

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Remittance is an important pillar of the least developed countries in modern time. The least developed countries are experiencing the inadequate expansion of employment opportunities in industrial sector and most population are involves in agriculture but of this sector also suffer from technological backwardness and then low productivity. There exists more disguises unemployment in the developing countries. In this reason the importance of foreign employment is growing in modern world. In one hand this process helps to improve the living standard of employee through remittance. On the other hand the employer can import sufficient amount of employees. The employee's country is profitable from foreign employment in the sense that people get an opportunity of earning more income from foreign employment as compared to agriculture sector. It helps to earn more remittance hence it improves the living standard of the employee also.

Nepal is an underdeveloped country. Here, the economy is heavily dependent on agriculture with engaging around eighty percent of total population of country however cultivation system is traditional and subsistence. On the other hand growth rate of population is alarmingly high. Moreover industrial development is at its infancy. Because of these reason, unemployment problem is very high. In this junction adults from rural and urban area are resort to seek for foreign employment as their alternative income source in order to feel their family. So, in Nepalese context Remittance has become one of the major sources of foreign earning.

Remittance has different effect at various levels. It helps to increase in income and consumption smoothing, increase saving and assets accumulation, and improve access to health services, better education and so on. Similarly at village level remittance income can help to generate employment opportunities. Out of 12 percent of total Remittance in

rural area is spent on education similarly in city 7 percent of total remittance is spent on education improvement (Khaiju, 2010).

A society is said to be advanced and civilized when its members are well educated. Education is the basis of human development. It enhances capability of human development. It enhances capability of human beings in turn brooded the earning capacity and ensure to create opportunity for more to live sustainable welfare in the society. More specially higher education ensure higher level of income (Dhungel, 2010)

In recent year women's participation on higher education, technical education is increasing people's transitory income rapidly. Because of remittance which increases people's transitory income. The rational people spend this transitory income on long term investment mainly female education in rural area which improve the education condition of the rural area and thus woman participation on employment also increasing in modern time. It is said that an educated person make conscious himself where as an educated women make conscious her whole family members. In this context Nepal Standard of living is also increased in present time with the help of remittance.

Foreign employment for Nepalese people has long history. It was started before early nineteenth century when the first Nepalese traveled to Lahore to join army of Sikh Ruler Ranjit Singh. Foreign labor employment started after Anglo Nepal friendship treaty of 1816 that recruited 3,000 Nepalese soldiers in British Gorkha Regiment (Dahal, ibid) Friendship treaty between India and Nepal in July 1950 gave movement of worker on reciprocal basis and the Nepalese labors needed no work permit to work in India (Keyestha, 2000). They were recruited in Army, police force and civil service and private sector. With the enactment of foreign labor employment act 1985 Nepalese labor started to take employment beyond India particularly to the gulf, where oil boom created massive demand for foreign labor. There was significant growth of Nepalese labor in East Asia, South East Asia and Gulf. By the end of mid 1990 on the average 6.7 percent of the total remittance started to come from overseas (CBS, 1997). Relatively less well off people from rural and urban Nepal have been working in the Gulf. Period between 1997

and 2014 could be considered the boom period for foreign labor employment. Nepalese labor employment to the Gulf; Middle East; Malaysia; Korea and Japan rapidly increased during this period. Insurgency has displaced more people at a greater scale internally and internationally in Nepal. Nepalese labor are going rapidly to India and overseas countries (Shrestha *ibid*). The unofficial sources report that every day, thousand of Nepalese are crossing Nepalese boarder. 2713898 Nepali workers are migrant for other nation from Tribhuvan International Airport in within the FY 2013/2014. This statistics does not include the overseas employment through unofficial channels.

For foreign employment, government has formulated different programs, plans and polices. GON of Nepal introduced the foreign employment Act 1985, primarily with a view to regularize and control the activities came out by manpower agencies related to foreign employment. After eighth five year plan government paid attention to foreign employment. The Ninth plan launched a long-term strategy to reduce unemployment and increase competitiveness of Nepalese labor in international market thorough skill development. The tenth plan aims at creating opportunity for foreign employment and improving capacity for income generation by developing skilled labor, design pragmatic policies to regulate and provide security to foreign employment. Diplomatic abroad missions were to be mobilize to promote foreign employment during the plan period.

1.2 Statement of the Problem

Foreign labor employment and remittance are the important contributors to Nepalese economy. Large scale of remittance is entering in national economy over last few years and demand for middle level labor is very high in international labor market especially in the Gulf countries, Malaysia, South Korea, Japan etc. The population census of 2011 reported that 762,181 persons were out of the country to foreign employment. According to the Economic Survey 2013/14 Nrs.430 billions income is earned by remittance.

Foreign employment and its outcome remittance have large benefit to the receiving countries in national as well as in household level. There is growing evidence that

remittance has reduced poverty in several developing national. However, an important discussion regarding remittance in a country like Nepal is: do the amount of money received as remittance use for to improve female's better education or not?

In Nepal remittance have played a major role in maintaining overall economic stability in the pace of low economic growth and sluggish performance of other sectors such as industrial sector, tourism and export. It is estimated that in Nepal remittance may explain 6percent point reduction in the poverty head count rate over the period from 2003/04 to 2014/2015. (Economic survey, 2014/15). The participation of woman in the higher education as well as technical education is increasing as a result of remittance. Most of adults are interested to earn more remittance and improve the living standard of them. To increase the living standard of people the developing countries like Nepal first of all it is necessary improve the education of woman and then employment opportunities. For this it is necessary to spend more remittance income on female's better education especially rural areas.

The major factor attributing to large demand labor employment from Nepal are related to higher rate of unemployment, limited employment opportunities, low salary structure in the economy, insecurity in the rural areas because of insurgency and so on (Shrestha, 2008). Other main reason is the willingness and enthusiasm of Nepal youth to visit and work in a foreign country. Most of the workers after returning from foreign jobs are migrating to urban areas from rural areas. Urbanization is increasing in small town as well as regional centers. On the other hand, scarcity of able bodied labor force in the rural areas. Absent of male workers in rural areas home forced females to take male work which might have increased their total work. It might cause the decrease in production and their different socio-economic problems. However, the workers sent their remittance to their relative back home; it has positive impact of economic condition of their family. Around 500 foreign employment agencies have been registered under the department of labor to facilitate foreign employment. Most of the time, there is dispute between manpower companies and prospective job seekers. There is widespread complains of

extortions and cheating. Government has no mechanism to solve the problems of labor seeking foreign employment.

Several studies relating remittance are concern with the impact of remittance on national economic on growth, on economic development, poverty alleviation. Some studies relating to the impact of remittance on education are found but no one has explained the Cost of foreign Employment and Its impact on Education improvement via Remittance separately. In this context this study is try to examine the impact remittance on Female education and how much cost is bears by the foreign employ seeker in the study area.

Remittance income is the major source of income of many households in Hasuliya VDC of Kailali. People in the study area have increased their consumption and changed their consumption pattern because of flow of remittance. Remittance income has changed their attitude towards education as well. Most of remittance receivers have desired to invest for education of their sons, daughter and wives as well. In this context, this study is tried to answer the following questions:

-) What is the condition of remittance flows at household level?
-) What are the costs of getting foreign employment?
-) What is the pattern of educational expenditure?
-) What is the portion of total remittance income is spent on women/girl education.

1.3 Objective of the Study

The objectives of this study are as follows:

-) To examine the remittance inflow at household level.
-) To examine the cost of getting foreign employment.
-) To find out the pattern of educational expenditure and use of remittance income.

-) To assess the impact of remittance on education especially on female education improvement.

1.4 Significance of the Study

Migration of Nepalese youths for foreign employment increased rapidly especially after restoration of democracy and liberalization process in 1990. Remittance emerged as one of the premier source of foreign exchange. It could be instrumental to give new lease to life to ailing Nepalese economy (Shrestha, 2004). However most of the remittance income is used in the unproductive fields like house building, land purchasing, purchasing of luxurious goods and consumption etc. (Regmi, 2007). Therefore, remittance income may not contribute to the long-term development of the country. In this context, it is necessary to know whether people of the study area are only spending on unproductive fields or on some productive fields like education and what portion of total remittance income is spend on education of their daughter, sister and wives.

The finding of this study can suggest the economists and policy maker in place to know whether remittance is contributing to the national development or not and the manpower charges appropriate cost or not. Does the government able to reduce foreign employment cost? More investment on female education means contribution to long-term development as investment on education is a long term capital formation. If investment on education especially woman education is found to be low, appropriate policy can be formulated and implemented to encourage people to invest more on woman education to develop as a whole economic status of people. Because of this reason study under this topic is significance.

1.5 Limitation of the Study

The study has following limitations:

-) This study is concentrated as a particular area of Hasuliya VDC, Kailali district to examine the impact of remittance on education.
-) This study does not concern about social cost of getting foreign employment due to financial constraints.
-) This study is based on sample survey.
-) The relation between remittance and other education related variables except above mentioned variable has not been examined.
-) There is lag between the period of before and after receiving remittance. In this period the level of the school going is growing. So the expenditure on education is increasing. On the other hand in some cases someone may complete or drop out from student life. This case may reduce the education spending. In this study has not explained such cases.

1.6 Structure of the study

This study is organized in five chapters. Chapter one deals with introduction which covers background of the study, statement of the problem, the objectives of the study, and limitations of the study and structure of this study. Chapter two deals with reviews of literature.. The third Chapter deals with the research methodology. The data analysis and interpretation of the survey results are discussed in chapter four. The fifth Chapter included major finding, conclusions based on this research, and recommendations.

CHAPTER II

REVIEW OF LERATURE

2.1 Theoretical Base of Labor Migration and Remittance

Revenstein, (1885) was the first person to attempt forming migration theory. Regenstein's laws of migration" is also known as, push pull factors of migration; still predominates as framework of migration analysis. Push factors are land tenure s system, unfavorable form of trade, wide dispersion of poverty and income, pressure of rural poverty in income; pressure of rural poverty in general and so on. Pulls factors are employment, education and other facilities are opportunities known as bright light of the towns. On the one hand push factors push the migrants from their place of origin and on the other hand pull factors, pull the migration to the place of destination.

Todaro,(1976) states that migration is stimulated primarily by rational economic of relative benefit which are mostly financial. Decision to migrate is influenced by the difference between expected incomes between two places, the odds, of getting job in new area is inversely related to unemployment rate in the new area.

Lewis, (1984) distinguishes subsistence sector and developed sector within the economy. The first is agro based undeveloped or rural area and second is industrial, developed, urban territory. The prime reason for migration is due to wage differences. Unlimited supply of labor force prevailing at low wage rate are attracted into industrial sector until subsistence sector i.e. migration exists whenever wage differential exists and elimination of such differential causes to end labor mobility.

Bougue, (1954) identifies the causes of migration to the lack of employment opportunities, decrease in the natural resources etc. The theory of remittance or its relations with different variables has not been yet established. This is because there is no perfect relationship of it with other variables. The cause of migration, place of destination, types of work engaged in destination, environment of destination, family

causes and many variables effect. Volume of remittance and its use and impart. However any model has not been a fit, different scholar academicians have tried to authorize their empirical researches in a conclusive frame.

Kanskar, (1982) reviewed the labor migration with reference to remittance. He found the origin of Nepalese emigration to be after the Anglo Nepali War in 1814 and was totally for recruitment in the army. The Indian Army was not only open to Nepalese soldiers for recruitment but also managed for their permanent settlement. Nepal Government had no official policies to encourage it. The Prime Minister, Bir Samser JBR, encouraged the people to join the British recruitment. About 200,000 Nepalese males jointed the British regiment even during the First World War. The Anglo Nepal convention held on 15th May 1815, created alternative labor market to the Nepalese in India. The emigration to India accelerated because of disequilibria in labor growth and employment opportunity and miserable day-to-day life of Nepalese hill area.

Seddon, (2000), in his book, shows the history of labor migration from Nepal. Data back at least to the beginning of the early 19th century and closely linked to British imperial politics; recruitment of so-called "Gurkha" soldiers into the (British) India army was institutionalized in 1816 after Nepal had lost the war with the British East India Company. Prior to that, some Nepalese had sought employment in the army of the Sikh ruler Ranjit Singh in Lahore and other joined them after the defeat of the Nepalese army by the British. This tradition, until today is reflected in the name 'Lahure' for soldiers. However, today the 'Foreign Employment Act' regulates it. With the enactment of foreign employment act, Nepalese started to migrate beyond India particularly to the Gulf, where oil boom had created massive demand for foreign labor. There was significant growth of Nepalese migrants in East Asia, South East Asia and the Gulf.

2.2 Historical Perspective of Foreign Employment in Nepal

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2.3 Causes of Emigration

Shrestha (2004) in her article "Foreign Employment and the Remittance Economy of Nepal" has identified the major factors attributing to large scale out migration from Nepal which are high growth of labor force, high rate of unemployment, limited employment opportunities outside the farm sector, low salary structure in the economy and insecurity in the rural areas because of insurgency.

Kshetry (2004) in his article "Emigrating Workers in National Perspectives" identified the causes of Nepalese emigration as limited employment opportunities in government and private sector. Underdevelopment of industries and rudimentary services sector provides limited number of jobs to ever increasing labor force. In the farm sector which conventionally used to absorb almost all the work force failed to do so because of low motivation for farm sector work. The entrepreneurs in this sector are not enthused to invest more either due to low returns or risk involved in this sector. Such events and lure of making quick money at least from legal means by going overseas for menial work prompted to exit large number of workers from rural Nepal.

Kunwar's (1993) concluded that foreign migration was due to low productivity and insufficient land which are the causes to leave the place of origin and hope to be better off in terms of physical facilities and infrastructure at destination.

2.4 Impact of Emigration in Economy

Kshetry (2004) has studied the impact of foreign employment in national economy and concluded that the single most important aspects of emigrant workers is the remittance they send to the country. He has also identify transfer of technology and management skills as another positive aspect that emigrating workers usually bring into the country. Nepal has not been able to demonstrate such benefits distinctly. Mostly very few who have the experience of foreign job up to stay back and start their own enterprise based on work experience. Otherwise they are tempted to go overseas again. The changes in socio-demographic and management skills were another positive aspects that emigrating workers noticeably showed. Nation is devoid of the labor of prime age because of foreign employment. It has been distinct in the farm sector. Labor is becoming scarce in rural areas because of the able people leaving the rural area either for overseas jobs or for urban work. It has mixed implications both positive and negative. The plus point is that as deforestation has been reduced there is large population pressure on forest based resources. Negative aspect of emigration was noticed from increased small plots of land as well as reduced productivity in rural agricultural farms.

Pokharl (2004) identifies Nepali overseas worker sending foreign exchange to Nepal as the backbone of Nepalese economy. They bring with them not only money but also special skills, knowledge and exposure. With appropriate strategies and programs this resource plays an important role in rural transformation.

Shrestha (2004) says that in recent years remittances emerged as one of the primer source of foreign exchange received through foreign employment. Nepal Rastra Bank (2002) indicates that foreign employment can play vital role in improving rural economy and reducing poverty and unemployment.

2.5 Destination and Extent of Employment in Foreign Country

Labor and Employment Promotion Department has recognized 57 countries where Nepalese labor force can go for employment purpose through official channel. Out of them 41 countries have been recognized only after 1997/98. Records show that Nepalese Labors have spread all over world from South Asia to America, Europe and Africa. The total Nepalese people employed abroad accounted to 242,005 in 1993/94. Most of them (70.6% of total) were employed in the Arabian countries. The growth of emigrated labor force seems fluctuating but the trends is still increasing. There was a 137.6 percent growth in the fiscal year 1997/98, 258.9 percent growth in 1998/99 followed by 27.9 percent in 1999/2000. The Nepalese migrant workers are found in every countries of the world, but the major destination are four Asian countries viz. Saudi Arabia, Qatar, UAE and Malaysia.

Thapa (2003) in his article "Nepali Workers in the Gulf Countries" estimated 450,000 to 500,000 Nepali workers working in various countries of the Gulf. He estimated that around 12,000 were in Kuwait, over 70,000 in Qatar, over 350,000 in Saudi Arabia. Poudel (2003) stated that there were 400,000 Nepalese workers working in Gulf and east Asian countries. When is estimated that 2.4 million Nepalese migrant workers are working in India.

Seddon (2003) in his report "Migration and Remittance: The Case of Nepal" estimated that 760,000 Nepalese lived abroad which was about 3 percent of the total population or 6 percent of the adult working population of the population census of 2001. Of these, nearly 600,000 were in South Asia (mainly India), around 110,000 were in the Middle East, nearly 35,000 were in east and south Asia and around 23,000 were in Western Europe, North America and Australia, with their remainder elsewhere. The 1991 census ten years earlier suggested a total of 660,000 inhabitants had migrated to foreign countries. This was about the same proportion of total and adult population.

Wyss (2004) argues that international migration becomes a livelihood strategy due to lack of well paid job in Nepal. He is of the view that there are five places of destination of Nepalese migrant workers India, India/British Army; Gulf/Malaysia/ South Korea/Hong Kong and Europe/America.

WB (2012) his report shows the Outlook of Migration and Remittance follows that Nepal has ranked 6th among all countries across the globe that receive more remittances as a share of gross domestic product in 2011, says a report released on 1st December 2011 of the World Bank on Migration and Development. The Outlook for Remittance Flows 2012-14 estimates that Nepal will receive around US\$ 400 million worth of remittances from its overseas workers and in 2011, making remittances stand at 20 percent of country's total GDP. "Tajikistan, Lesotho, Samoa, Moldova and Kyrgyz Republic are the top five countries receiving more remittances as a share of GDP, and Nepal stands at the 6th place," says the report. Remittances received by these top five countries were equal to 31 percent, 29 percent, 25 percent, 23 percent and 21 percent of their respective GDPs. The new report show that the top recipients of remittances among developing countries in 2011 are India (US\$58 billion), followed by China (US\$57 billion), Mexico (US\$ 24 billion) and the Philippines (US\$ 23 billion). Pakistan, Bangladesh, Nigeria, Vietnam, Egypt and Lebanon are other large recipients in terms of US dollar. The report estimates that remittance flows to developing countries in 2011 could have touched US\$ 351 billion. This is 8 percent growth over what those countries received in 2010 and well above the growth forecast of 7.3 percent that the WB had made earlier. When flows to

high-income countries are included, the global remittance flows could touch US\$406 billion in 2012. “And this is the first time since the global financial crisis that remittance flows to all developing regions have increased in 2011”, reads the report. The report attributes the rise in remittance flows to countries like Nepal to high oil prices, something which enabled Gulf countries to hire more workers and pay them better than the past few years. The depreciation of local currency, which enabled families back home enjoy net exchange rate gains, also contributed in the flow of remittances in countries like Nepal.

Such finding of the WB matches with the figures that the Nepal Rastra Bank (NRB) released recently. The latest macro-economic report that NRB made public on Wednesday says Nepal received some Rs 75 billion worth of remittances over the first quarter of this fiscal year, which is about 28 percent raise over remittances received in the same period last year. The report further adds that even though remittances to developing countries grew in 2011, they are vulnerable to the uncertain economic prospects in the migrant destination countries. Following this rebound, the WB predicts that the remittance flows to developing countries could continue in a range of 7-8 percent per annum and reach US\$441 billion by 2014. The remittances are expected to increase 8.0 percent to \$351 billion in 2011, 7.3 percent to \$377 billion in 2012, 7.9 percent to \$406 billion in 2013, and 8.4 percent to \$441 billion in 2014. Global remittance flows, including those to high-income countries, are expected to exceed \$515 billion by 2014. Remittances to the developing economies in East Asia and the Pacific are projected to rise 7.6 percent to \$101 billion in 2011 and 7.3 percent to \$109 billion in 2012. They are forecast to increase by another 8.0 percent to \$117 billion in 2013 and 8.7 percent to \$127 billion by 2014. The World Bank report says that high oil prices, which have hovered over \$100 a barrel in recent months, continue to provide a much-needed cushion for migrant employment in, and remittance flows from, the Gulf Cooperation Countries (GCC) and Russia. Oil driven economic activities and increased spending on infrastructure development are making these countries attractive for migrants from developing countries. The report acknowledges that the remittance costs have fallen steadily from 8.8 percent in 2008 to 7.3 percent in the third quarter of 2011. However, it

pinpoints that the cost is still too high, especially in Africa and other small nations where remittances provide a lifeline to the poor. Following such finding, the WB has pressed the countries across the globe to improve the data on remittances at the national and bilateral levels.

2.6 Socio-economic impact of Remittance in Economy

The theoretical review about the use and effects of remittance income from migrant workers pinpoints the fact that a high proportion of income has been used for consumption. The major portion of the remittance is used for meeting household consumption and paying off loans borrowed to go abroad (Seddon et al., 1999; NRB, 2001). Remittances are used for meeting daily necessities like food, clothing and payment of debt and interest. The survey done by department of women development under ministry of women, children and social welfare, on employment of women (2003) found that families were living out of remittance money. And remittance was helping to prevent more people from falling below poverty line. Use of remittance for the improvement of the living standard is referred to by several studies (Seddon, 2003, NRB, 2001). Improvement in living standard includes housing improvement; higher expenditure on food, on personal items, domestic, equipment and other consumer durable.

The income of migrants from the foreign employment has not only increased their personal income but also their social prestige. The rural people lying below the poverty level have succeeded to uplift their economic standard receiving the opportunity of foreign employment. Moreover, the downside of remittance reflects the view that the shortage of labor due to emigration has not only compelled to keep barren land in rural areas but also hamper agricultural productivity and ultimately the country would be liable to import the large quantity of food grains. Despite these, remaining young generation from the families for long time may affect their reproductive age and their vulnerability may be subject to communicable diseases. It is also possible that if they come back with good skills and earnings, they may not normally cope with the environment of the homeland and consequently they will have a tendency to leave the country again. Thus,

the remittances from foreign employment on the one hand, has played an important role to increase their personal income and thereby improve standard of living and a risk of diseases like HIV/AIDS through migrants on the other may enter into the country. More specifically, this type of communicable disease may be due to poverty, illiteracy, gender discrimination, women exploitation, insecurity, and the lack of legal advice as well as proper treatment. Thus, to minimize this problem, especially rural people should be made aware of the communicable diseases through mass media, education, health care and training cum workshops. Furthermore, a part of remittance income should set aside by the government through welfare scheme that may become the long run solution to the problem of communicable diseases. Recently, the decision made by British government has provided the permission for the permanent residence in U.K. to the ex-army of Nepal retired before 1997. From this decision, remittance as a major source of the Nepalese economy will have negative impact in the long run.

Adams (2003) presented on his work paper that international migration does not tend to involve a very high proportion of the best educated. In two-thirds of the 33 large labour-exporting countries he surveyed, less than 10 per cent of the best-educated (that is, tertiary) population had migrated. The emigration of highly educated migrants seems to be truly massive only in a limited number of smaller countries, such as various island states in the Caribbean and the Pacific. However, even in these cases mass migration of high-skilled workers should primarily be seen as a symptom of development failure rather than the cause of this failure as such. For instance, the migration of health workers is often claimed to be extremely harmful for sending countries, and is said to have created labour shortages in the health sectors in countries such as Ghana and South Africa. However, there is limited data available to underpin such claims. On the contrary, a recent study using a new database of health worker emigration from Africa suggested that Africa's generally low health staffing levels and poor public health conditions are the result of factors entirely unrelated to international movements of highly trained health professionals. Such factors include unattractive working conditions in the public health sector and the failure to provide basic health services, 24 which do not require highly trained personnel to deliver. This corroborates another study that concluded that

migration is a symptom, not a cause, for failing health systems, and that most elite health workers would not provide basic health care to those most in need if they had stayed. Third, labour tends to be much more productive in wealthy countries, which may, therefore, increase the capabilities of migrants and their families to improve their livelihood. Moreover, many developing countries now face mass unemployment among the highly skilled, which is often the partial result of misguided education policies (Development Research Centre on Migration, Globalization and Poverty 2006), which do not reflect the true skill and knowledge needs of developing economies. In other words, there is often overinvestment in higher education and underinvestment in primary and secondary education and vocational training. This all casts some doubt on the assumption that the emigration of the highly skilled would automatically represent a loss. In many cases, the long-term individual and collective gains may effectively outweigh the immediate costs of migration. In fact, many governments consider skilled laborers to be an export product and thus willingly create surpluses of certain categories of the highly skilled.

Bencherifa (2003) a case study in Nepal, similarly concluded that international migration and remittances have a positive effect on the education of children. Besides remittance-enabled investment in physical capital, investment in human capital is likely to be important for the long-term growth prospects of developing countries. Thinking of it from a capabilities perspective on development spending on the education of children counts as a long-term productive investment and as an income assurance strategy for households and families. Such investments in their children's education are especially important for people without access to formal social security arrangements.

However, whether skills and knowledge acquired through education will be deployed locally or abroad, that is, through migration, ultimately depends on the political climate, economic growth and the structure of labor markets in sending countries. On the other hand, there is evidence that under certain circumstances migration might also create negative incentives for education. If the opportunity to migrate decreases the return to

education, individuals may be discouraged to invest in education. This seems specifically to be the case in migration systems predominated by low-skilled and often undocumented migration, where few if any positive externalities of education can be expected. For instance, a Mexican or a Moroccan cleaner with a university education in Spain or the United States is unlikely to earn significantly more than a colleague with only a primary education. There is indeed some evidence from Mexican household surveys indicating that international migrations have a negative effect on the level of schooling of children. This finding corroborates others who suggested that schooling has no effect on incentives for international migration from rural Mexico, whereas schooling has positive effects on internal migration incentives.

Yang (2004) in his recent study report in the Philippines shows that educational expenditure in origin households increased with remittances. In El Salvador, remittances tend to reduce the likelihood of children leaving school. Another survey shows that Mexican children in migrant households completed their schooling significantly more often, with the largest impact for girls in households where the mother has a low level of schooling. Based on an analysis of nationally representative household data in Guatemala, it was found that, at the margin, households receiving internal and international remittances spend 45.2 per cent and 58.1 per cent more, respectively, on education than do households that do not receive remittances.

Leon-Ledesma and Piranha (2004) in their book found that the impact of remittances on unemployment depends on its effect on productivity growth and investment. Econometric estimation using data from 11 transition countries from 1990 to 1999 yields support for the view that remittances have a positive impact on productivity and employment both directly and indirectly through their effect on investment. Other studies are less upbeat and mention the potentially adverse effects of remittances in that they create a strong disincentive for domestic savings and support private consumption of (imported) goods instead of financing investment, which can potentially hamper competitiveness and increase trade deficits and questioned the whole assumption that remittances play the

same role in economic development as foreign direct investment and other capital flows. Empirical tests of a model in which remittances were assumed not to be profit driven, but rather compensatory transfers, yielded a negative correlation between remittances and GDP growth. This finding suggests that remittances may not be a source of capital for economic development. It has also been commonly argued that large remittance inflows can contribute to currency appreciation (Dutch disease). However, there is little empirical evidence sustaining this hypothesis. A recent study claimed that Dutch disease is less likely to occur with remittances than with natural resource booms, primarily because remittances are distributed more widely and may avoid the sorts of exacerbating strains on institutional capacity that are often associated with natural resource booms.

Pant (2005) in his report titled "Remittances and Development in Developing Countries" has states that remittance is important financial resources to the receiving countries at the micro and macro level. They increase both the income of the recipient and the foreign exchange reserve the recipient's countries. Mostly remittance is used for basic subsistence needs and for daily needs such as food, clothing and housing. These three components make up a significant portion of the income of the recipients household. At an individual level remittance increases the income and reduces the poverty of the recipient's. Generally in the developing countries only a small percentage of remittances are used for saving and used as productive investment such as income and employment generating activities as buying land or tools, starting a business and other activities. However the money spent on better education of the children and health is believed to have a favorable effect on growth, which tends to help in output production. At the macroeconomic level remittance provide significant sources of foreign currency and contribution to the balance of payment. Remittance also contribute to the expansion of communication services courier companies as well as money exchange services, which contribute to the expansion of economic activities and increase the employment opportunities.

Mora and Taylor (2006) in their research paper, find that the wage gain is higher for less-educated Mexicans who migrate to the United States rather than internal. Migration and

remittances can thus both encourage and discourage education of non-migrants. Depending on the specific incentive structures, remittances and the opportunity to work in cities or abroad give individuals and their households the choice either to invest in or to disengage from education. Confirming this hypothesis, the empirical evidence is indeed mixed, although a majority of studies seem to support the NELM hypothesis that remittances have positive effects on school attendance and educational achievement. A point often ignored is that improved education is not only a potential result of migration and remittances, but also that the desire to obtain more education is often one of the very reasons for rural-to-urban and international migration, and successful skilled international migrants may indeed stimulate other people to follow their path.

Gammage (2006) in his essay, migration, remittance and political reform also affect social and political life in countries of origin in a broader sense. Sending countries have often had ambiguous attitudes toward emigrants. Many states have considered migration as a safety valve to reduce unemployment, poverty and political unrest and saw migration as a direct way to get rid of political dissidents. It has, therefore, been argued that emigration could diminish pressure for domestic reforms. On the other hand, there are strong long-term economic incentives for emigration states to strengthen ties with their absent citizens.

Barry (2006) his report writing in many sending states have become dependent on remittances to cover trade deficits and to maintain domestic stability, a situation that seems to have increased their willingness to engage with emigrant populations and increase their voice in internal political affairs. Over the past decade, many sending states have, therefore, embarked upon more inclusive diaspora engagement policies through extending special political and economic rights to emigrants and allowing dual citizenship. Migrants often play a significant role in the societal and political debate and civil society in countries of origin. Their involvement underscores the fact that the developmental effects of migration are not limited to remittances and investments, but also include important sociopolitical dimensions. Migrants and their organizations often

take an active stance in shaping their new role in the national life of their home countries. Migrants' considerable weight can eventually create a push for political and economic reforms, democratization, increasing political and bureaucratic transparency and the emancipation of minority groups in sending states.

2.7 Practices and Process of Government and Non- Government Agencies

Most of the government institutions and agencies like Nepal Rastra Bank, Nepal Planning Commission, Ministry of Labor and Transport, Department of Labor etc. are giving more focused to this topic in the over last few year. According to the special study of the NRB research department carried on 2001. A survey of foreign employment remittance economic and Nepal generates some information different issues relating to foreign employment and remittance economy of Nepal. The study has covered the ten districts of the four development regions through a sample survey. According to this study, 86 percent of the Nepalese migrant workers went to Gulf countries. Out of the total migrant labor force 26.9 percent earns around Rs.50 thousand yearly, 28.8 percent ears Rs.50 to 100 thousand per annum; 12.5 percent ears Rs.100 to 150 thousand per annum and 31.9 percent earns more than Rs.150 thousand. This survey also revealed that, 85 percent of the Nepalese migrant are involved in general labor work, 13 percent are in army service and 2 percent are in foreign government service. 26 percent of all households surveyed received remittance of Rs.500 thousand, 25 percent have received Rs.50 thousand, 15 percent have received Rs.50 to 100 thousand. 16 percent have received Rs.500 thousand per annum.

Similarly 19 percent of all remittance sent through banking channel, 21 percent orders, 7 percent by Hindu and 36 percent by mixed of all channels. The total remittance received in the fiscal year 2000/01 was recorded Rs.15.90 billion. This study has tried to include every cast/ethnic groups, geographical region and different people from different socio-economic background, the income level and expenditure pattern are mostly affected by socio-economic academic background and geographic region.

According to Economic Survey 2012/2013 from the Fiscal Year 2007/08 till 12/13 2,437,111 number of labor have been gone foreign employment from the formal way. With in the second quartiles of the Fiscal Year 12/13 total 276,787 workers are migrants for foreign employment. Among them 16,613 are female. Malesiya, Quatar, and Saudi-Arebia are the top three destinations for Nepalese worker respectively.

After eighth five year plan NPC started to refer the objective of encouraging foreign employment to create appropriate condition for increasing employment opportunities at home and abroad. In the same year 1992 association of foreign employment agencies (NAFEA) was established. It has also encouraged to emigration. The Ninth plan referred to foreign employment as a means of income sources promised to make institutional arrangements to make foreign employment opportunities simple and well managed for the Nepalese labor force. The Tenth 5 years Plan gives much emphasis in promoting foreign employment. It also known as programs for promoting foreign employment, providing entrepreneurship training for returning migrant workers and imparting skills to developing migrant workers. The labor sector plan includes an ambitious target to increase the number of placement in foreign employment from 104,739 in 2001/02 to 550,000 in 2006/07. (NPC, 10th plan)

According to Thirteenth Periodic Plan of Nepal i.e. Current Three-year Plan 2070/71 to 2072/73 states that in an average 450,000 persons are entered in labor market. But, the lacks of employment opportunities within nation 1500 persons are migrants per day that comes 547,500 per year. Because of such situation this plan aims to manage safety and respectable foreign employment.

UN/POP/MIG/(2005/06) in this research report, has endeavored to determine the relationships between migration, remittances and the different income sources of Mexican rural households. First of all, decomposing the households' net income into its different sources has been done that international remittances have a negative impact in the income distribution. That the individuals who migrate do not come from the poorest households, because international migration has a higher risk and cost, may explain this

impact. This assertion is backed up with the econometric results from the equation used to model migration. There it is possible to see that the wealth index variable has a positive and significant effect. Meanwhile, the same variable squared has a negative and significant effect, suggesting an inverted-U relationship between migrants and their level of wealth. In other words, households who allocate international migrants are within the middle and middle upper income of the income distribution spectrum. The national remittances impact is a decrease in the Mexican rural households' inequality level. The lesser risks and costs of internal migration explain this effect. Hence, a higher number of households can engage in this activity, without regard to which part of the income distribution they belong. Furthermore, as the results from the migration function suggest, these households are the less wealthy, causing a decrease in the distribution gap. The econometric results indicate that the principal migration motivators, as the literature predicts, are the household size and the existence of migratory networks. In this manner, the remittances effects on the different income sources are not null. Migratory phenomena represent cost for households that allocate members to migration in the form of loss of work force, and reflected in the decrease of wages income. It also promotes other income sources such as the livestock and the agricultural sector. Additionally it influences directly the rural households' income capture. Establishing the net impact is among the future objectives of the present investigation.

2.8 Remittance and Education

Georges et al., (2008) aims to analyze use of remittances to the schooling of children remaining in migrant communities in Haiti. To examine the impact of remittance receipts on children's schooling, two simple models are used.

The finding of the Haitian Survey took place over two time periods: December 2000 January 2003 due to political unrest. While the original intent was to survey communities 1, 2 and 3 at the same time safety concerns required the temporary interruption of the survey. In particular community I was surveyed in December 2000-January 2001 before

full blown unrest, where as communities 2 and 3 were surveyed in December 2002- January 2003 after the political and economic crisis. To gain insight into the impact of remittances on children's education, this study uses the data contained in the Haitian community files from the Latin American Migration project (LAMP).

The finding of this study is that remittances raise school attendance for all children in communities I (a community characterized by its abundance of private, parochial and public schools) regardless of whether they have household members abroad or not. However, remittances only raise school attendance among children in communities 2 and 3 (both of which lack easy school access) when attention is restricted to the sub sample of children living in households that don't experience any family out migration.

Ponce et al., (2008) aim to analyze the impact of remittances on a set of human development variables in Ecuador. They focus the analysis on education and health indicators, as well on some other consumption variables. The sample has a stratified multiphase design where the first level is given by the strata within each stratum housing were selected and in each housing one household was interviewed. The sample size is 55,666 individuals corresponding to 13,581 households. From this total 2,782 persons declared to have received remittances during the last twelve months. Among these, they selected a sub-sample (with national representation of 937 cases and revisited their households to obtain additional information on the characteristics of the migrants. Although positive impacts on consumption and on educational and health expenditures, no significant results on education and health outcomes were found. Regarding education, it is found that children receiving remittances have a higher probability of attending private schools. Increasing the amount of remittances by US \$10 increases education spending by 18 percent the conclusion of this paper is that remittances do not have a significant impact on long- term human development outcome variables.

Roberts, (2008) aimed to identify the development impact of remittances on Caribbean Economies. This study was done with primary and secondary data. Tools were bar graphs, trend line and table. Findings of this research are that remittances play a central

role in the education of many Guyanese. Based on the response of the survey, 15 percent of the funds were used to finance education. A recent observation is that there is a switch in primary and secondary school enrollment from the public school (where education is subsidized) to the private school where the average cost of tuition is G\$150,000 per year. At the University of Guyana during the academic year 1999/2000, 18 percent of the students who were accepted to various programs offered by the university, did not utilize the loan facility but instead made cash payment. At the end of the academic year 2005/2006, this ratio had increased to 30 percent.

Researcher concludes that -remittance flows have positively impacted on the development of Guyana. More importantly, given the strong altruistic motive for sending remittances to Guyana formulating appropriate policies to enhance the flow and the use of remittance will increase the development impact of these flows and mitigate the cost of migration in Guyana.

Antman, (2009) aims to explore the effect of a father's current migration to the U.S. on his children's schooling and work outcomes in Mexico. The finding of this study is that children of migrant father reduce study hours and study participation in response to father's U.S. migration and provide some evidence of an increase in work hours and work participation outside the home, Decomposing the sample into sex and age specific groups' show that most of the decline in study hours is largely coming from the responses of 12-15 year old girls and boys.

This study concludes that children decrease their study hours and participation in school in response to a father's U.S. migration, especially for younger children. At the same time, there is some suggestive evidence that boys in particular are also increasing their work hours and work participation outside the home when their father migrates. This study recommends that further research in this area should focus on acquiring data on subjective expectations of the returns to education and migration.

Brempong and Asiedue, (2009) investigate the effect of international remittances on poverty incidence and severity in Ghana. Using both cross section data from Ghana Living Standard Survey Wave 5 (GLSS5) and pseudo panel data constructed from GLSS3-GLSS5 and a GMM pseudo panel estimator it is found that international remittances decreases the probability of family being poor or chronically poor. The effect of international remittances in reducing poverty is far higher than the effect of domestic remittances in reducing poverty. It is also found that remittances increase the number of children in a family that attend school suggesting that international remittances increase human capital formation. It concludes that increasing the flow of remittances to Ghana can significantly decrease poverty rates among households and increase educational attainment of the young members of recipient households.

K.C., (2009) tries to examine the effect of remittance on children's education in Chitwan district. Two VDCs were taken from eastern and western part of district using simple random sampling. Total sample size is 63. Out of which 20 samples were taken from Kumroj VDC and 43 samples were taken from Geetanagar VDC with reference to their proportion in the population. Two regression models are specifications for gross enrollment rate and enrollment of female child in private school are computed. Findings of this study are as follows:

42.9 percent of the total households under study had at least one migrant worker. 38 percent of the total households were receiving remittances, the mean family size is 5.8, the ethnicity of majority of households was Brahmin/ Chhetri. Data analysis shows that receipt of remittances positively contributes to gross enrollment of children of age group 5-18 and remittances help increase the gender equality in education decision. Regression analysis shows that the education of children of high school going age (age 5-18) is positively influenced by remittance income. The findings for both GER and private school enrollment of girls suggest that remittances have positive contribution on human capital formation through increment in expenditure on education.

Soto, (2009) aimed to analyze the role that international migration and remittances have on educational attainment and educational mobility of young people in Mexico. The main research questions guiding this dissertation are: what is the impact of U.S. migration in the family and in the community on the educational enrollment, schooling educational mobility of adolescents in Mexico? And does this impact vary by the social and economic context where these children live? This study is done by using data from the 2000 Mexican census of population of housing. More specially 10% sample; available through IPUMS international which contains information on about 10 million.

The finding of this study is that the investment of families on human capital defined by the use of economic resources from migration on the educational advancement of children which has a stronger positive impact on communities which lower level of economic development. On the other hand it discourages schooling among children living in communities which higher migration prevalence, once we control for the level of development in the municipality.

Adhikari et al, (2010) tried to examine foreign employment, remittance and its contribution to economy of Nepal. The main objectives are: to prepare on analytical framework to analysis foreign employment and remittance contribution to the national economy/account; to review the macro statistic survey and study reports on the migration and remittance in Nepal; to prepare a paper analyzing the results of the surveys, statistics and studies.

Finding of this study is that foreign labor migration has become a second important sector on terms of its contribution through remittances on GDP next to agriculture. The contribution of remittance to GDP is growing every year. In 2008-09 remittance contributes 23 percent to GDP and agriculture contributed to 32 percent.

The contribution of remittance to household economy and reduction of poverty has also been significant. In Nepal, poverty has been reduced to 25 percent in 2010 from about 42 percent in 1995/96 despite political conflict for decade. The main contribution to

poverty reduction has come from remittance. Similarly, a larger part of remittances has been invested in the livelihood assets like reducing the burden of loan, reduction of children, food security and in generating assets including financial assets for further migration from the family. Despite these positive outcomes at the local level, all social, cultural, and economic and gender groups do not have equitable access to migration and remittances. This differential access has been created because of differing economic status, policy, and environment and historical reasons. Especially women migrants are vulnerable because of the policy which has compelled women to migrate for employment agents. Full positive outcomes of labor migration and remittances has also not been realized because this sector is also riddled with various problems, requiring urgent action to the government.

Bhattarai, (2010) tried to examine the impact of remittance of education of his own Bagni VDC of Argankhanchi district. In the process of analysis he selected 52 households from remittance receipt and 15 number of household from non remittance receipt samples from proportional sampling method.

The conclusion of this study found that volume of remittance income has an impact on education expenditure because households with higher amount of remittance income were found to spend higher amount on education of their children/adults. But it is also share of educational expenditure in total expenditure in remittance receipt is lower than that of non- remittance receipts. This proved that most of remittance income is spent on variety of items except on education.

2.9 Conclusion

On the basis of various related literature can give conclusion that foreign employment and remittance is one important component of national economy. They have focused that migration happens due to push and pull factors. So people are migrating one country to another country. Foreign employment helps to enter large amount of remittance into national economy. Remittance has positive impact on national economy as well as

household economic conduction. So every nation should have given more priority to these issues recently. However, there haven't been studies regarding a study done on the cost foreign employment and its' impact on female education in Hasuliya VDC. This micro level study aims to fulfill gap of knowledge of volume, trends socio economic status, causes and consequences of foreign employment and remittance at the study areas.

CHAPTER III

METHODOLOGY

This chapter explains the detail methods used in this research. It details about the method of sampling, techniques of data collection, and analysis framework.

3.1 Selection of Study Area

The study site for this research Hasuliya VDC of Kailali district has been chosen for the reasons: First: most of the household in this VDC are found to receiving remittance from a few years and used it more on education specially female education and second: it is convenient for the researcher to conduct study at this site to overcome time and resource constraints.

3.2 Sampling Design and Sample Selection Procedure

This study adopts the random sampling methods to select the required sample units. Total number of household in Hasuliya VDC was found 2385 (censes 2011). The number of households having at least one family member in foreign country for more than three years are found to be 596 (VDC profile). The qualified households are selected by household Screening using preliminary questions. First of all the list of the household having remittance more than one year, with school going children/adults also with female children/adults is prepare. Ten percent of remittance receipt household are chosen from each ward from rounding process. As a result 57 household have chosen for this study. Selection procedure in details has been presented in table 3.1.

Table 3.1

Procedure of sample selections

Ward no	Total number of households	Total number of remittance receipt household who has school/collage going children with female children/adults	selected number of remittance receipt household who has school/collage going children with female children/adults
1	525	124	11
2	395	93	9
3	178	49	5
4	155	43	4
5	255	55	5
6	260	58	6
7	385	93	9
8	248	57	6
9	110	24	2
total	2385	596	57

(Source: Census 2011 and VDC Profile 2070)

3.3 Source of Data Collection

3.2.1 Primary Data Collection

Relevant information has been collected through the medium of open and close-ended questionnaires from respondents. Cross checks, editing and indirect questions will also conduct if the answer to get realistic and reverent. The data collection instrument covers income, consumption, loan interest rate, cost of foreign employment and other socioeconomic indicators. The respondents are primarily the head of household: father, mother or wife of migrant person.

3.2.2 Secondary Data Collection

Besides primary data some required data related to the study have collected from secondary sources available from official and unofficial sources. The relevant data will complied from publication of the National planning Commission secretariat: Central Bureau of Statistics, budget speeches of GON, Economic surveys, Annual publication of Nepal Rastra Bank, different records of department of labor GON and other periodical, journals, books, reports, magazines, seminar papers, reports of research centers data and information from donor agencies like WB, ADB, IMF, IDA, UNDP etc.

3.4 Methods of Data Analysis

Simple statistical tools are used for analyzing data. The available data from field survey are classified, coded, tabulated, edited, analyzed, and presented according to the scope and objectives of the study.

3.4.1 Simple Regression Model

The impact of remittance on female education expenditure has been analyzed taking household as a unit of analysis. Here a child implies a person up to age 15 and adult implies a person more than 15 years.

To predict the impact of remittance on education expenditure and female education expenditure following regression equation has been developed:

$$Ed = \beta_0 + \beta_1 \text{Income} + \dots \dots \dots (1)$$

$$Fed = \beta_0 + \beta_1 \text{Income} +$$

Where,

Ed= educational expenditure

Fed= female educational expenditure

Income = Annual remittance income

β_i =coefficients

ϵ = error term

The coefficient in equation (1) β_0 , β_1 , β_2 , and ϵ are estimated using Ordinary Least Square method. The computation is done with the help of SPSS program.

The value of R^2 ranges from 0 to 1. If the value of R^2 approaches to 1, the regression plan thus estimated is a good fit and if it approaches to 0, it implies the bad fit. It is because increasing R^2 means explaining more of the total variations by the regression model considered

As the value of numerator increase with the addition of new explanatory variable it finally affects the precision results and decision made on the basis of R^2 . Hence the reliability or R^2 declines. So R^2 is necessary

3.4.2 Identification of variables

Table 3.2

Variable identification

	variables	Nature
Dependent	Education Expenditures	continuous

Independent	Remittance Income	continuous
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CHAPTER IV

ANALYSIS AND INTERPRETATION OF SURVEY RESULT

This chapter covers analysis of findings related to social profile of study area, education expenditure of remittance income and the cost of getting foreign employment.

4.1 Social profile of study area

Among the forty four VDCs in Kailali district, Hasulia VDC is one of the most populated VDC in the District. This VDC is located on the Southern part of the district. The total area of the village is 70.1 square Kilometer. The village totally plain area and is located in Far Western Terai of Nepal. The total population of the VDC is 14129 according to the Census Survey 2011. The male population is 6872 (48%) and female population is 7257 (52%). Most of the population (more than 60 percent) is comprised by the Tharu community. Tharu are an ethnic group indigenous to the Terai -- the southern foothills of the Himalayas in Nepal and India. They are considered to be the direct descendents of the Gautama Buddha. The Tharu people themselves say that they are a people of the forest. In Kailali, they have lived in the forests for hundreds of years practicing a short fallow shifting cultivation. They planted rice, mustard, corn and lentils, but also collected forest products such as wild fruits, vegetables, medicinal plants and materials to build their houses; hunted deer, rabbit and wild boar, and went fishing in the rivers and oxbow lakes.

The Tharus never went abroad for employment – a life that kept them isolated in their own localities. In this isolation they developed a unique culture free from the influence of adjacent India, or from the mountain groups of Nepal. The most striking aspects of their environment are the decorated rice containers, colorfully painted verandahs and outer

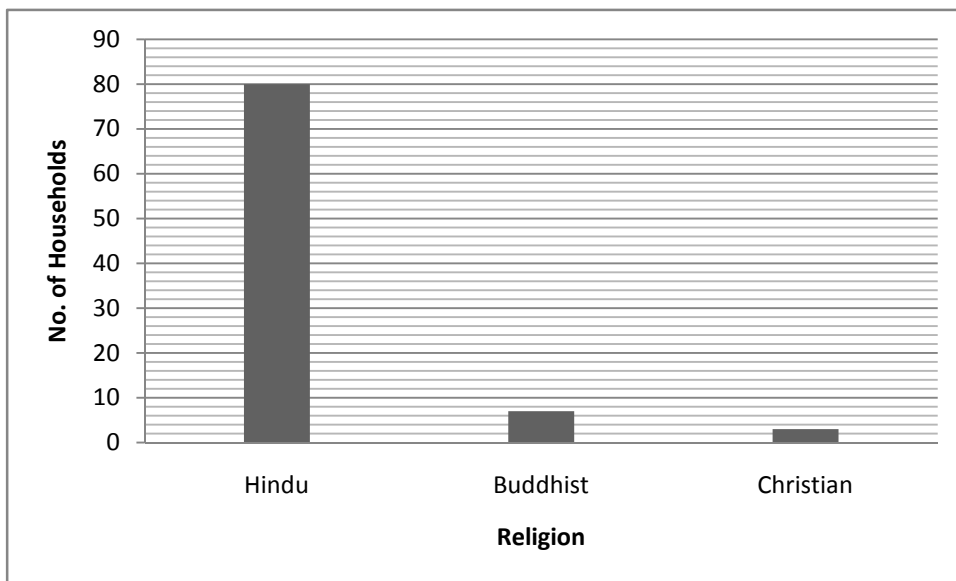
walls of their homes using only available materials like clay, mud, dung and grass. Much of the rich design is rooted in devotional activities and passed on from one generation to the next, occasionally introducing contemporary elements such as a bus or an airplane. There is no one Tharu language unifying Tharu communities in different parts of Nepal and India. In western Nepal and adjacent parts of India, Tharus speak variants of Urdu and Awadhi. But there are no important linguistic barriers between Tharus and their neighbors. However, there are linguistic barriers between these dialects standing in the way of communication between Tharus from different regions. The other castes residing in the VDC are from Chhetri followed by Janajati and Brahmin.

4.1.1 Religion Practiced of HHs of Respondents in the Study Area

Many households in Hasuliya VDC of Kailali district are Hindus (89 percent). Buddhism is another religion practiced after Hinduism (8 percent) and the remaining three households are found Christians.

Figure 4.1

Religion Practiced

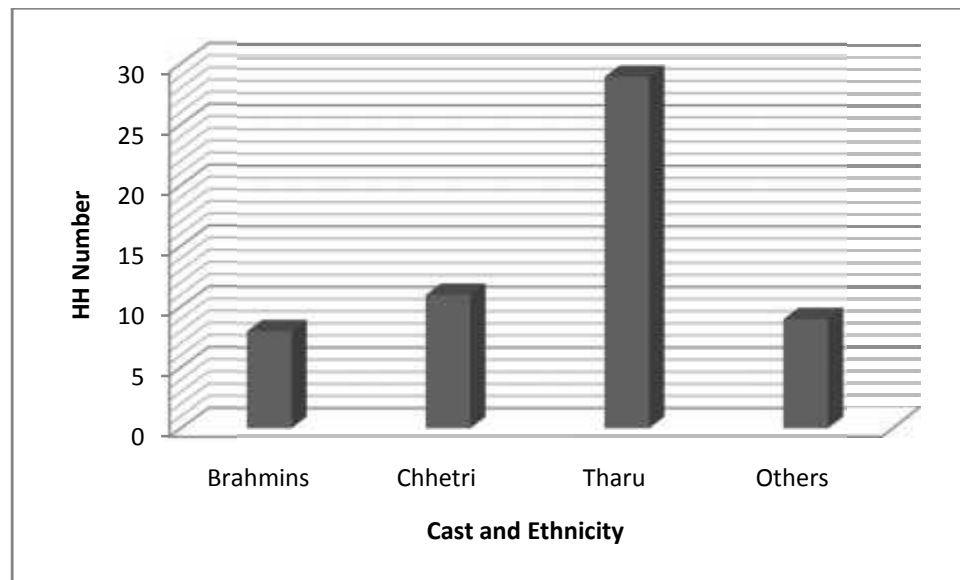


Source: Field Survey 2014

4.1.2 Caste and Ethnicity of The Respondents

The households in the survey area are mostly Tharu those covers 51 percentage of the total household i.e., 29 out of 57. So make the highest proportion of total population in Hasuliya VDC. About 19 percent of the total households are Chhetri, Brahmin covers 14 percent of the sample population and others i.e. Dalits and Janajati followed by 16 percent.

Figure No.4.2
Caste and Ethnicity



Source: Field Survey 2014

4.1.3 Main Occupation of the Households

Many households in the study area is agriculture in the study area. About 80 percent households are dependent on the subsistence type of agriculture in the village. The

agriculture products are rice followed by maize and wheat. Together, animal husbandry follows buffalo and goats bulls.

Figure 4.3

Main Occupation of the Households



Source: Field Survey 2014

Only two percent of the households are engaged in the government jobs. The proportion of the households with self owned business like saw milling, grocery, whole selling etc is 7 percent which is followed by wage laborer 6 percent. Employment in non government sector and seasonal employee covers within others followed by 7 percentage of HHs.

4.1.4 Uses of Toilet and Sanitation.

In recent years most of the people are using flush Toilet, it is a direct effect and reason of remittance income of family. More than 70% households are made flush type of toilet, against pit, bush and other which are 15.78%, 5.26% and 8.77% of out of total 90 households. We see that there is so improving the management of latrine.

Table No. 4.1

Uses of Toilet

Types of Restroom	Percentage of HHs	No of HHs
Flush	70.17	40
Pit	15.78	9
Bush	5.26	3
Others	8.77	5

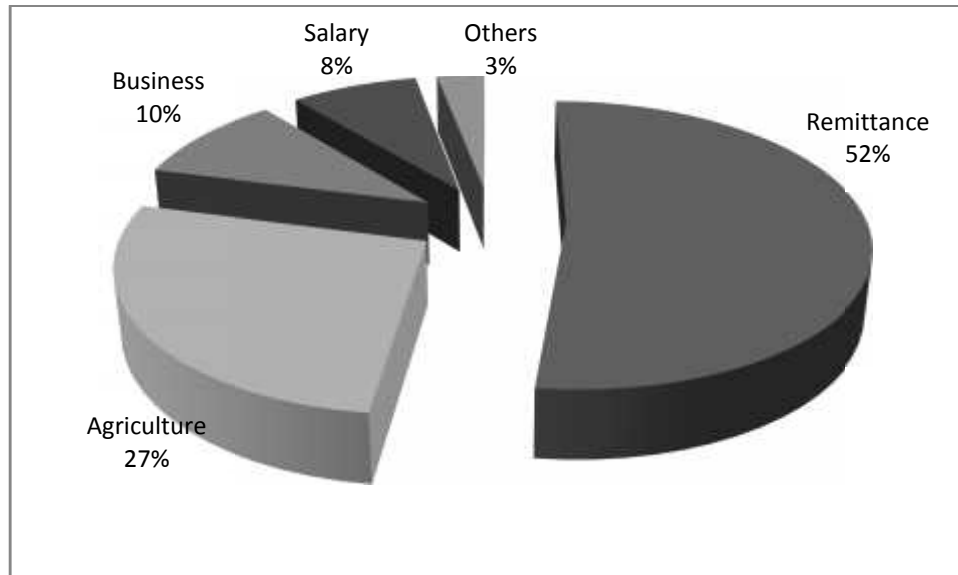
Source: Field Survey 2014

4.1.5 Composition of Annual Income

The average annual income of HHs is found NRs. 416859 for the respondents. The HHs income is the summation value of income from agriculture products, total receipt remittance of the HHs sending by their family member, salary of HHs member, income from business and other income sources like seasonal job and windfall gain. Among the respondents, large part of income is generated from the remittance source and its covers 52 percentage of the total income. Agriculture play another significant role as a source of income and it covers 27 percent of total income. The contribution of the business, salary and others sources covers 10, 8 and 3 percentages of total income respectively.

Figure No.4.4

Composition of Annual HH Income



The calculation of HH income is done by summing up income from agricultural production, income from business, salary, remittance, profit and income from seasonal job.

4.1.6. Annual Household Income from Agriculture

The structure of household income from farming and animal husbandry consist major proportion of total income from agriculture sector. The income is subdivided as from food crops, cash crops and from livestock. The composition doesn't show any remarkable difference between two groups.

The major source of agricultural income is from food crops which is about 40 percent of the total agricultural income, and is followed by live stocks 37 percent and sale of cash crops like sugarcane, fruits, vegetables etc.

The major food items for sale are maize and millet, rice is basically produced for self consumption. And the live stocks covers pigs, buffalo and goats as major animals for sale. Hens are used for self consumption rather than sale.

4.1.7 Annual Households Expenditure

In this research, it was found that the entire household can't save their huge amount/income their large level of income is used for consumption than other. Due to the remittance income family expenditure also increasing day by day it looks clearly not uses the remittance income in the sector of Productive activities only small amount are saving which flow to investment in any part of nation. Maximum family members are hesitating to hard work on their field or farm houses or crops cultivation huge amount of remittance income is being used on food and other consuming goods.

Table No.4.2

Annual Average Households Expenditure and Saving

Particulars	Expenditure NRs.	(%)
Durable Goods	22927	5.5
Foods	50006	12
Cloths	20757	4.979
Alcohol	5002	1.2
Tobacco	2501	0.6
Festival	14590	3.5
Home Purchase and maintenance	31264	7.5
Transportation	10422	2.5
Land Purchase	68365	16.4
Education	59611	14.3
health	9588	2.3
others	5002	1.2
Saving	116824	28.02
Total	416859	100

Source: Field Survey 2014

4.1.8 Sources of fuel of the HHs.

Fuel is the most important things for households, in the contest of Hasuliya VDC, most of the people are using wood as a fuel; it is due to a big jungle nearby village and some households produce wood on their own land also. In research, nobody uses animal dung,

Shrubs, Biogas, but all the people are generated with electricity, most of the households are using kerosene as a night lamp, even though they have used electric lines. Wooden fuel is the highest uses of 81.5 percent households and uses of kerosene is 1.5%, of households of the study area. Research shows that other fuel items are not used except wood, kerosene and electricity.

Table No 4.3

Sources of fuel of the HHs

Group	Wood	Kerosene	Animal Dung	Electricity	Total
No. of HHs (%)	81.5	1.5	12	5	100%

4.1.9 Education Status of Migrated Persons

The education status of the migrated persons has been asked with the respondent household heads as the migrated persons are not available at the time of data collection.

Table No. 4.4

Education of Migrated Person

Level of education	Percentage	Number of migrants
Illiterate	8.05	5
Primary	12	7
Lower secondary	15	9
Secondary	23.38	13
Higher secondary	37.67	21
Above	3.9	2
Total	100	57

Source: Field Survey 2014

From the above figure depicts that highest percent (37.67percent) of migrated HHs i.e.29 HHs, persons has studied up to higher secondary level. Contrary to this figure only 3.90

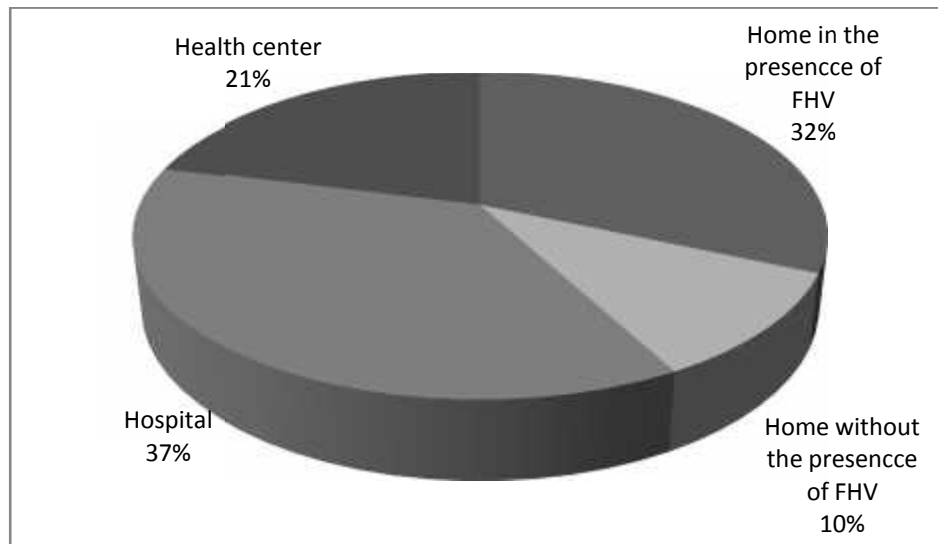
percent is from above higher secondary level which is negligible in number they are only from 3 HHs. Similarly 23.38 percent of total migrated people have passed secondary level. As per finding in this study increase in level of education of migrated persons average earning also increases. But no such remarkable difference between primary to higher secondary is found because most of people are unskilled whether studied primary or secondary.

4.1.10 Child Birth Practiced in HHS

Due to the Migration and Remittance income, there is drastically change in the village on both expect that about the health treatment and Child birth in hospital. Child birth in hospital has been increasing since past few years because of formal and informal education and increasing the family income. The proportion of HHs those who are practiced child birth at the home is comparatively low. i.e. 10 percent in the study area. In the study area 37 percentage of the HHs are involved in giving child birth in the hospital.

Figure No.4.5

Child Birth Practiced



Source: Field Survey 2014

4.1.11 Age Category and Migrated Person

Table No.4.5

Age Category and Migrated Person

Age- category	Number of migrated persons	percent
Below 15 years	-	-
15-29 years	44	57.14
30-44 years	30	38.96
45-59 years	3	3.90
60+ years	-	-
Total	77	100

Source: field survey (2014)

(-) means no availability of data

As shown in table 4.1.1, age group has been formatted as per the method of categorizing the age of migrated persons by NLSS. Below 15 years no one has gone to abroad for foreign employment. In 15-29 age-categories highest percentages of migrated persons are found. This supports the fact that after fifteen years many youths in the study area are obligated to seek foreign employment as their source of earning because their guardian cannot afford for their further education. On the other hand persons falling in 45-59 are less than other category because this age is age of retirement. Persons with the age of 60 and more no one is found to go for abroad.

In this research there are 57 households are selected for the study whereas 77migrated persons are found to go to abroad for foreign employment, the reason is that there are more than one person in some households

4.1.12 Migrant person’s work Responsibility

Table 4.6

Migrant person’s work Responsibility

Nature of work	frequency	Percent
Construction	11	14.28
Hotel	14	18.18
Security guard	10	12.99
Driving	5	6.49
Salesman	6	7.79
Manufacture	19	24.68
Other	12	15.58
Total	77	100

Source: field survey (2014)

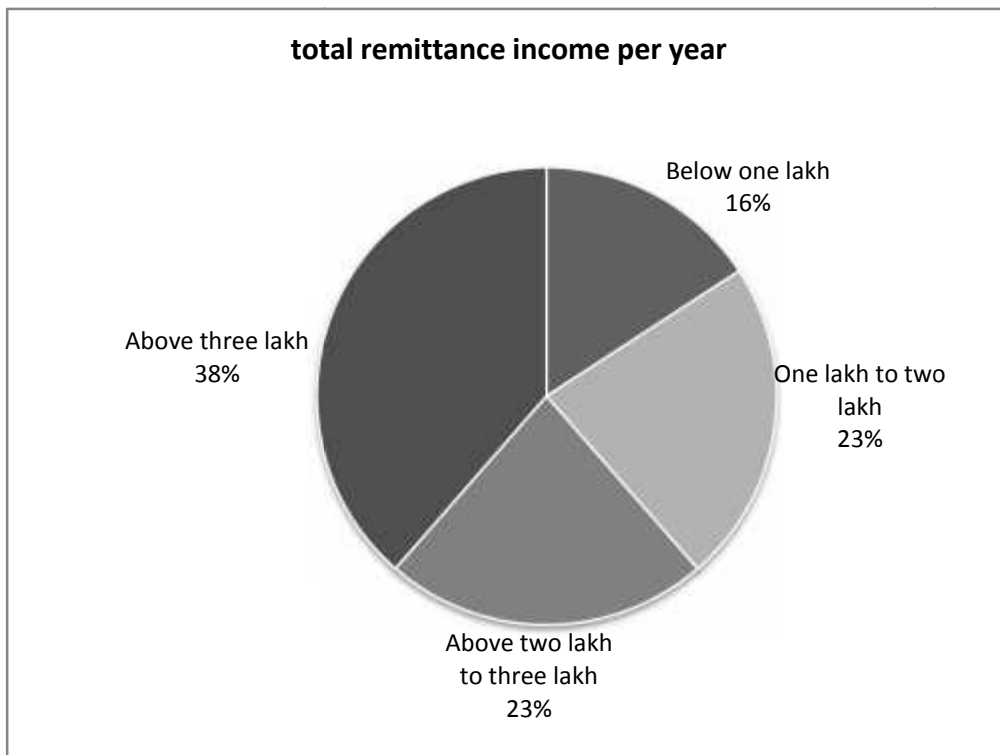
Most of people from our country have been working in other countries as unskilled and semi-skilled workers. In the same way it is found from this study that 24.68percent people have been working in manufacturing as a labor. 14.28, 18.18, and 12.99percent of migrated member are found to work in construction, hotel and security guard

respectively. Very few people (6.49percent) are found to work as driver. Only 15.58 percent of the total migrated people are found to work in other sectors as managerial sectors.

4.1.13 Annual Remittance Income of the HHs

Most of the household's i.e by 22 HHs (38.60percent) received amount above three lakh in which category, households with more than one migrated members fall. Slightly lower number of households i.e. 13 HHs (22.80percent) gets one lakh to two lakhs and same percent households gets two lakhs to three lakhs. On the other hand, 15.79 percent HHs receive below one lakh amount of remittance i.e. because of those whose are related to large family don't send total amount of their income to their family.

Figure No.4.6



Source: Field Survey 2014

4.2 The Use of Remittance Income and the Pattern of Educational Expenditure

In Nepal high amount of remittance income is found to use in unproductive sectors such as consumption, loan repayment, real estate and purchase of electronic goods. However, educational expenditure is also found to increase. Remittance receipts seem curious to spend high amount of remittance on education of their children/adults. Such people have started sending their children/adults to the private/technical school/collage which are supposed to deliver qualitative education.

4.2 .1 The Impact of Remittance Income on Education

Table 4.7

Sectors and Average Spending

Sector to spend	Annual spending as a percent of total expenditure	
	Before received remittance	After received remittance
Household consumption	40.86	19.81
Loan repayment	5.89	10.95
Education	8.66	14.57
health	4.57	8.88
Real estate	26.52	25.52
investment	13.55	20.27
total	100	100

Source: Field Survey , 2014

The finding of this survey shows that highest contribution (40.86percent) of total income is spend on consumption sector before receiving remittance but 19.81 percent contribution of the total income is found to spend on the same sector after receiving remittance.

On the other hand other hand the highest percent (20.27percent) of total income is spent on investment after receiving remittance but before receiving remittance only 13.55percent of total income was spend on same sector.

Before receiving remittance the annual spending on education is found to 8.66 percent in other words 8.66percent of the total income is found to spend on education of their children/adults. But this percent is found to increase to 14.57percent after receiving remittance.

This proved that people are found to spend their increased income on productive sector. In other words people are found to spend lesser percent of income on unproductive sector such as consumption than before receiving remittance. People are also found to be conscious to use their income on productive sector such as investment on agriculture, business, education health etc.

4.2.2 Pattern of Educational Expenditure

The finding of this study is that before receiving remittance on an average 72 percent of the total number of the school going children/ adults is found to study in public schools and only 28 percent children/adults are found to study in private school/collage.

This result shows that other things remaining constant, with the increase of the level of education of household head sending of their children to private school has increase which means educated parents are ready to spend more money for quality education because they have understood the importance of quality education.

On the other after receiving remittance on an average 32 percent of the total of the children/adults are found to go to study public school/ collage and 68 percent are found to go to private school/ collage.

This result also shows that the remittance income has positive impact on the expenditure of their children/adults as there is vast different between the percentage of the private schooling and public schooling of children/adults before and after receiving remittance.

4.2.3 Share of Education Expenditure

Table No 4.8

Household Head's Education and Share of Education Expenditure on Total Expenditure

Household Head's Education	Before receiving remittance	After receiving remittance
	Education expenditure as percent of total income	Education expenditure as percent of total income
Illiterate	5.95	8.77
Primary	6.96	11.31
Lower secondary	8.56	14.44
secondary	9.18	16.72
Higher secondary	12.8	20.15

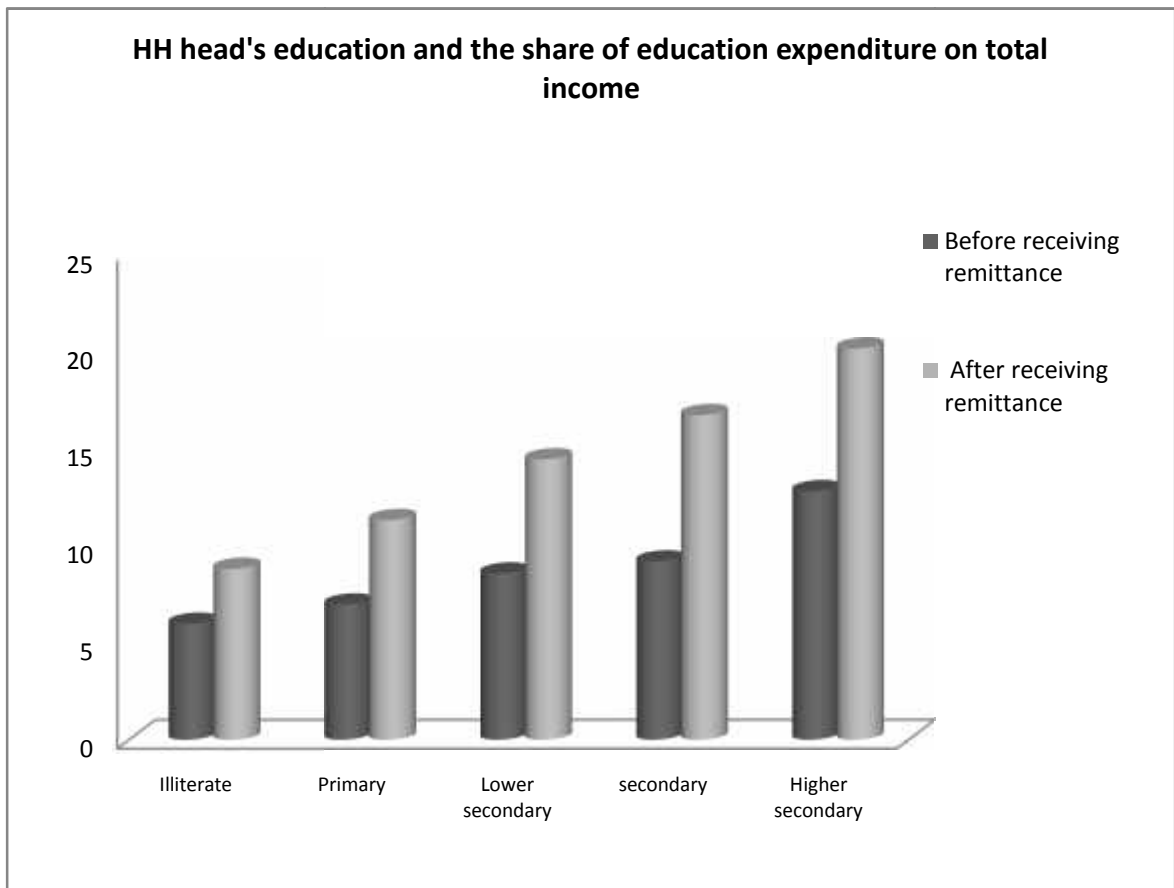
Source: Source: Field Survey, 2014

The result of this survey conclude that there is remarkable different between the share of education expenditure on total income/expenditure of before and after getting remittance income. Before receiving remittance illiterate household head spend 6 percent of their total income on education of their children/adults but after getting remittance they are found to spend 9 percent of their total income on education of their children/adult. Similarly before receiving remittance higher secondary crossed household head spend 12 percent of their total income on education of their children/adults but after getting remittance they are found to spend 20.15 percent of their total income on education of their children/adult.

This study concludes that an increase in education level of the household head the percentage of spending on education of total income is growing. Before receive remittance literate, lower secondary level completed, secondary level completed, household spend on an average 6.96, 8.56, and 9.18 percent respectively, however after receiving remittance it is found to increase to 11.31, 14.44 and 16.72 percent respectively.

4.2.4 Comparison of Education Expenditure

Figure No 4.7



4.2.5 Share of Education Expenditure on Total Expenditure

Table 4.9

Share of Education Expenditure on Total Expenditure

Type of Expenditure	Before getting remittance	After getting remittance
Numbers of households	57	57
Total expenditure	6758000	23761000
Educational expenditure	551800	3399000
Female Educational expenditure	390700	1999000
Share of educational expenditure on total expenditure(in percent)	8.17	14.30
Share of female educational expenditure on total expenditure (in percent)	5.78	8.41

Source: field survey (2014)

This study concludes that before receiving remittances 8.17 percent income is found to spend on education of their children/adults out of their total expenditure. However, 14.30 percent income is spent out of total expenditure on education after getting remittance. It is also that before receiving remittances spend 5.78 percent income out of their total

expenditure on education of their female children/adults. However, 8.41 percent income is spent out of total expenditure on female education after getting remittance. It is because the remittance increases the income status of the household, which increases the purchasing capacity of the people. In other words people are conscious to spend their increasing income on productive sector, such as on investment on agriculture production, business, education etc.

4.2.6 Dentations of Study of Migrant Family Member

Table 4.10

Dentations Study and Number of Children/Adults

Place to Study	Before receive remittance	Percentage	After receiving remittance	percentage
Within village	81	83.33	65	55.08
Within district out of village	13	13.16	22	17.79
Out of district	3	3.51	32	27.12
total	97	100	119	100

Source: Field Survey 2014

Comparing between before and after receiving remittance ,higher percentage of children/adults (27.12percent) after receiving remittance is found to go to out of district for study than that of before receiving remittance where only 3.51percent of children/adults are found to go to out of district for study at different level. In the table 4.2.5 out of district means out of geographical territory of the district (out of Kailali district) such as Kathmandu, and Kanchanpur so on. Here out of country also included.

People in the study area are gone out of district to attain technical education, higher education. For example Master in science, Master in education and other all technical educations are not available in the study area.

17.79 percent of the total school going children/adults are found to go to within district and out of village for the study at different level however only 13.16 percent is found before receiving remittance. On the other hand 83.33 percent of the total school/collage going children/adults are found to studying within village before receiving remittance however only 55.08 percent of the total school/collage going children/adults are found to studying within village after receiving remittance.

The above result proved that impact of remittance on place to study of the school/collage going children adults is positive. This also proved the positive impact of remittance on education.

4.2.7 Empirical Analysis of Regression

$$Ed = 65320.28 + 0.40 \text{Income} \dots\dots\dots (1)$$

$$Fed = 20748.98 + 0.49 \text{Income} \dots\dots\dots (2)$$

$$t_{()} = 2.18 \quad 3.78,$$

$$P_{()} = 0.03 \quad 0.007$$

Ed = educational expenditure

Income is annual average income of the households.

$$R^2 = 0.77$$

$$\text{Goodness of fit } (R)^2 = 0.76$$

T = t value

P = level of significance

This result proved that there exist positive relationship in between annual income and educational expenditure. In brief, after receiving remittance, if total income increases by one rupee investment on educational expenditure increases by 0.40 paisa. In other words marginal propensity to invest on education in this case study is found to be 0.40.

This result also proved that there exist positive relationship in between total annual income and female educational expenditure. In brief if total income after receiving remittance income is increase by one rupee, investment on female educational expenditure is increasing by 0.49 paisa. In other words, marginal propensity to invest on female education in this case study is found to be 0.49.

As $R^2 = 0.77$ that shows 77 percent variation in educational expenditure is due to variation in total income and rest 33 percent variation is due to other factors.

Since level of significance of, β_1 , and β_2 , are, 0.007 and 0.001. This proves that the expenditure on education and expenditure on female education are statically significant at one percent.

4.3 Sources of Financing and Cost of Getting Foreign Employment

4.3.1 Nation Wise Average Manpower Cost

Every employer who is ready to involve in the foreign employment should hire manpower cost. Due to the geographical location, performance of manpower, different acts of different countries it becomes vary by nation wise. The average cost of the employee to pay manpower of the respondents of the study area is presented in the ensuing table no 4.11

Table No.4.11

Nation Wise Average Manpower's Cost

Country	No. of Persons	Average Cost (Rs)
Malaysia	25	160000
UAE	17	150000
Saudi Arabia	12	140000
Quarter	16	116000
Others (Korea, Japan, US, and Australia)	7	1100000
Total	77	1666000

Source: Field Survey: 2014

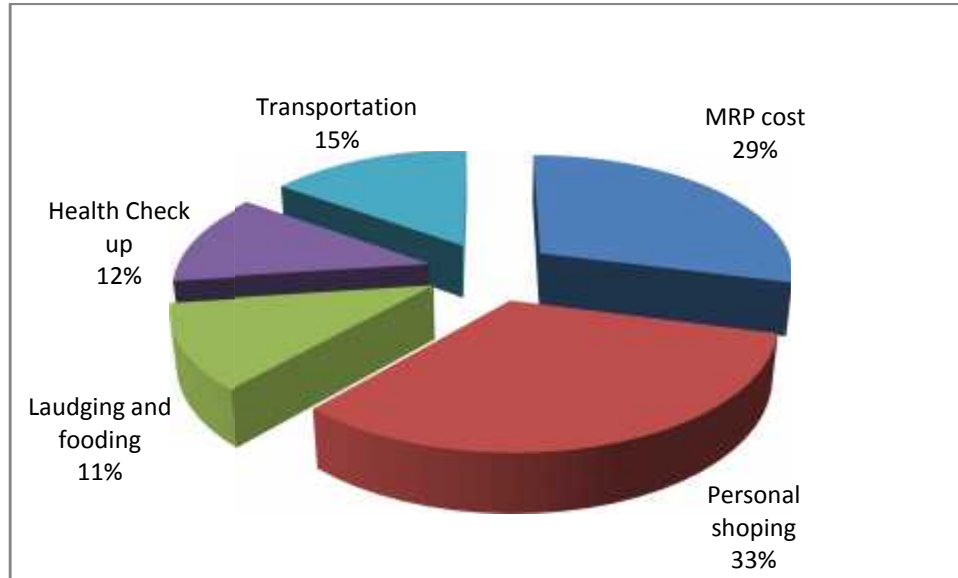
Adjoining table depicts that Gulf countries are cheaper comparison to others among Gulf countries Malaysia is costlier than others. According to respondents no manpower adopted the government ceiling of manpower cost to Gulf countries. Government saying to not to pay more than Rs.80000 for Malesiya for labor visa but the every respondents says no manpower documented their documents in such cost.

4.3.2 Miscellaneous Cost

Before participation in the foreign employment labor must be prepares his document. Passport and health chek up certifice major important. The miscellaneous cost included MRP cost, health chek up cost, transportation cost, lauding and fooding cost and personal shoping cost. The respondends averae spending behaviour on the miscellaneous expenses is presenting on the following pia-chat.

Figure No4.8

Miscellaneous Cost

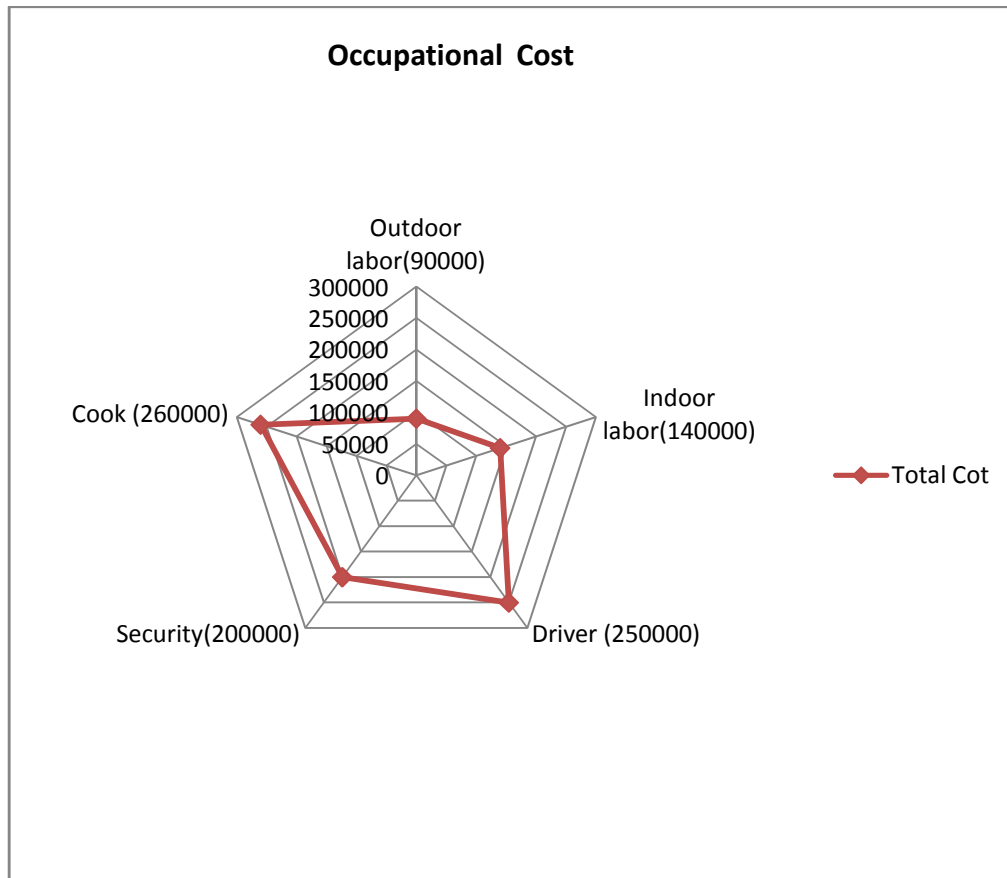


Source: Field Survey 2014

Initially, before participation in foreign job the job seeker expenses in an average Rs.29,150. Which covers MRP cost i.e. fixed by government of Nepal, it is Rs. 10,000 who demanded urgently and government charge Rs 5000 who demand within three month period. The large porportion of the miscellaneour expenses goes to personal shoping i.e. 33% of the total expenses. Due to the single International Airport respondents bitterly bears more travelling and loudging fooding cost.

4.3.3 Occupation wise Cost

Figure No. 4.9



Source: Field Survey 2014

On the basis of occupation the employee get different salary. Because of this the manpower company chargers different manpoer cost. Fore higher earning and having more overtime facilities occupation the employee also ready to pay more expenses. The above figure depicted that for outdoor work employee are not ready to purchase higher cost. In the security, cook and driver profession there is possibilities of having more overtime facileties so for these occupation have higher cost.

4.3.4 Sources of Cost for Foreign Employment

Most of the Nepalese worker are deperature to foreign employnet to solve hand to mouth problem. However they should pay some amount of money to get such opportunity. The source of income i.e. paid for foreign employment of the study area is explained by follwing table.

Table No.4.12

Sources of Cost For Foreign Employment

Sources of income	No. of HHs	Percentage
Bank Loan	4	7
Co-operative Loan	18	32
Borrowing from Relatives	16	28
Borrowing from Local Merchant	14	25
Self Stocked	5	8
Total	57	100

Field Survey: 2014

Adjoining table depicted that very little percentage of household borrows loan from bank. The co-operatives is the major sources of income for foreign employment i.e. due to the availability of these institution within their yard and process of drawing loan is very easy comparision to bank. Due to achieving high interest rate local merchant are ready to invest their money to such kind of job seeker. Taking a loan from local merchant is very esay for lower class people so it covers the another important sources of income for who are participate in the foreign employment

4.3.5 Interest Rate and Loan Repayment Period

Table No. 4.13

Interest Rate and Loan Repayment Period

Sources of Income	Loan Repayment Period (Month)	Interest rate (%)
Bank Loan	8	14
Co-operative Loan	10	18
Borrowing from Relatives	14	20
Borrowing form Local Merchant	11	24

Field Survey 2014

The above table depicted that those who borrows from local merchant pay high percentage of interest rate. Comperately interest rate as well as loan repayment time is minimum than others. Relatives gets their repayment comperatively maximum time than others.

CHAPTER V

CONCLUSION AND RECOMMENDATION

5.1 Finding and Conclusions

From finding of this case study it can be concluded that remittance income has positive bearing on education. Regarding some other conclusions relating to remittance inflows and its current situation in the study area have been listed as follows:

-) 38.59 percent of the household in the study area are found to receive more than three lakhs. It is because either more than one person is found to go to migrate or persons with higher secondary level education or skilled manpower are migrated.
-) In the study area average earning of UAE is found to be highest of all. The average earning of UAE is found to 593000 on an average. On the contrary, average earning of India is the lowest (90000 per year).
-) 21.05 percent of the total remittance holders has 90-100 percent share of remittance income on total income similarly 22.81 percent remittance holder household have found to below 60 percent share of remittance income on total income.
-) This study concludes that, the major sources for cost of foreign employment is local merchant they bears 31.1 percentage of total HHs and labor pay high interest rate chare i.e.24 percentage for them. For cooking occupation labor bears maximum cost for employment i.e. in an average NRs 260,000. That employee takes maximum time to repay loan for relatives.
-) Most of the households have made toilet it is drastically changed than past five years. If people could not made flush toilet they use pit or bush as a toilet.
-) The majority of HHs is the followers of Hinduism. They cover 89 percentage of

the total HHs.

-) The migrated persons with illiterate and primary level education have earned Rs 87000 and Rs102000 on an average respectively. However, persons with higher secondary and above have earned Rs250000 and Rs620000 respectively. This fact proved that level of education of migrated persons does have positive effect on earnings of the migrated persons.
-) The highest percent people of age of 15-29 (30percent) and 45-59(67percent) are found to work in manufacturing field. On the other hand in the age of 30-44, highest percent (23.33percent) are found to work in hotel as waiter, cook, and room boy etc. Both 15-29 and 30-44age group of people very low percent (6.81percent and 6.67percent respectively) are found to driving profession as a skilled field. But the age of 45 to59 age group no one is found to involve in this field.
-) Subsistent type of agriculture plays dominant role in the occupation of the study area i.e.80 percentage of HHs and the government job has less priority to these HHs.
-) Remittance is the major sources of 69 percentage of the HHs. Even if agriculture is the major occupation but contribution on income to the household is negligible.
-) The Tharu ethnicity covers 51 percentage of HHs shows the majority of the ethnicity in study area and Chhetri and Brahmin follow by 19 percent and 16 percent.
-) As 57.14 percent of total migrated persons belongs 15-29 age group, it can be concluded that most of energetic and dynamic labor force is out of country. This significant number of labor force which can contribute to the country has been wasted.

- J Highest percent (24.68 percent) of the total migrated people in the study area are found to work in manufacturing field where as lowest percent (6.49 percent) are found to engaged in driving profession.
- J Comparing the sector to spend before and after receiving remittance average spending on consumption is found to decrease significantly (38.30percent to 19.81percent). On the other hand average spending on productive sector such investment on agriculture, business, and education is found to increase (13.55percent to 27.27 and 8.66percent to 14.57percent respectively).
- J Before receiving remittance 72.16 percent of the total school/ collage going children/adults are found to study in public school/collage and rest 27.84 percent are found to study in private school/collage in different level. However only 31.93 percent of the total of the school going children/adults are found to study at public school/collage and rest of (68.07percent) are found to study in private school/collage after receiving remittance. This proved that people are conscious to their children's education so they are conscious to invest their children's education.
- J Household head with above higher secondary school are found to much conscious on the education of their children/adults because they have sent 60 percent of total children/adults in public school and rest percent are studied at private before receiving remittance. Whereas 15 percent of the total of children are found to study at public school/collage and rest 85 percent of the total children are found to study in public school collage after receiving remittance. On the other hand 77 percent of total children/adults are found to send in public school before receiving remittance. And rest 23 percent of the total children from illiterate household head are found to study in public school/collage and after receiving remittance 44 percent of total children are found to study in public and rest 56 percent of the total children/adults are found to study at private school/collage from illiterate household head.

-) Both share of education expenditure and female education expenditure in total expenditure of in after receiving remittance is found to be higher than before receiving remittance. Before receiving remittance 7.17 percent of the total expenditure is found to spend of education of their children and 5.78 percent of total income is found to spend on their female children/adults. However 14.30 percent of the total income is found to spend on their children/adults and 8.41 percent is found to spend on their female children/adults after receiving remittance.
-) Before receiving remittance almost (83.33 percent) of school/collage going children are found to study within village and only 3.51 percent of the total children are study from out of district whereas 55.08 percent are found to study with in village and 27.12 percent are found to study from out of village. This also proves that the impact of remittance on education is positive and significant.
-) The value of β_1 is 0.40 (positive) which explains that there is positive relationship in between educational expenditure and total expenditure/income. In the same way the value of β_2 is found to be 0.49 that proved that there is also positive relationship in between total expenditure/income and female educational expenditure
-) R^2 is found to be 0.77. That proved that 77 percent of the variation on educational expenditure is explained by remittance income and rest of other variation is due to other independent variable such as fashion of private School/collage, impact of modernization, privatization etc.
-) The government role should be effective to implement foreign employment policy, government should monitoring the provision of cost of foreign employment i.e. because the manpower charges high cost for foreign employment highly more than the government provision of Rs. 80,000 for Gulf Countries.

5.2 Recommendations

In Nepal, remittance has become the backbone of the economy. If the backbone is well-nourished, human body can be strong enough to withstand any kinds of powerful shocks. By analogy, in order to make our economy strong enough to absorb any kinds of financial shocks, remittance income should be managed and potentialities within remittance inflows should be identified on time. In this context some suggestions have been mentioned below.

-) If the government distribute MRP from their District Level Organization easily so that it reduces the transportation cost and lauding and fooding cost and the government provide cheap loan for those who goes to foreign employment from government or any bank than lower class people take maximum advantage.
-) If the government did labor treaty among those nation where maximum labor are demanded than it gives justice salary and facilities to the labor. It also helps to reduce s the risk of working in foreign land and helps to increase remittance
-) The sources of income for foreign employment cover by informal sector i.e. 55.5 represents that the attendance of financial institutions in the remote area is weak and provision of giving loan is not easy in such institution. So, government should increase access over them If it is obligatory to take any training to the employee it increases the efficiency and productivity of labor so that they can get more salary's' job. It helps to decreases risk of unskilled labor. The sources of income for foreign employment cover by informal
-) The migrated persons with higher secondary, above and skilled are found to earn much higher remittance income then persons with illiterate and primary education. So the Government of Nepal should encourage those with higher secondary, above and skilled persons to seek foreign employment.
-) Those who have migrated to India have earned much less than those in other country on an average per year. In this situation, in order to obtain large amount

of remittance inflows in the country, the Government should formulate appropriate policies and implement them honestly so that it can be quite easy these who want to go to the countries except than India

-) Most of the peoples are found to go in the manufacturing, hotel as unskilled labors but their earning on an average is very low so the Government should make any kind of skill such as driving, cook, plumber, electrician, carpenter, and many more compulsory for all those who want to go abroad and government should establish such vocational institute where in low fee people from grass-root level can be skilful. This result high volume of remittance and then high level of investment on productive sector.
-) Household head with low level of education are found to spend low amount of money on education of their children/adults. This may be because of lack of awareness. Targeting such people, government should launch effective programmers so that such household head also can increase average educational expenditure.
-) Almost of migrated peoples are found to the age of 15-45 years. This shows that most of energetic dynamic peoples are out of country. This significant number of labor force which can be contributed to the country has been wasted. So the Government should increase the employment opportunity so that it can increase in income level of the people and production level of our country can also increase.

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