhist.

3.2.2 Sampling and Description of Respondents

As the total population of the ward number five is 5,651, I have selected the Tole with the highest number of foreign labor migrants. The number of HH taken under the study was 34. The targeted population included which receives remittance from family members working in foreign country. To avoid the biasness in the selection of household, stratified random sampling was performed to ensure diversity in the research. Tole Development Organization were stratifying and on selected. Purposive sampling employed for this research. Households selected on the basis of remittance receive from abroad.

3.3 Data Collection Tools

A structured open ended “Semi-Structured” questionnaire with predetermined response possibilities used to collect the answer.

3.3.1 Questionnaire/Survey

Multiple-choice, fill in the blanks, and yes/no items also included in the questionnaire. The questionnaire was prepared in Nepali language for the better understanding between respondent, which is necessary to obtain more precise answer on open ended questions.

3.3.2 Interview

Permission from participants were taken, making sure they are aware of the study's objectives and their rights, and conducted interviews in an environment that is convenient and pleasant for the participants. Their residences are included in this study during interview.

3.3.3 Observation

With the participants' consent, the interviews were paper bound and completely recorded for analysis. In-depth notes were also gathered during the interviews to record contextual details and non-verbal clues.

3.3.4 Focus group discussion

The respondent also notified about the privacy of the response provided during study, maintaining confidentiality and removing their identity from final data presentation. They are also informed about the withdraw of the response any time without any consequences.

3.4 Data Analysis

The analysis utilizes descriptive statistics to compile the information. For the examination of the data cross-tabulation utilized to look at how the variables related to one another. The software used for data analysis, statistical program such as SPSS version 27.

The collected data during the study period was analysed to find out the Age, Gender, Country, Occupation, mode of remit, productive and not productive use of remittance and its distribution. The data were presented through pie-chart, table bar diagram, and graph wherever needed. For this Microsoft Excel used.

CHAPTER – IV

RESULTS AND DISCUSSION

A total number of 34 households from Devghat Rural Municipality ward number five were chosen for the research from 11th June 2023 to 21st July 2023; all the response were noted down and analysed using SPSS and MS-Excel in Bharatpur, Chitwan.

4.1 Age-wise distribution of the Migrant

Among 34 households, majority of the migrant falls in age group of 26-35 years comprising 54.3% (19 HH), which is followed by the age group of 16-25 which consists of only 25.7 % (9 HH). The lowest percentage of migrant falls under the age category of 46-55 years, consisting only about 2.9 % (1 HH).

Figure 1: Age-wise distribution of Migrant.

On the basis of the foreign employment and its distribution according to the age group, the majority of the migrant people are in the 26-35 age group, followed by the 16-25 age range and least from the age group of 46-55. This type of foreign migration is consistent with global trends revealing that majority of the people working in the foreign country are young and middle-aged adults. The people between ages of 26-35 are in high demand in international job market as they are in the peak of their physical and professional talents, and skills. Due to their strong interest for the better financial stability and to support and look after of their families and to make investment for their better life in the future, this age range youth ready to take chances and adjust themselves to the diverse situation (World Bank, 2011; Acharya & Leon, 2013).

The youth continuously searching for the better career possibilities, however due to lack of career opportunity in the home country and strong desire to become financially capable the people of 16-25 age group finds good opportunity for their first jobs overseas. Generally, this age group people are unmarried and not bound by the family obligations which definitely increases their mobility and eagerness to look into prospect abroad (MOLESS, 2020).

The requirements of physical strength of foreign employee, which continuously favors the young worker rather than older people, as older people's inclination to stay in their home country due to higher family restrictions or health concerns which clarifies the low percentage of foreign employment. The youth and middle-aged people play more crucial role in maintain home economies through remittance.

Furthermore, it focuses the risk of the older people getting foreign employment permit and job in the international market and these age group people need alternative livelihood support.

4.2 Gender-wise distribution of Migrant

Out of 34 respondent household, only 2 household reported female migrant comprising of 5.9 %. The male population seems dominating the migration with 91.2% from 31 household, and from one household both male and female travelled abroad which accounts 2.9%.

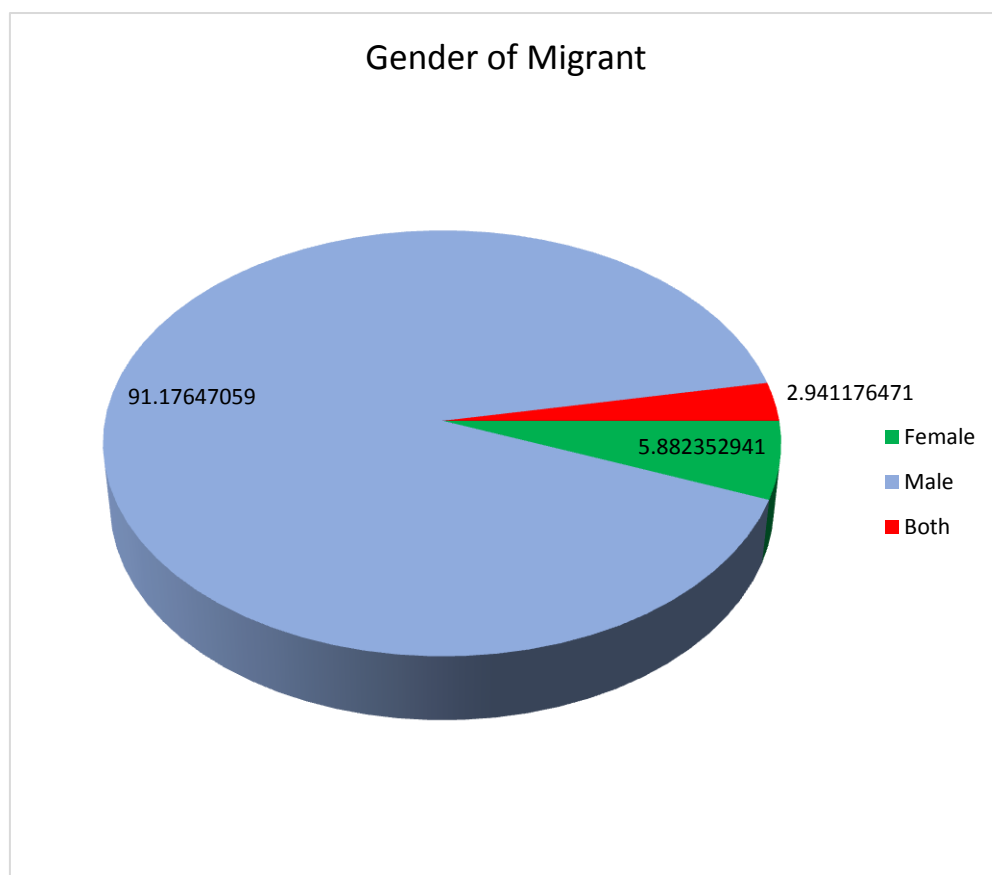


Figure 2: Gender-wise Distribution of Migrant.

The distribution of foreign migrant on the basis of gender shows a significant variation, with male migrant seeking foreign employment consisting of 91.2% and female up to 5.9% only. The type of pattern in Devghat Municipality matches gender gap in regional and worldwide showing male migration is more prevalent in destination nations because of the career choices, societal pressure, and the type of job

that are high demand in international job market (Nepal Labor Migration Report, 2022).

Physically challenging job areas like construction, manufacturing and transportation handled by men population primarily. Countries such as Malaysia, the United Arab Emirates and Saudi Arabia, where massive construction projects and industrial operations requires a continuous supply of young male population as a worker, these business industries are the primary sources of demand for migrant labor (Sharma et. al., 2014). Due to cultural restrictions, safety concerns and lack of opportunity in the destinations such as the Gulf Cooperation Council (GCC) countries, the female population is still remains limited despite its increase (My Republica, 2023).

The Family migration is still uncommon in Nepal, the presence of one family units with both male and female migrants (2.9%) signifies that it is becoming more frequent. Availability of job for the both sexes in some places and desire for maintaining the family members is the possible cause behind this trend. The relatively low ratio of female migration, however, focuses the requirements of law and policy that support women's safety and fair travel choices. This means removing cultural barriers, improving the availability of information regarding job opportunities and ensuring the rights and safety of female employee in their new country. The social structure within the household of foreign migrant are basically influenced by the gender-based nature of migration, since the absence of male family members can create more pressure on women who stay behind, changing their roles and duties in the home and community (Siddiqui, 2005).

4.3 Age-wise distribution of Migrant Country

Majority of the migrant population travel Malaysia with highest percentage from 26-35 years age individual consisting 20.6%, Saudi Arabia, and UAE have same percentage of foreign employee representing 8.8%. Japan and Malaysia have 16-25 years age group migrant consisting 5.9%. UAE represent oldest migrant individual of age group that is 46-55 years about 2.9% of total migrant.

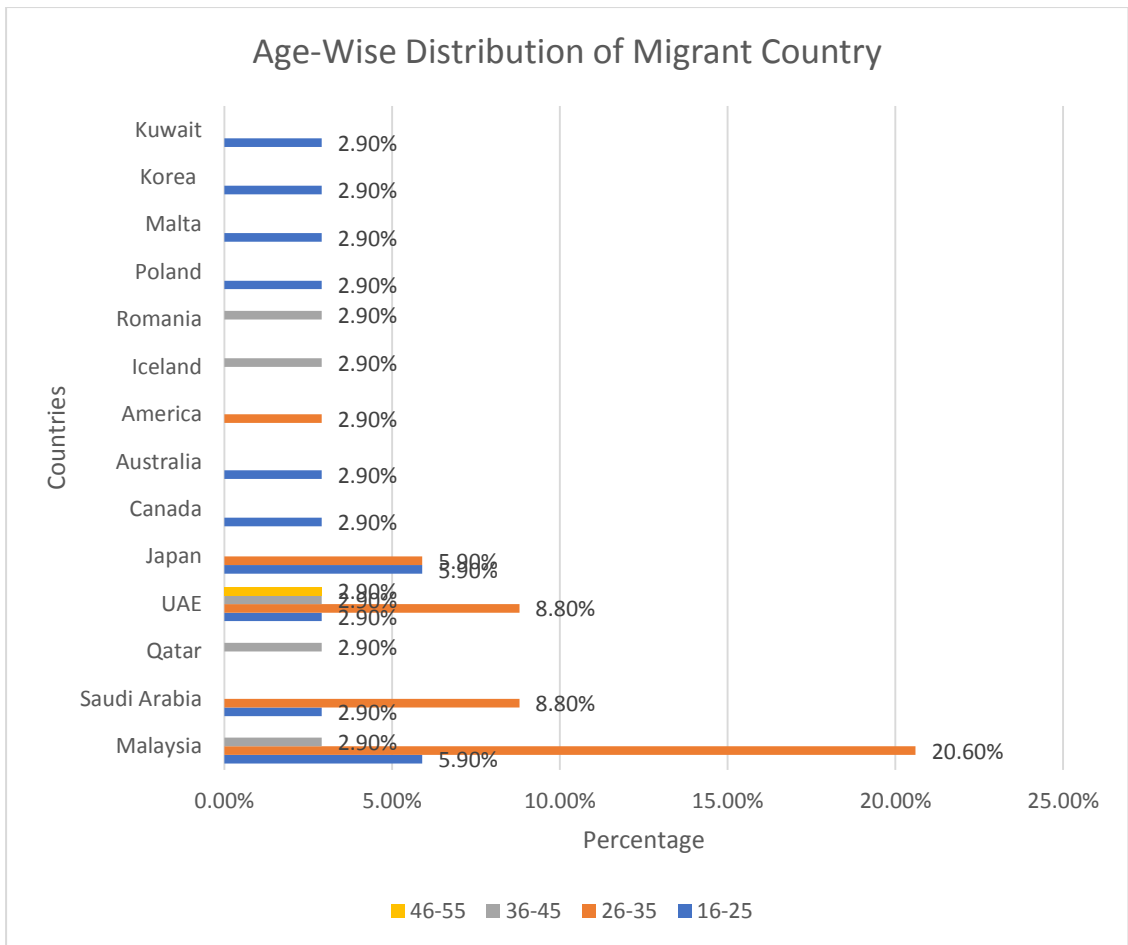


Figure 3: Age-wise distribution of Migrant in Foreign Country

According to the age pattern of migrants by nation, Malaysia draws the largest share of migrants between the ages of 26 and 35 (20.6%), which is indicative of its need for youthful workers in industries like construction and manufacturing. Due in large part to their thriving service and construction industries, Saudi Arabia and the United Arab Emirates are similarly well-represented in this age bracket (8.8% each). Opportunities for seasoned workers in particular industries, such management or specialized professions, are shown by the 2.9% of older migrants in the UAE who are between the ages of 46 and 55. Japan's 5.9% younger immigrant population reflects the country's need for workers in sectors including healthcare and agriculture, especially through its Technical Intern Training Program (Nepal Labor Migration Report, 2022).

This distribution emphasizes how different nations have varied labor needs and how migrants must adjust to these needs according to their age as well as skill level. It also emphasizes how crucial it is to implement tailored migration policies that balance the labor demands of destination nations with the age and skill levels of migrants. This

can lessen the hazards associated with an imbalance between the supply and demand for labor while maximizing the advantages of travel for both migrants and destination nations. Concerns over the long-term viability of migration are also raised by the concentration of younger migrants in particular nations, since these workers may have difficulties finding steady jobs and assimilating into the labor markets of their new countries. This requires the implementation of policies that facilitate migrant labor' integration and retention as well as the acquisition of skills that are valued in their new nations.

4.4 Gender-wise distribution of country of foreign employment

Only two household represent their female family member, who live in abroad like Japan and Canada, likewise only one family unit with both male and female member seems in abroad. While male population represent diverse approach to foreign employment in different nation. The 31 household member are male living in abroad. Out of them 10 members are in Malaysia, six in UAE, four in Saudi Arabia, and three in Japan.

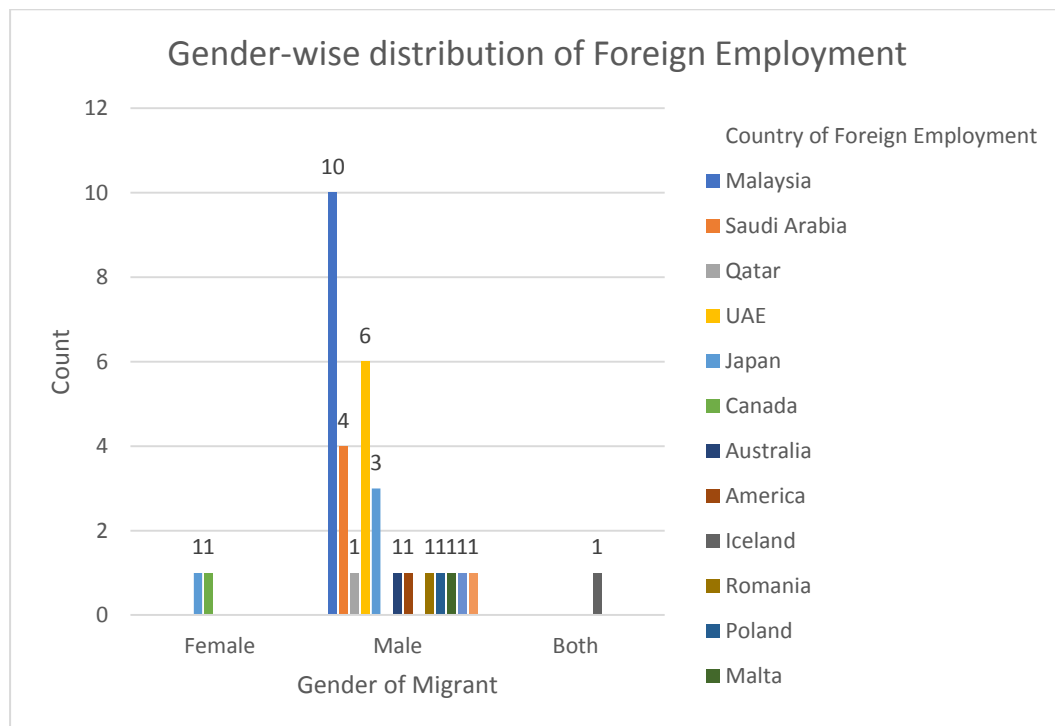


Figure 4: Gender-wise distribution of foreign employment country

According to the country-by-country gender distribution of migrants, Japan and Canada have a high concentration of female migrants, which is indicative of the need for domestic work and caring in these nations (My Republica, 2023). In Saudi Arabia,

the United Arab Emirates, and Malaysia, where manufacturing and construction sectors are common, male migrants predominate. The low number of female migrants in GCC nations emphasizes the obstacles women encounter while trying to find work abroad, such as cultural norms that limit their possibilities and career choices (Nepal Labor Migration Report, 2022).

Although it is still uncommon, the existence of one household in Japan with both male and female migrants indicates that some places provide family migration prospects. This research emphasizes the necessity of policies that support women's safe and fair migration options, especially in nations where there is a significant need for female labor. It also emphasizes how critical it is to remove obstacles like cultural norms, informational gaps, and safety worries that keep women from obtaining jobs abroad. The social dynamics of migrant homes are also impacted by the gendered nature of migration, since the lack of females can put extra strain on men who stay behind, changing their roles and duties in the home and community.

4.5 Access of Education Before and After Remittance Receive

Respondent household family have different level of access to the education. Out of 34 household only 30 household have school age children however, four household does not have child of schooling age. Before starting receiving remittance, among 30 households, 12 household have sent their children to government schools which accounts 40%, similarly 16 household have access to private school representing 53.30%. After starting to receive remittance, children of 11 family unit went for the Government school accounting 36.70% and 17 family send their children to private school resulting in 56.70%. However, it is found that children of two family do not attain neither government nor private school accounting 6.7% of study population.

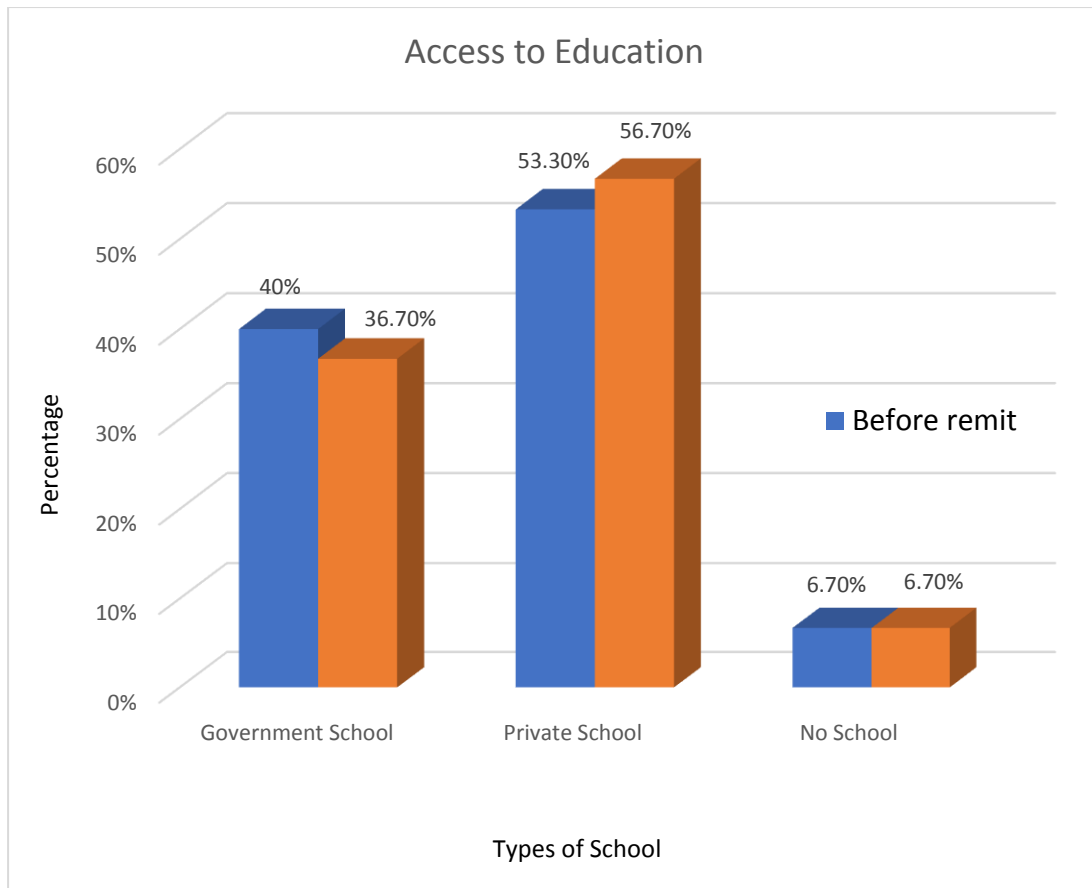


Figure 5: Access to Education

Remittances improve household financial capacity, which allowed families to provide better educational opportunities for their children. This transformation can be seen in the access to education before and after receiving remittances: prior to receiving remittances, 40% of households sent their children to government schools, while 53.3% choose private schools; following remittances, the percentage of households sending children to private schools increased to 56.7%, while government school enrollment decreased to 36.7% (Adams, 2006; Yang, 2008).

The rising enrollments indicates that education is being prioritized as a crucial investment for future generations, and private schools are frequently thought to provide higher-quality education. However, the fact that 6.7% of kids continue to skip school reflects the continued difficulties in obtaining an education, which may be brought on by cultural obstacles, a lack of infrastructure, or poverty (Siddiqui, 2005). The study highlights the necessity of focused initiatives to guarantee that every child, regardless of their family's economic standing, has access to high-quality education. Since families who have access to remittances are more inclined to invest in private

education, which is frequently related to higher academic results and future possibilities, it also emphasizes the importance that remittances play in bridging the gap between both public and private schools.

Concerns concerning the standard and availability of public education as well as the possibility of growing inequalities between those that can afford private education and those who cannot, are brought up by the dependence on private schools. In order to ensure that the advantages of remittances are shared fairly, this necessitates measures that raise the standard of public schools and lower the cost of private education for low-income families.

4.6 Access to Health Care Service

From 34 household population response it is found out that peoples' use of health service varies slightly before and after receiving remittance. The access of government hospital, private hospital, and private clinic accounts 69.70%, 21.20%, and 9.10% treatment respectively just before receiving remittance. After receiving remittance, the study population have access to government hospital, private hospital and private clinic is 60.60%, 33.3%, and 6.10% respectively.

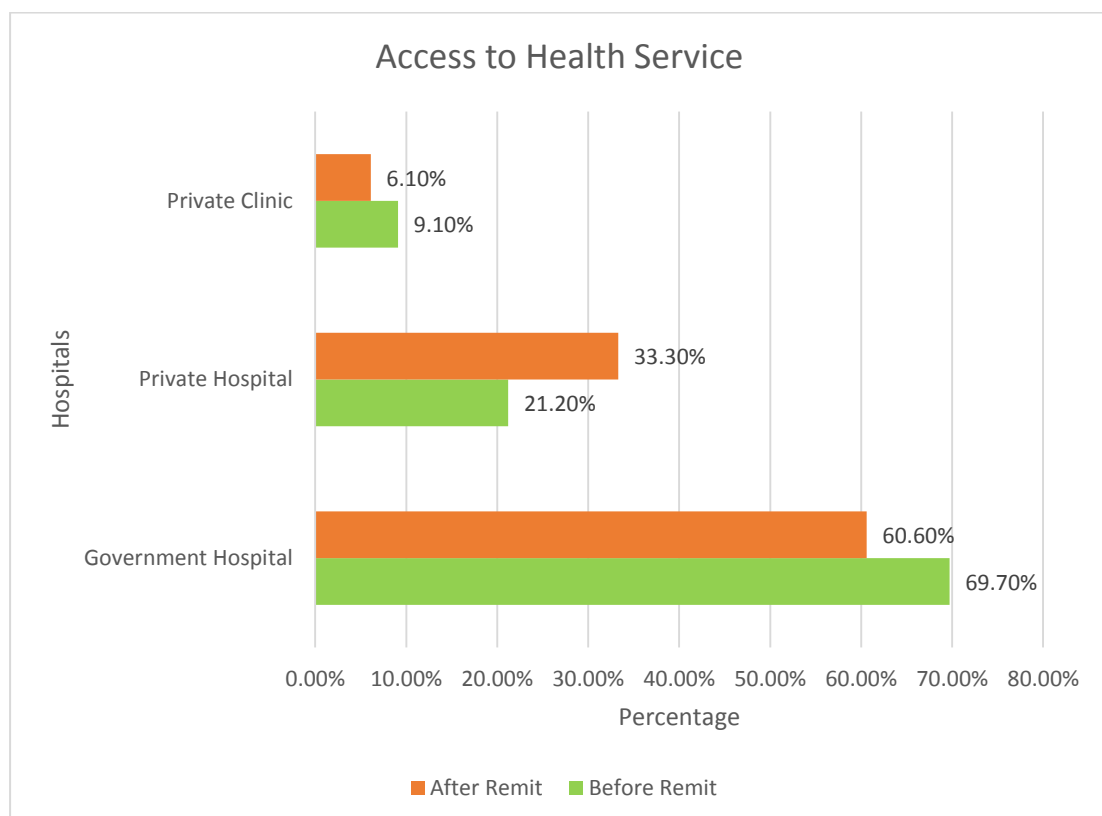


Figure 6: Access to Health Service

Prior to receiving remittances, about 69.7% of the family unit relies on government hospitals, while only 21.2% have access to private hospitals; following remittances, the proportion of household that depend on government hospitals dropped to 60.6%, while the proportion of household that preferred private hospitals increased to 33.3%. This reflects those remittances improve access to the better healthcare facilities because families can now afford private facilities (Yang & Choi, 2007; Amuedo-Dorantes & Pozo, 2006). While the most of the people still relies on government hospitals suggests that remittances alone are not enough to address systemic healthcare challenges in rural areas, private hospitals are frequently seen as providing better facilities, shorter wait times, and higher-quality care, which explains the shift in preference (Sijapati et al., 2015).

Problems like inadequate healthcare facilities, a shortage of qualified medical personnel, and the high expenses of the treatment continued to be major obstacles. This research emphasizes the need for better public health care policies that lower the cost of private healthcare for low-income households. It also focuses how remittances might improve health outcomes because better healthcare can result in lower rates of sickness and death as well as increased productivity and general well-being. The quality of accessibility of public healthcare are also questioned, as is the possibility of greater differences between those who can afford private care and those that cannot, as a result of the dependence on private healthcare. In order to ensure that the advantages of remittances are shared fairly, this demands measures that raise the standard of public healthcare and lower the cost of private healthcare for low-income families.

4.7 Country-wise Distribution of Migrant

Among respondent of 34 households, the popular country for foreign employment is Malaysia, which accounted 10 households with 29.4%. Which is followed by United Arab Emirates (UAE) consisting 17.6 % from Six households. Japan and Saudi Arabia accounted same score of household and percentage with 11.8 % from Four Households. The rest of the countries such as Qatar, Canada, America, Australia, Iceland, Romania, Poland, Malta, Korea, Kuwait represented from one-one households with same 2.9 %.

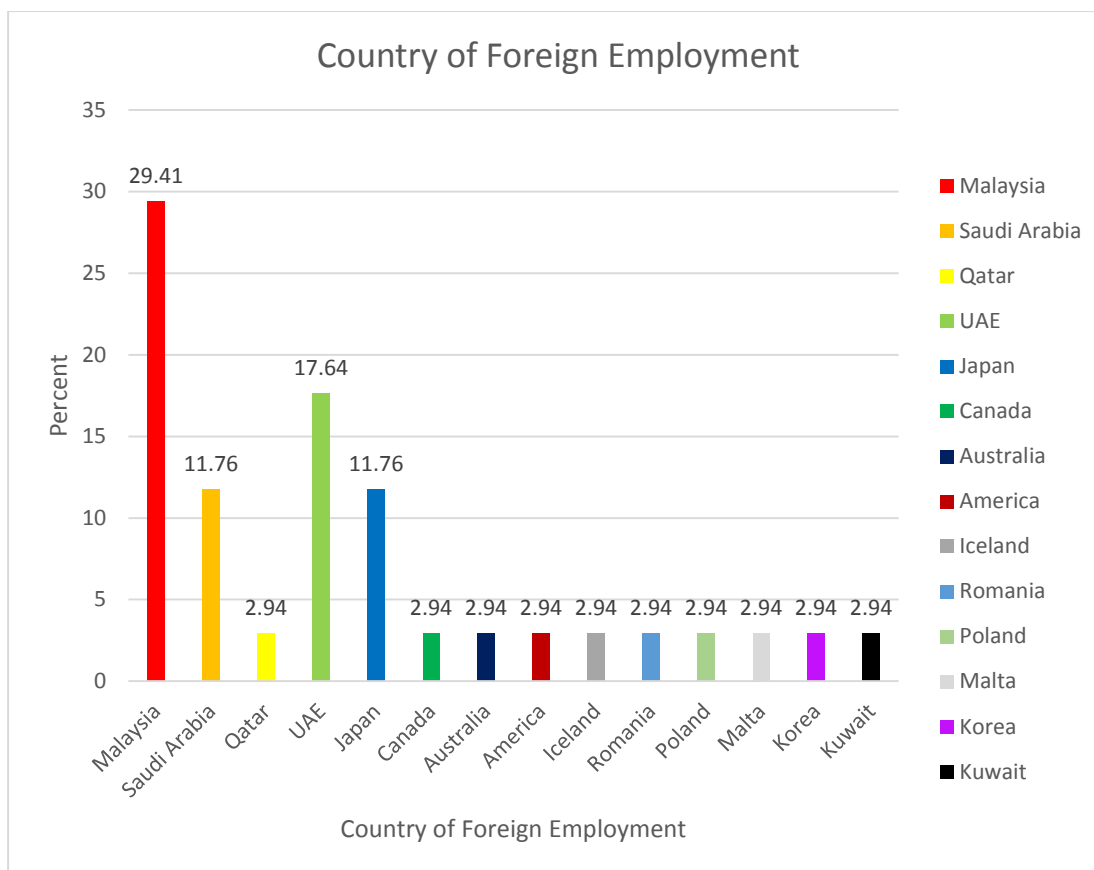


Figure 7: Country-wise distribution of Migrant

The data from the result shows Malaysia is the most common destination for the employment (29.4%) followed by the UAE (17.6%), Japan and Saudi Arabia representing similar 11.8%. This is the clear representation of Nepal’s economic and historical ties with these nations as well as the better employment opportunities in the areas such as manufacturing, services, and construction (Sharma et al., 2014).

Due to its comparatively lower migration expenses and the demand for the labors in the areas like manufacturing, and plantations, Malaysia became preferred destination among Nepali migrants. Because of the continuous expansion of construction industries and demand for service employees, the United Arab Emirates and Saudi Arabia are population destinations for migrant. Japan’s involvement (11.8%) is indication of its need for workers in the sectors such as healthcare and agriculture, especially through its Technical Intern Training Program (Nepal Labor Migration Report, 2022).

Wide range of other countries like, USA, Canada and European nations, highlights how widely dispersed Nepali migrant are throughout the world. The minimal (2.9%)

representation in these destinations points out obstacles including more strict immigration laws, increased expenses of foreign employment and lack of proper knowledge and available opportunities. The necessity of different migration approaches to decrease reliance on a small number of nations and limit the potential risks linked to financial crisis is highlighted by this distribution.

In order to guarantee the safety and well-being of migrant workers, it also emphasizes how crucial bilateral agreements and collaborations are between Nepal and the countries of destination. Because of the COVID-19 pandemic, when many foreign employees lost their jobs and facing trouble returning home, the number of migrants in a small number of countries further highlights about how susceptible Nepali workers are to changes in the political and economic circumstances of these destinations (Nepali Times, 2023).

4.8 Mode of Remittance Transfer

The migrant member from 34 family transfer remit from their employment country via different remit method. 31 family receive remit from bank representing 91.2%, a single family receive foreign income from Money Transfer like IME, and two family members receive the remit sent by their loved one living abroad from via friends and family channel representing about 5.9%.

Mode of Remittance	Household Receiving Remittance	Percentage
Bank	31	91.2%
Money Transfer	1	2.9%
Friends and Family	2	5.9%
Total	34	100%

Table 1: Mode of remittance

According to the method of remittance transfer, banks account for the bulk of households' remittances (91.2%), followed by money transfer services like IME (2.9%) and unofficial channels like friends and relatives (5.9%). As a result of government initiatives to lower transaction costs and enhance financial inclusion, Nepal's remittance routes are becoming more formalized (Sharma, Pandey et al., 2014). The dominance of formal channels, like banks, can be explained by their increased security, transparency, and convenience. The continued existence of

unofficial channels, however, highlights the need of further improvements in the pricing and accessibility of official money transfer services (Ratha, 2006).

Foreign employee who lacks the ability to utilize official financial facilities or who value the flexibility and cheaper costs of informal transfers frequently use these channels. This research emphasizes how crucial it is to increase access to official banking services and financial literacy, especially in rural areas. Since migrant households can benefit from greater savings, investment, and economic security through the use of formal channels, it also emphasizes the importance that remittances play in fostering financial inclusion. The dependence on unofficial methods, however, also raises questions over the dependability and security of money transfers, as well as the possibility of fraud and exploitation. This needs policies that maximize the benefits of remittances by encouraging the use of official remittance channels, lowering transaction costs, and enhancing migrant households' access to financial services.

4.9 Monthly wages of foreign employee according to Gender

The male population from 18 families earn more than NRS. 60,000 rupees. While only five-five household male earn money between NRS. 30,000 – 45,000 and 45,000-60,000 rupees. Male migrant of one household earns below 30,000 rupees and. One female migrant earns above 60,000 rupees, however, one female and one both male and female migrant did not share their monthly income which remains unknown.

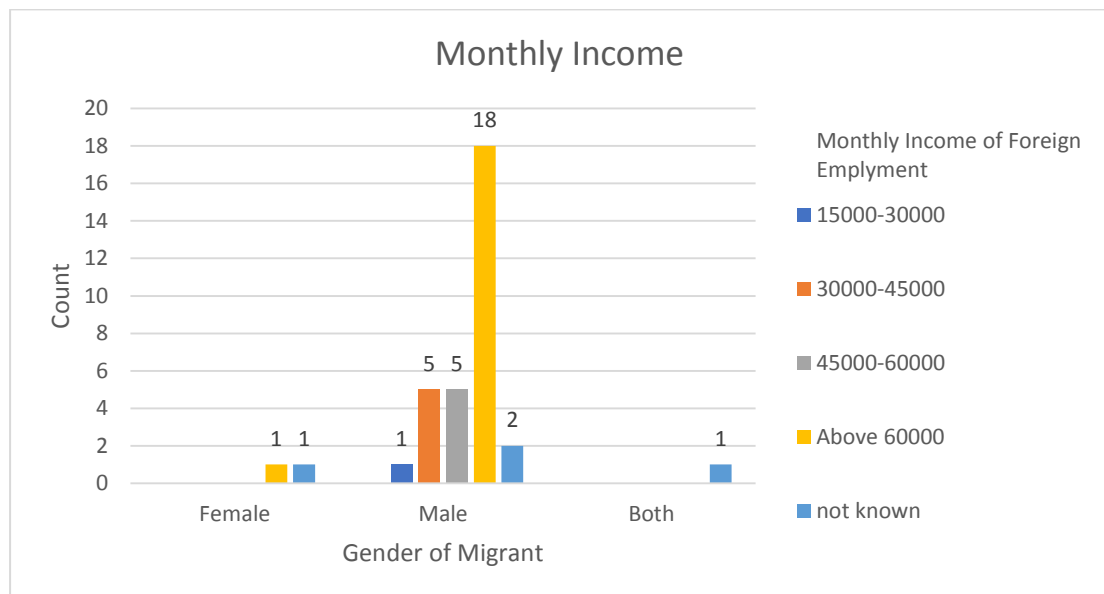


Figure 8: Gender-wise distribution of Wages in foreign employment

With 18 families reported salaries above NPR 60,000, the average monthly salaries of foreign workers by gender show that male migrants make more money. Only one household reports earning more than NPR 60,000, indicating that female migrants earn less. The gendered nature of migrant labor is reflected in this wage gap, as women are restricted to lower-paying household or caring duties while males frequently get higher-paying employment in manufacturing and construction (My Republica, 2023). The difficulties in monitoring and resolving salary disparities in migrant employment are highlighted by the absence of income statistics for one female and one mixed-gender household.

This research highlighted the necessity of laws that guarantee female migrants better working conditions and fair payment, as well as increased wage reporting transparency. It also emphasizes how critical it is to remove obstacles like cultural norms, a lack of skills, and a lack of employment opportunities that keep women from obtaining higher-paying positions. Because lower income for female migrants may restrict their capacity to help their families and make investments in their futures, the gendered character of wage gaps also affects the financial stability of migrant households.

This suggests laws that support the development of talents that are in demand in higher-paying industries, as well as fair wages and better conditions of employment for female migrants. Because lower wages for female migrants may limit their capacity to make improvements to the financial growth of their home countries, the continuance of wage gaps also raises questions about the sustainability over time of migration. This requires the development of talents that are in demand in higher-paying industries as well as measures that facilitate the acceptance and ongoing employment of female migrants.

4.10 Uses of Remittance

While analyzing the data from the 34-household setting in 100 percentile scale; about 31.7 % of the remittance used in the productive areas including Savings, Land Purchase, Education and Business. However, major portion of the remittance are being used in non-productive areas which accounts 68.63%. Some consumptive areas are like: House construction, Food, Jewelry etc.

Category of Remittance Use

Productive	Percentage	Non- Productive	Percentage
Saving	15.68%	House Construction	34.54%
Land Purchase	10.11%	Food	8.57%
Education	5.58%	Jewellery	6.74%
Business	0.00%	Debt Repayment	6.19%
		House Expenses	5.23%
		Vehicle/Travel	3.01%
		Health	1.89%
		Festival	1.05%
		Internet/TV	0.87%
		Mobile Phones/Laptops	0.38%
		Clothing	0.17%
Total	31.37%	Total	68.63%

Table 2: Productive and Non-Productive Use of Remittance

The data demonstrates that 31.37% of total remittance is directed toward productive industries, which contribute to financial growth and long-term sustainability. A large fraction, 15.68%, is saved, demonstrating a careful approach to financial security. Land purchases, which are investments in assets that can increase in value over time, account for 10.11% of remittances. Education, which makes up 5.58% of total spending, is another profitable investment since it improves credentials and abilities, which raises earning potential in the future. But 0.00% of the remittance goes toward business or entrepreneurship, which is troubling because business venture investments have the potential to increase revenue and provide job possibilities. The comparatively low overall share of productive use indicates that households receiving remittances place a higher priority on consumption than on investment.

Significantly, non-productive or consumptive expenses that don't yield immediate cash returns account for 68.63% of the entire remittance. The development of new

homes accounts for the largest portion (34.54%). Despite being an asset, a home does not instantly help generate revenue. Food, which is necessary for everyday existence but has no long-term economic benefits, accounts for 8.57% of spending. Similarly, Jewelry, which is frequently regarded as a luxury rather than an investment, accounts for 6.74%. Although debt repayment (6.19%) is essential for maintaining financial stability, it has no effect on future income growth. Other significant consumptive expenditures include health (1.89%), household expenses (5.23%), and festival spending (1.05%). Furthermore, 3.01% goes for travel and vehicles, which are depreciating expenses unless they are used for work. The consumptive aspect of remittance use is further highlighted by expenditures on clothes (0.17%), mobile phones/laptops (0.38%), and the Internet/TV (0.87%).

Scholars and policymakers have been debating the use of remittances for a long time, especially in relation to the balance between productive and consumptive spending. In line with the New Economics of Labor Migration (NELM) theory, which holds that remittances are a vital source of household income and are frequently invested in productive activities, the data shows that 31.37% of all remittances are directed toward productive sectors (Penninx, 1982; Beijer, 1970; Kindleberger, 1965; Taylor & Yunez-Naude, 1999). A large amount, 15.68%, goes toward savings, suggesting that remittance-receiving households have a financial stability plan (Bhandari and Chaudhary, 2016), who found that remittance revenue is often saved for unforeseen expenses.

Additionally, 10.11% goes toward buying land, (Adams', 1998), an asset that appreciates in value and yields higher returns than non-productive spending. The importance of remittances in purchasing land, farm equipment, and agricultural inputs is also important (Oberai & Singh, 1980) and (Ecer & Tompkins, 2010). Furthermore, education, which improves long-term earning potential and fortifies human capital, receives 5.58% of remittances (Stark & Bloom, 1985; Taylor & Martin, 2001). The total lack of business or entrepreneurship investment (0.00%), which would otherwise create job opportunities and sustainable income growth, is a significant concern, though, as it implies that remittance-receiving households place a higher priority on short-term stability than on long-term wealth creation.

However, a significant 68.63% of remittances are spent on consumptive reasons, verifying the claim that household consumption accounts for the majority of

remittances in developing nations (Rempel & Lobdell, 1978; Taylor, 1999; Lipton, 1980; Koc & Onan, 2004). The construction of homes receives the highest portion (34.54%), which does not immediately contribute to revenue production even if it offers housing security (Oberai & Singh, 1980) and Ecer & Tompkins (2010), which discovered that remittances are frequently utilized for home renovations as opposed to businesses that generate revenue. Other significant consumptive costs include jewelry (6.74%), which is frequently regarded as a luxury item with low financial returns, and food (8.57%), which is an essential but non-long-term economic growth expenditure.

These trends are consistent with research by) and, who discovered that households that receive remittances frequently set aside money for short-term spending rather than long-term investments (de Haas, 2007), (Eversole & Johnson 2014). Additionally, 6.19% goes on debt repayment, which does not raise household wealth even if it is essential for financial stability. Household expenses (5.23%), health (1.89%), festivals (1.05%), and travel and car purchases (1.01%) are other noteworthy consumptive expenditures. These expenses are typically deteriorating assets unless they are utilized for economic activities.

The trend of using remittances for lifestyle maintenance rather than profitable investments is further shown by smaller consumptive expenses like clothing (0.17%), computers and mobile phones (0.38%), and internet and television (0.87%). the nature of household livelihoods in Nepal, remittances are frequently used for a variety of consumptive and subsistence purposes (Bhandari & Chaudhary, 2016).

CHAPTER-V

FINDINGS AND CONCLUSION

5.1 Findings

The study shows both productive and non-productive uses of remittances, highlighting their socioeconomic influence on receiving households. Although remittances play a vital role in maintaining financial stability, a sizable amount of them are spent on consumption rather than long-term investments. 31.37% of the remittances from the 34 households who participated in the survey went toward productive investments, such as education (5.58%), land acquisition (10.11%), and savings (15.68%). These expenses show an attempt to improve future earning potential and ensure financial stability. Nevertheless, none of the remittances were used to fund commercial endeavors, suggesting a lost chance to create jobs and generate revenue. On the other hand, non-productive expenses accounted for 68.63% of remittances, with the highest part going to house construction (34.54%), followed by food (8.57%), jewelry (6.74%), and other consumptive spending. According to these results, remittances increase household welfare, but their main purpose is immediate consumption rather than long-term financial growth.

Additionally, this research focuses at the socioeconomic effects of remittances, specifically in the fields of education and health. The percentage of children attending private schools rose from 53.3% prior to receiving remittances to 56.7% following them, indicating a positive trend in schooling, according to the data. Nevertheless, despite having more money, 6.7% of households did not enroll their kids in any school, indicating a gap in educational access. The use of private hospitals increased from 21.2% to 33.3% after remittance, indicating an improvement in access to healthcare. Reliance on government hospitals, however, dropped from 69.7% to 60.6%, indicating a move toward better but possibly more expensive medical treatment. These modifications highlight the ways in which remittances help people afford better healthcare and education, thus raising living standards.

The report also clarifies income inequality and migration patterns. Men make up 91.2% of migrant workers, while women make up just 5.9%. Male migration is the majority. With 29.4% of the migrant workers questioned choosing Malaysia as their destination, the UAE (17.6%), Japan (11.8%), and Saudi Arabia (11.8%) follow.

Financial security and formal inclusion are ensured by the fact that the majority of migrants (91.2%) send money through official banking channels. Gender-based salary differences are evident in the fact that 52.9% of male migrants make more than NRS 60,000 per month, while female migrants' income levels are mainly unknown.

The analysis emphasizes how remittances significantly improve household financial circumstances. However, the potential for long-term economic growth is constrained by the preference for consumptive spending over productive investments. Gender differences in income levels and migratory patterns continue, despite the fact that remittances improve access to better healthcare and education. Policy changes should promote increased investments in business activities and other productive industries that can produce steady revenue and economic stability in order to optimize the advantages of remittances.

5.2 Conclusion

This study brings valuable insights on the socioeconomic shifts in Devghat Rural Municipality Ward No. 5 caused by remittances and migration trends. The results show that young men, mostly between the ages of 26 and 35, migrate mostly in search of work possibilities overseas. The main destinations were Saudi Arabia, Malaysia, and the United Arab Emirates, which mirrored larger migratory patterns seen in Nepal. Existing gender inequities are highlighted by the overwhelming male domination in migration, as cultural norms and a lack of employment prospects continue to prevent women from participating in overseas employment. The report emphasizes how remittances have a significant economic impact and how they raise living conditions in households.

An increase in private school enrollments suggests a trend towards perceived higher-quality education, and the influx of remittances has helped to improve access to education. The shifting of school from public to private schools continuously growing over time as many Nepalese parents choose private educational institutions over government schools because of some reasons such as better academic performance, better facilities like computer lab, library, teaching methodology etc. Other reasons include extensive extracurricular activities, better teacher performance including practical learning method involving parents in regular progress meeting and feedback session. Similarly, safe learning environment, strong and individualized attention

from teachers, mutual respect and care, small classroom size, student teacher ratio, well maintained infrastructure, full attendance of teacher and students, strong motivation, high professionalism, friendly environment, and last but not least the quality of education delivery is the key that attracted students in private schools rather than governments schools.

As more households choose private medical facilities over government hospitals, access to healthcare has also improved. These modifications imply that remittances play a critical role in improving recipient families' general well-being and social mobility. There are numerous key factors behind preferring private hospital over government hospital, some of them are Quality of care as most private hospitals offers high quality services comprising advances medical technologies like CT (Computer Tomograph) Scan, Video X-Ray, Magnetic Resonance Imaging (MRI) etc. Similarly better hygiene practice, comfortable facilities like Laboratory services, Operation service, Emergency Services etc. Additionally, shorter waiting time to visit consultant doctor, easy appointment schedule including shorter waiting time for test and procedures. The private health institution offers wide range of health services from surgeries to specialist consultations, improved nursing facility as compared to government hospitals. These reasons are some major reasons behind diverting from government hospitals to private hospitals.

Majority of the remittance transfers are made through official banking channels, which indicates greater accessibility and financial literacy. Economic stability depends on this trend since formal channels guarantee economic stability and accountability. The report also reveals income gaps, with the majority of male migrants earning over NPR 60,000 a month, while female migrants are still rare but have great wage prospects. This research implies that by guaranteeing access to better-paying skilled professions, specific policies may promote increased female migration. Regardless of the benefits, the study also highlights migration-related challenges: remittances are enhancing access to healthcare and education, but their long-term sustainability depends on productive investments and efficient financial management; pushing homes to invest in revenue-generating ventures instead of relying only on remittances for consumption is critical for economic adaptability; and the small percentage of women in foreign employment illustrates deeply ingrained cultural standards and employment restrictions.

There is a notable difference between productive and non-productive spending, according to the examination of remittance utilization. A resounding 68.63% of remittances are spent on consumptive activities, despite 31.37% going toward constructive sectors including savings, buying land, and education. In contrast to being carefully invested for long-term economic growth, remittances are increasingly being used to address immediate household necessities.

The lack of remittance investment in business activities is especially worrisome because entrepreneurship can lead to job creation and higher household incomes. Even though building a home is the biggest expense category, there are no immediate financial benefits. Additionally, expenditure on entertainment, jewelry, and food highlights how consumptive remittance use is. Policies and programs should promote investment in financial literacy, skill development, and company development in order to optimize the economic benefits of remittances. In addition to enhancing household financial security, redirecting a larger percentage of remittances toward productive uses can support overall economic expansion.

In Devghat Rural Municipality Ward No. 5, where young male migrants predominate in overseas employment, mostly in Malaysia, Saudi Arabia, and the United Arab Emirates, this study emphasizes the socioeconomic impact of remittances. As more families choose private schools over public ones, remittances have improved living circumstances and increased access to healthcare and private education. Concerns regarding long-term economic viability are raised by the fact that 68.63% of remittances are used for consumptive purposes and little is invested in commercial endeavors. Financial literacy is demonstrated by the use of banking channels for remittance transfers; nonetheless, gender differences in income and migration still exist. Policies should promote financial literacy, skill development, and investment in productive areas to guarantee long-term economic stability and optimize economic advantages.

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Annex

Annex-I

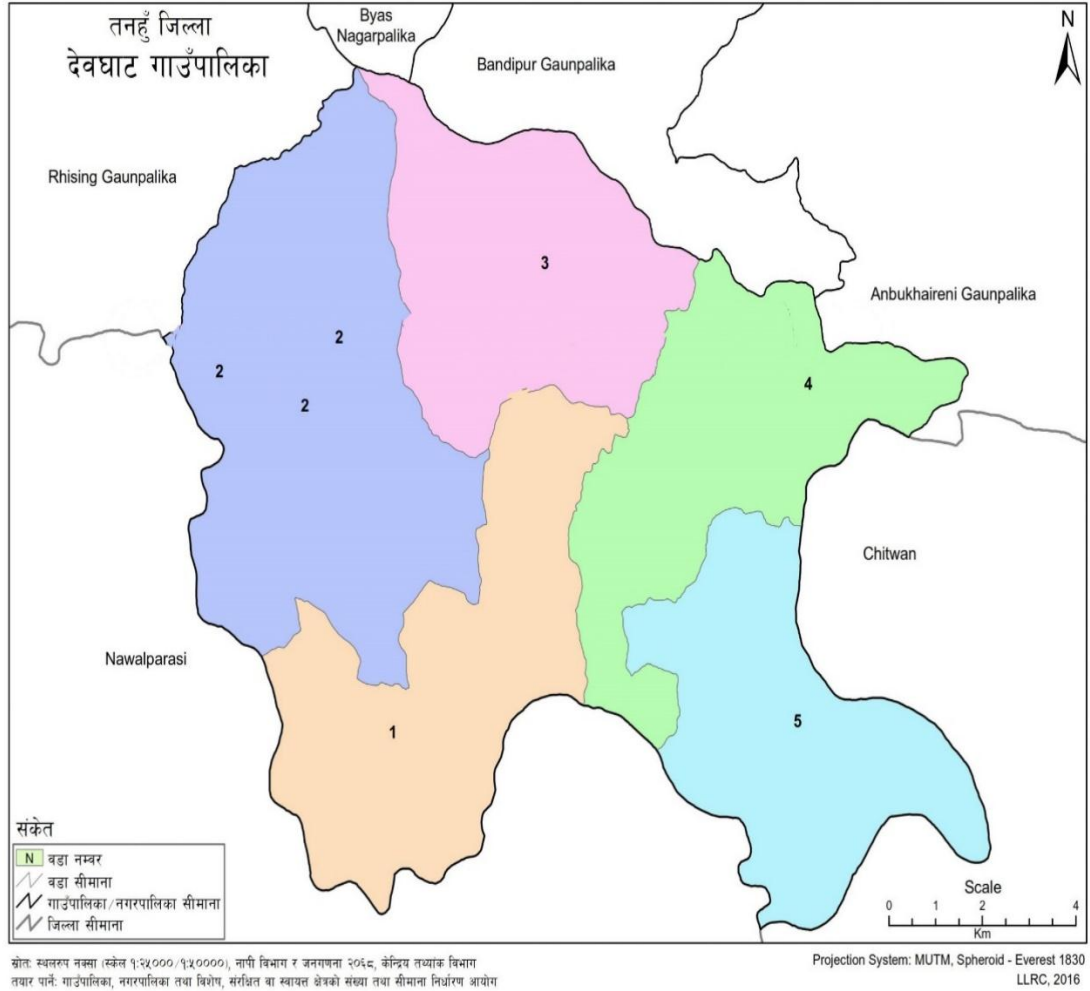
Name of the Respondents

1. Manmaya Gurung
2. Manmaya Parja
3. Ganga Bahadur Magar
4. Mamata Gurung
5. Sita Gurung
6. Santmaya Gurung
7. Manbahadur Gurung
8. Binita Thapa Magar
9. Sant Bahadur Gurung
10. Ritu Tamang
11. Hariram Kapri
12. Bishnu Maya Thapa Magar
13. Lilmaya Pulami
14. Dhan Maya Bishokarma
15. Lal Maya Magar
16. Kanchana Gurung
17. Bhima Magar
18. Bishnu Maya Ale Magar
19. Bhim Maya Sakhi
20. Purna Thapa
21. Suntali Sangtan
22. Sita Gurung
23. Dilmaya Thapa Magar

24. Purna Maya Thapa
25. Ram Rana
26. Indra Maya Magar
27. Susila Gurung
28. Binshuba Gurung
29. Balkumari Thapa Magar
30. Sarmila Gurung
31. Sher Bahadur Thapa Magar
32. Jalu Magar
33. Kalpana Thapa Magar
34. Muna Gurung

Annex-II

Map of Devghat Rural Municipality, Tanahun, Nepal



Devghat Rural Municipality is located in Tanahun District, Gandaki Province in Nepal. Key information:- Number of Wards: 5, Geographical Area: 159 Sq KM, Population: 16,131 (2011 census)

Annex-III
Annual Policies

Programmes and Budget 2022/23 of the Ministry of Labour, Employment and Social Security (Source: Nepal Labor Migration Report 2022).

- a. Monetary Aid Distribution Programme [NPR 981.4 million (ca. USD 7.7 million)]
 - Financial assistance and relief distribution to families of deceased migrant workers and returnees with physical injuries/serious illness
 - Support for health check-ups of families of migrant workers engaged in foreign employment
 - School-level scholarship distribution programme (for 3500 students)
 - Delivery of body to the home of deceased
 - Pre-departure training cost of women migrant workers
 - Expert committee management and other economic costs
- b. Rescue and Relief Programme [NPR 14.6 million (ca. USD 115,000)]
 - Legal support to Nepali workers, safe house operation support in seven diplomatic missions and rescue and repatriation
 - Management of information and support section at international airports in Nepal
 - Management of assistance contact office at Nepali embassies in major countries of destination
- c. Free Skill-based Training Programmes [NPR 202.8 million (ca. USD 1.6 million)]
 - Free skill training (for 10,000 outbound and returnee migrant workers)
 - Free vocational and skill development training in collaboration with Vocational and Skill Development Training Centre (residential training for 500 individuals)
 - Assessment of usefulness of vocational skills and development training to the trainees

- Free skill test (for 10,500 individuals)
 - Inspection and evaluation of the infrastructure of institutions providing skills-based training
 - Interaction and evaluation programme for institutions providing skill-based training (two times)
 - Occupational skills and occupational health related training (for 500 trainees)
 - Periodic reflection and revision of curriculum for skills-based training work procedures for domestic workers
- d. Foreign Employment Orientation Training [NPR 9.7 million (ca. USD 76,000)]
- Development of mobile app related to pre-departure orientation training
 - Development of audio and audio-visual training materials (10 episodes)
 - Inspection and evaluation of pre-departure orientation training institutions
 - Management of free orientation training for outbound women workers
 - Reflection on and revision of information sharing leaflets throughout the country
 - Training of trainers for pre-departure orientation training
- e. Information Sharing and Consultation Relating to Foreign Employment [NPR 25.25 million (ca. USD 198,000)]
- Institutional capacity building as well as mobilisation of Migration Resource Centres (MRCs) 174 Nepal Labour Migration Report 2022 with orientation to local levels on MRC guidelines and maintenance of National Migrant Resource Centre (NMRC) database (update, promotion)
 - Establishment and operation of labour call centres
 - Production and telecasting of safer migration related television and radio programmes
 - Development, publication and distribution of information materials on foreign employment including brochures, leaflets and factsheets on laws and regulations (including for MRCs)

- Translation of labour laws of countries of destination (Saudi Arabia, Kuwait, UAE, Bahrain, Qatar and Malaysia) into Nepali language
 - Celebration of International Migrants Day
 - Carrying out relevant programmes in collaboration with donor agencies and other institutions
- f. Reintegration Programmes [NPR 152.5 million (ca. USD 1.2 million)]
- Operation of safe houses with socio-psychological counselling services (for 500 individuals)
 - Financial literacy and entrepreneurship training for returnee migrant workers in collaboration with provincial and local governments (reintegration package for 3000 individuals)
 - Communication, coordination and collaboration meetings with local level governments
- g. Social and Health and Safety Programmes [NPR 8 million (ca. USD 62,000 USD)]
- Meetings and collaborations with countries of destination for social security of workers (three meetings in total)
 - Development and dissemination of awareness raising audio-visual material on physical and mental health and safety
 - Feasibility study and conduction of telemedicine services (five studies and 20 conduction)
- h. Training, Study and Research [NPR 6.2 million (ca. USD 48,000)]
- Evaluation of occupational plans of FEB
 - Academic studies and research on different aspects of foreign employment
 - Language training to labour attachés/counsellors in Nepali diplomatic missions
 - Formation of working committees through the decision of FEB, management of those committees and mobilisation of expert

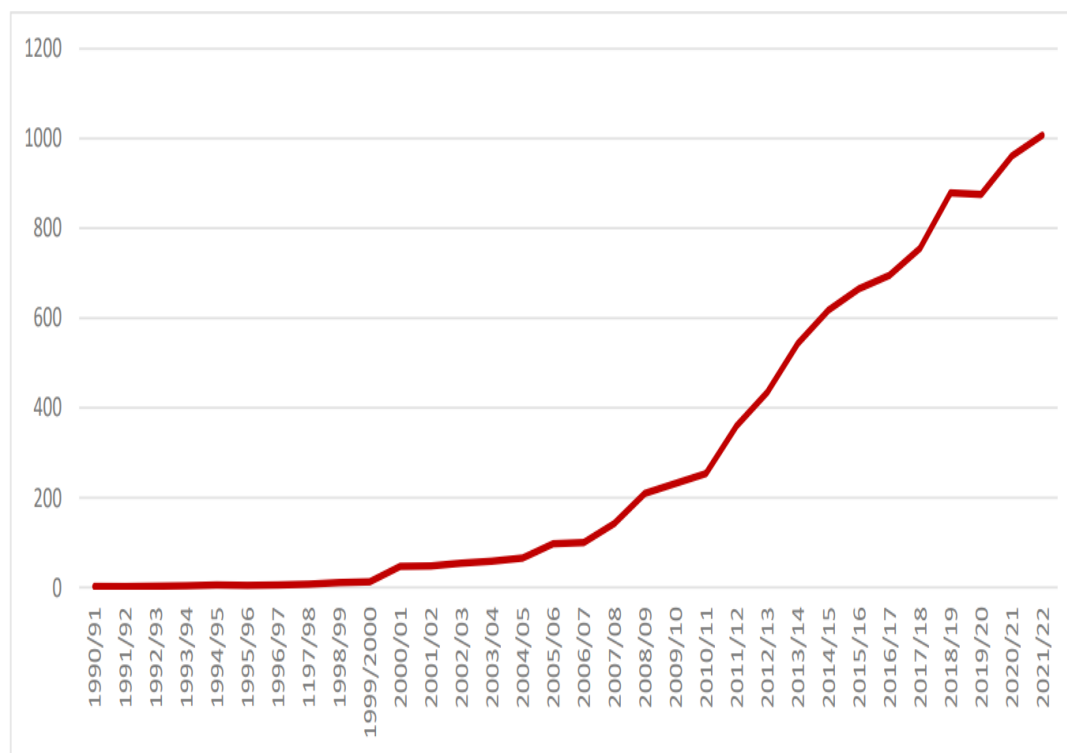
- Internship opportunities/support for Bachelor's level students studying in universities (total six students—three men and three women)

i. Collaboration with Stakeholders and Institutional Capacity Building [NPR 14.4 million (ca.USD 113,000)]

- Interaction and discussion programmes on different agendas in collaboration with Nepal Association of Foreign Employment Agencies
- Discussion programmes or meetings for collaborations with Non-Resident Nepali Association, Federation of Nepalese Chambers of Commerce and Industry and other financial institutions for the security, rescue and rehabilitation of Migrant workers 175 Nepal Labour Migration Report 2022
- Interactions or discussion programmes between counsellor/labour attachés and Secretariat of Foreign Employment Board on solutions of problems migrant workers face
- Interaction programmes with journalists who report on foreign employment related issues (three programmes)
- Capacity building of FEB Secretariat staff
- Interaction and discussion with local governments about the use of digital platform/online procedure (150 local governments)
- Support to the strengthening of service delivery of missions and employment offices in Nepal

Annex-IV

Remittance Received in Nepal (in billion NPR)



Note: According to the Nepal Rastra Bank, the remittance figures exclude pensions received from abroad and any payment received from abroad by business entities for services provided.

Source: 'Annual Reports,' Nepal Rastra Bank, accessed 6 June 2022, <https://www.nrb.org.np/category/annual-reports/?department=red>.

Table 4.9: Remittance Inflow by Country of Destination (First Four Months of FY 2019/20) Country Total Remittance Amount (in billions) (NPR) Percentage Share of Total Remittance Received in Nepal Qatar 53.93 17.7 India 43.16 14.2 UAE 40.87 13.4 Saudi Arabia 38.15 12.5 Malaysia 29.66 9.7 USA 25.42 8.3 Japan 22.87 7.5 Kuwait 11.52 3.8 Bahrain 8.79 2.9 South Korea 6.15 2.0 UK 5.04 1.7 Australia 1.34 0.4 Others 18.07 5.9 Total 304.97 100 Source: Nepal Rastra Bank, Nepal Ma Bipreshan Aprabaaha Sthiti (The Situation of Remittance Flow in Nepal) (Kathmandu: Nepal Rastra Bank, 2020).

Annex-V

Remittance Inflow by Country of Destination (FY 2019/2020)

Country	Total Remittance Amount (in billions) (NPR)	Percentage Share of Total Remittance Received in Nepal
Qatar	53.93	17.7
India	43.16	14.2
UAE	40.87	13.4
Saudi Arabia	38.15	12.5
Malaysia	29.66	9.7
USA	25.42	8.3
Japan	22.87	7.5
Kuwait	11.52	3.8
Bahrain	8.79	2.9
South Korea	6.15	2.0
UK	5.04	1.7
Australia	1.34	0.4
Others	18.07	5.9
Total	304.97	100

Source: Nepal Rastra Bank, *Nepal Ma Bipreshan Aprabaaha Sthiti (The Situation of Remittance Flow in Nepal)* (Kathmandu: Nepal Rastra Bank, 2020).

Annex VI
Questionnaire

1) सामान्य जानकारी

उत्तरदाताको नाम

उमेर लिंग जात पेशा धर्म

वडा नं..... मातृभाषा शिक्षा.....

घरपरिवारको प्रमुखसँगको सम्बन्ध

१. तपाईं रोजगारको लागि बिदेश जानु को कारण के हो ?

क. देशमा रोजगार भेटियन

ख. धेरै पैसा कमाउन

ग. ऋण तिर्न

घ. अन्य

2. तपाईंको परिवार मा कती जना बैदेशिक रोजगार मा जानु भयको छ ?

क. महिला

ख. पुरुष

3. बैदेशिक रोजगार म जादा ऋण लियको थियो कि थियन ?

.....

4 कुन देश मा गएको ?

क. भारत

ख. मलेसिया

ग. खाडी मुलुक

घ. मलेसिया

अन्य

5. कामदार ले कुन क्षेत्रमा काम गरेको छ ?

क. निर्माण

ख. होटेल

ग. सेवा सिक्युरिटी गार्ड

घ. उत्पादन उद्योग अन्य

थाहा छैन

अन्य

6. बिदेश मा काम गर्ने तपाईं को रेमिटरको को मासिक आम्दानी कती हो ?

क. रु. १५,००० सम्म

ख. रु १५,०००-३०,०००

ग. रु. ३०,००१-४५,०००

घ. रु. ४५,००१-६०,०००

ना. रु. ६०,००० भन्दा माथि

7. रेमिट कती पठाउनु हुन्छ ?

.....

8. रेमिट कसरी पठाउनु हुन्छ ?

क) बैंकिङ

ख) पैसा हस्तान्तरण एजेन्सीहरू

ग) हुण्डी

घ) साथी र आफन्तहरू

ई) सेल्फ रेमिट्यान्स

9. रेमिट्यान्स बाहेक आयको कुनै वैकल्पिक स्रोत छ ?

i) छ

ii) छैन

यदि छ भने,

नं.	शीर्षक	मात्रा	रकम (रु)	टिप्पणी
१	बाली			
२	फलहरू			
३	तरकारी			
४	पशुधन			
५	अन्य			

10) घरायसी खर्च (मासिक प्रतिवेदन)

नं.	वस्तुको शीर्षक	रकम (रु)	टिप्पणी
१	खाना		
२	शिक्षा		
३	लुगा/ज्वेलर		
४	उत्सव / समारोह		
५	इन्धन/बिजुली		
६	स्वास्थ्य		
७	ऋण		
८	गाडी		
९	घर मारमत सम्भार		
10	यातायात		
11.	अन्य		

11. तपाईंको परिवार का सदस्य ले हासिल गरेको सबै भन्दा माथिल्लो डिग्री कुन हो

- a. मास्टर्स b. स्नातक
c. १०+२ d. विद्यालय शिक्षा (कक्षा १०)
e. विद्यालय जान छोडेको अन्य

12. बिद्यालय जाने उमेर का सबै बाल बालिका बिद्यालय जन्छन कि जदैनत्र ?

- a. जान्छन b. जादैनत्र
यदी जादैनन भने किन जादैनन

13. कसैले व्यावसायिक शिक्षा वा सीप तालिम प्राप्त गरेको छ?

.....

14. कस्तो किसिमको शैक्षिक संस्थामा आफ्ना छोराछोरी पठाउनुहुन्छ ?

- | | | |
|-----------|----------------|-------|
| | रेमित आउनु अघी | अहिले |
| a. सरकारी | | |
| b. निजी | | |

c. अन्य

15. शिक्षामा मासिक औसत खर्च कति छ (रु)?

रेमिट आउनु अघीअहिले.....

16.कलेज स्कूल जाने हरु सँग निम्न सामग्री छन ?

रेमिट आउनु अघी

अहिले

a पुस्तक र कपी

b कम्प्युटर

c. ट्याब्लेट

d स्मार्ट फोन

17. के तपाईंले वा तपाईंको परिवारले गत वर्षमा कुनै प्रकारको रोगको सामना गर्नुभएको छ?

a. छ

b छैन

c. यदि छ भने, कुन रोग.....

18.तपाईं को परिवार को कोही पनी सदस्य बिरामी हुँदा कस्तो स्वास्थ्य संस्थामा जानु हुन्छ ?

रेमिट आउनु अघी

अहिले

..... सरकारी अस्पताल

..... सरकारी हेल्थपोस्ट

.....निजी अस्पताल

..... निजी क्लिनिक

..... अन्य

19.सुत्केरी हुँदा कस्तो स्वास्थ्य संस्था मा जानु हुन्छ ?

.....

20. परिवार को सदस्यले आवश्यक खोप लगाएका छन कि छैनन ?

.....

21. तपाईंको परिवारका सदस्यहरूले कस्तो प्रकारको शौचालय प्रयोग गर्नु हुन्छ ?

रेमिट आउनु अघी

अहिले

a फ्लश शौचालय

b खाडल शौचालय

c. कम्पोजिट शौचालय

d शौचालयको सुविधा छैन

e अन्य,

22. तपाईं को परिवार मा महिनवारी बार्ने चलन छ कि छैन ?

.....

23. महिनवारी को समयमा कस्तो सामान प्रयोग गर्नु हुन्छ ?

.....

24. रेमिट्यान्सले परिवार को खानपान म केहि परिवर्तन ल्याएको छ ?

.....

25. रेमिट आउन थाले पछी कुन कुन उपकरण किन्नु भयो ?

टेलिभिजन

रेडियो

कम्प्युटर ल्यापटप

स्मार्ट फोन

टेलिभिजन

रेडियो

कम्प्युटर ल्यापटप

स्मार्ट फोन

26. तपाईं ले कुन प्रकार को ईन्टरनेट सेवा प्र योग गर्नु भएको छ ?

a. केबल b. टेलिकम प्याकेज

27. क को लागि प्र योग गर्नु हुन्छ ?

.....

28. कती खर्च हुन्छ ?

.....

29. रेमिट्यान्स घर को निर्माण ,पुन निर्माण मा खर्च भयको छ कि छैन ?

.....

30. रेमिट्यान्स आए पछी के के मा लगानी गर्नु भयको छ ?

.....

31. तपाईंको परिवारको आम्दानीको प्रमुख स्रोत के हो?

रेमिट आउनु अघी अहिले

- a. रेमिट्यान्स
- b. सरकारी/निजी जागिर
- c. व्यापार
- d. कृषि

32. तपाईंको परिवारको वार्षिक आम्दानी कति छ?

रेमिट आउनु अघी अहिले

.....

33. तपाईंको परिवारको सदस्य वैदेशिक रोजगारमा गएपछी तपाईंले के के किन्नु भयो ?

घर जग्गा

गाडी

गाइ वस्तु

मोटरसाईकल

अरु घरायसी आवश्यक सामान.....

34. जग्गा खरिद गर्नुको मुख्य उद्देश्य के हो ?

- a. घर बनाउनको लागि
- b. खेती गर्न प्रयोग गर्न

35. के तपाईंको परिवारले गाईवस्तु बेचेर कुनै लाभदायक आम्दानी गरेको छ ?

- a. गरेको छ
- b. गरेको छैन

36. तपाईंको परिवारले परिवारको आय सुधार गर्न रेमिट्यान्स प्राप्त पछि कुनै पनि प्रकारको साना स्थानीय व्यवसायहरू गरेको छ ?

- a. होटल
- b. भोजनालय
- c. चामल मिलहरू
- d. किराना पसल
- e. तरकारी/फलफूल पसल

37. परिवारमा महत्त्वपूर्ण निर्णयहरू कसले लिन्छ?

रेमिट आउनु अघी अहिले

- a. पुरुष
- b. महिला

c. दुबै

d. थाहा भएन

38. तपाईंको परिवारमा आर्थिक लेनदेन कसले गर्छ ?

a पुरुष

b महिला

c. दुबै

39. कसको खातामा रेमिट्यान्स आउँदछ?

a. पुरुष

b. महिला

40. तपाईं को परिवारमा महिला हरु आफ्नो घरबाट बाहिर निस्कँदा आफ्नो परिवारका ठूला सदस्यहरूसँग अनुमति लिनुपर्छ?

a. सधै पर्छ

b. पर्दैन

c. कहिलेकाहीँ, लामो दूरीको यात्रा आवश्यक भएमा

41. तपाईंको परिवारमा शिक्षासँग सम्बन्धित निर्णय कसले लिन्छ?

42. तपाईंको घरमा स्वास्थ्य समस्याहरू सम्बन्धी निर्णय कसले लिन्छ?

a. पुरुष

b. महिला

c. दुबै

43. बच्चा जन्माउने र जन्म दिने सम्बन्धमा निर्णय कसले लिन्छ?

a. श्रीमान

b. श्रीमती

c. दुबै, श्रीमान-श्रीमती

d. बुवा-आमा, सासु ससुरा

44. तपाईंको परिवारको दैनिक आवश्यकताको लागि कसको आमदानीमा भर पर्नु पर्ने हुन्छ ?

a श्रीमान

b. श्रीमती

c. दुबै, श्रीमान-श्रीमती

d. सासु ससुरा

e. अन्य,

45. परिवारको कुनै महिला सदस्य कुनै आय सम्बन्धी कार्य/काममा संलग्न छन्?

46. रेमिट प्राप्त पछि परिवार को सदस्य ले कुनै सिप सिक्नु भयको छ?

47. तपाईंको परिवारको कुनै सदस्यले जुवा खेल्न अथवा मनोरञ्जनात्मक काम मा रेमिट्यान्स प्रयोग गर्नुहुन्छ?

a. गर्नुहुन्छ

b. गर्नुहुन्न

48. रेमिटको पैसा तपाईंले कुनै गहना/वस्तुमा लगानी गर्नुभएको छ?

a. छ

b. छैन

49. रेमिट्यान्स प्राप्त गर्नु अघि र पछिको अवधिमा आर्थिक वृद्धि भएको छ?

.....

50. तपाईंले आफ्नो आर्थिक ऋण घटेको र बचत (पूँजी संचय) बढेको महसुस गर्नुभयो ?

.....

51. रेमिटको को पैसा के के मा प्रयोग गर्नु भएको छ ?(regular cost)

वस्तुको शीर्षक	रकम (रु)	टिप्पणी
घर खर्च चलाउन		
ऋण तिर्न		
प्राइभेट स्कुल मा पढाउन		
राम्रो स्वास्थ्य सेवा खरिद गर्न		
राम्रो लुगा लगाउनु		
मिठो खाने खान		
घर मर्मत गर्न		
दान चन्दा दिन		
उच्चशिक्षा हासिल गर्न		

52. रेमिटको पैसा के के मा बचत गर्नु भएको छ ?(saving)

वस्तुको शीर्षक	रकम (रु)	टिप्पणी
नयाँ घर बनाउनु		
जग्गा खरिद गर्न		
ब्याज मा बचत गरेको		
अरु लाई ऋण दिएको		
कम्प्युटर ल्यापटप मा		
स्मार्ट फोन मा		

टेलिभिजन मा		
गाडी मोटरसाईकल मा		
नयाँ ब्यबसायमा		
सुन चादि खरिद		
कृषिका उपकरण (ट्याक्टर, थ्रेसर)		
सेयर खरिद		

Annex-VII

Photos

