

**DISTRIBUTION OF REMITTANCE IN MALMA VILLAGE OF GALKOT  
MUNICIPALITY, BAGLUNG**

A Thesis

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## DECLARATION

I hereby declare that the thesis entitled DISTRIBUTION OF REMITTANCE IN MALMA VILLAGE OF GALKOT MUNICIPALITY, BAGLUNG submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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## RECOMMENDATION LETTER

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## ABSTRACT

This study aimed to assess socio-economic status, finding socio-cultural, economic and other impact of remittance to the households in Malma village of Galkot municipality Baglung. The study used case study research design aligned with intrinsic and descriptive methods. The required data and information are collected from randomly and purposively selected 156 respondents and six participants through household survey and KII techniques.

The study found that majority of the Braman/Chhetriy were the main ethnic group selected as sample households. Remittance and agriculture found major sources of family income of the respondents. The most of the4 remitters are working in Japan followed by Saudi Arabia and Qatar. Most of the male (73.7%) and very few female (15%) are involving in foreign employment. Most of the remitters are working in construction and hotel management sector whereas very few remitters are involved in technical jobs. Majority (81.10%) of the remitters are unskilled and are forced to work in manual works. Majority (92.2%) of the remitters have been using IME and Western Union Money Transfer to send remittance to the households. The large portion of remittance have been expensing in unproductive sectors. The large portion of remittance are expensing for repaying loan amount and buying land sector. However, remittance receiving households are improving their livelihood and achieving good social status in the society and also donating some portion of remittance in social sector.

The study conclude that all the households who are receiving remittance are getting economic and social benefits. Their access to purchasing capacity, education and economy have been increased. Their access to health, education and economy have been increased. By the use of remittance income, there has been investment in the income generating activities resulting in the regular flow of money in the household and motivation for entrepreneurship development at local level. Remittance helped to reduce poverty and social exclusion in the study area poverty. However, the remittance household members suggested that focus should be in easy availability of loan facilities to the foreign employment and providing capacity and skills and trainings to the potential youth before involving in foreign employment.

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## ABBREVIATIONS AND ACRONYMS

AD	:	Antonio Domino
ADB	:	Agricultural Development Bank/ Nepal
APP	:	Agriculture Perspective Plan
CBS	:	Central Bureau of Statistics
DC	:	Development Cooperative
DCC	:	District Coordination Committee
FAO	:	Food and Agriculture Organization
FY	:	Fiscal Year
GDP	:	Gross Domestic Product
HDI	:	Human Development Index
HE	:	Hector
ICS	:	International Cooperative Society
INGO	:	International Non-Governmental Organizations
LTR	:	Literate
MOF	:	ministry of finance
NDDP	:	National Dairy Development Board
NGO	:	Non-Government Organization
NPC	:	National Planning Commission
PC	:	Percent
SQ	:	Square kilometre
TU	:	Tribhuvan University
UN	:	United Nations
US	:	United States
USDA	:	United States Development of Agriculture
VDC	:	Village Development Committee
WTO	;	World Trade Organization
WWW	:	World Wide We

# CHAPTER I INTRODUCTION

## 1.1 Background of the study

Remittance is the term used to describe the process of moving money from one location to another for whatever reason. The capital, cash, or financial assistance that a citizen who is employed abroad sends back to their home country is known as a remittance. Remittances are what migrants call the money or products they send to their families as a portion of their earnings. Remittances have increased significantly during the past several years and are now the main source of foreign income for many developing nations. Six percent of the country's GDP is made up of remittances to low-income nations.

Remittances from migrant workers to poor and developing countries totaled approximately US\$ 529 billion in 2018, an increase of 9.6 percent from 2017. Remittances flow directly into the hands of those who need it most. Mostly spent on housing, education and health as well as on small businesses. Healthy and well-educated people benefit society and the economy as a whole. Dispatch also has a negative side. This makes countries more vulnerable to global and regional economic crises and reduces self-reliance. When money flows through the formal financial system, large sums of money enter the country irregularly and unsecured.

The International Monetary Fund (IMF) classifies remittances from employees who have lived abroad for more than a year into three groups. The current account shows the balance of payments under the heading "Current Transfers." The wages, salaries, and other compensation received by seasonal, border, and other foreign-born employees who have stayed abroad for less than a year are recorded in the current account's "income" section. Transfers made by migrants are recorded as capital transfers in the capital account (IMF, 2018).

The aforementioned definition excludes transfers made through unofficial channels, such as those made through friends, family, or Hundis, as well as transfers made in the form of gifts like jewellery and other consumer products.

Although the headings "migrant remittances" only apply to workers who have lived abroad for more than a year, other headings more effectively portray the reach of workers' remittances than the information provided under just those themes. For instance,

more money is sent via the banking system in the Philippines by seasonal workers than by the employees themselves (Nepal Rastra Bank [NRB], 2017).

Remittances have a significant impact on the country's overall economic growth. Remittances from migrants, which compete with foreign aid, are one of the most important sources of revenue for developing nations. The majority of international financial transactions involve remittances from employees, especially when it comes to countries that export labour. According to the World Bank, international remittances totalled US\$ 689 billion in 2018, up 10 percent from the previous year, of which US\$ 528 billion flowed to developing countries. 2019 is expected to see a 3.7 percent growth in the total amount of foreign remittances, which includes \$549 billion going to underdeveloped nations. Remittances to India totalled US\$80 billion in 2018, with China coming in second with US\$ 67 billion, the Philippines third with US\$34 billion, Mexico fourth with US\$ 26 billion, and Egypt fifth with US\$20 billion. This is a result of the huge diaspora of the nation and its expat community abroad. Remittances have aided Nepal in reducing poverty rates, particularly in rural Nepal. Nepal has used a sizeable portion of remittances for personal consumption, the purchase of real estate and homes, the repayment of loans, the purchase of jewellery, and as bank deposits (NRB, 2002).

As part of their balance of payment statistics, central banks track official remittance flows that are later reported to the IMF. Remittances are typically determined as the sum of "workers' remittances" and "labour income" or "compensation of employees" for migrants who work abroad for longer or shorter periods of time, depending on the precise definition used. Remittances also symbolize the material component of the complex web of links that ties migrants in Diasporas to their native countries.

Remittances have been a significant source of foreign currency revenue in Nepal, as shown by NRB's (2014) discussion of the topic. However, how recipient households use them will determine how important they are to the country's development. A significant chunk of the nation's consumption spending may increase imports if it is unable to rely entirely on domestically produced items. Long-term consequences of this could result in a dramatic increase in the trade deficit and trap the nation in remittance-imports. By utilizing co integration technique, the study develops the long- and short-term relationships between remittance and import as well as remittance and trade deficit

nexus. Remittances have a long-term positive impact on the import and trade deficit, according to the error correction model (ECM). This suggests that the remittance money was likely spent primarily on imported products, whether they were luxury or durable goods for daily use. This would accelerate imports and lead to a rise in the trade deficit. Remittances do not appear to directly affect export, according to the empirical data.

India has the largest diaspora in the world, with little more than 15.6 million people residing abroad, according to the UN World Migration Report 2018. It surpasses overseas development assistance (ODA) to become the second-largest financial flow to developing nations, after foreign direct investment (FDI). According to a World Bank study, there has been general stagnation. However, remittances from the US virtually doubled as a result of the country's economic expansion (Pant, 2005). Remittances are also significantly more important than FDI inflows, accounting for 66.2 percent of them and 250.0 percent of the net government funding for poor countries. Remittances in 2004 outpaced combined state and private flows in 36 developing nations. The two nations from which workers send the most money home are the United States and Saudi Arabia, with US\$ 31.4 billion and US\$ 15.7 billion in remittance payments, respectively, in 2004. The other largest recipients of remittances are Switzerland, Germany, and Belgium. Up until the middle of the 1990s, the main destination of remittances from Saudi Arabia was Saudi Arabia; in 2004, remittances accounted for 1.5 percent of the nation's GDP and 5.1 percent of its imports. As a result, remittances have significantly increased and are now important sources of income for developing countries. Both the rate and the total quantity of remittances have increased in popularity in recent years within the international financial community. In the majority of countries around the world, remittance inflows have grown dramatically (World Bank, 2010).

The majority of the time, when it comes to Nepal, labour migration is linked to overseas employment. The temporary movement of a workforce that is unskilled or semi-skilled to another country is referred to as labour migration. Many economically active people, particularly young ones, have left the country for foreign countries due to a lack of employment prospects. About 3 percent of the world's population—up from 2.4 percent in the 1970s—is made up of migrants, and that percentage has been increasing since the 1990s at a rate of 3 percent each year. Remittances sent by migrants have

surged as well, rising from just US\$ 3 billion in 1975 and US\$ 114 billion in 2003 to US\$ 316 billion in 2008. Rising wealth, income, human security, and human rights disparities as well as the demographic trend across countries are all pushing up migration due to the population deficit and resulting demand for labour in developed and destination countries. Each year, millions of young men and women join the labour force in emerging nations where there is a shortage of jobs to accommodate them.

Currently, more people can acquire thanks to new technology. Remittances are making a fantastically large contribution to the national economy. The usage of this remittance at the home level, however, is not well understood. This topic of remittance use at the family and community levels has received little attention in the research. To find out how much the remittance can be used in productive areas to improve the family's standard of living, however, is important (Khatri, 2017). The economy of households receiving remittances is being influenced by remittances more and more. Furthermore, it has helped the nation's economy expand. Remittances—cash that Nepalese workers abroad send home—account for over 30 percent of the country's gross domestic product.

A little over a thousand Nepalese leave for the Gulf, North Africa, and Asia on aircraft every day; others travel by land to India. They frequently find employment in the building or service industries. The majority then send cash home. This study attempted to analyse the social level use of remittances by a sample of households receiving remittances in and around Malma village in Galkot Municipality of the Baglung District.

## **1.2 Statement of the Problem**

One of the least developed nations on earth is Nepal, which is located in south Asia. Agriculture is the primary source of income for about 64 percent of the people. Because of a lack of modern farming techniques, supply has fallen short of demand. The main drivers of labour movement include coping with severe caste, gender, and geographic inequality as well as poverty, unemployment, depleting natural resources, and more recently, insufficient work possibilities. A significant impact on Nepal's socioeconomic, demographic, and political challenges is caused by the rising numbers of domestic and international remitters who find work and send money home.

Every step of the process for prospective labour migrants is devoid of information. Most of them don't know where they are going, what they will be working

on, how much it will actually cost them to travel for work, or other social and cultural details of the place they are visiting. Since there are so many Nepalese migrant labourers working abroad, there are many accounts of their suffering that are authentic. According to popular belief, the only reason Nepalese employees are welcomed in east, south, and gulf Asia as well as those nations is that they are affordable and willing to perform any task that is assigned.

Most migrants go abroad in the hopes of making a large sum of money quickly. They are typically educated members of middle- and lower-class families. Unauthorized employment is prevalent among workers. According to statistics, migrant workers send up to US\$ 100 billion in remittances each year, and the value of these payments to the national economy has not diminished. Still problematic is the way that remittances are distributed among the households who receive them. A significant amount of remittances are being spent in unproductive sectors. Instead of investing in the productive sector of the economy, remittances have been used to buy jewellery, real estate, and houses, as well as to pay off loans and buy real estate and homes (NRB, 2002). Long term, this might cause the trade deficit to spike sharply (NRB, 2014). In conclusion, remittance is now not investing in the growth of entrepreneurship but rather at the social level for the implementation of physical infrastructure development projects by remittance receiving households of Malma village.

### **1.3 Rationale of the Study**

Malma village is situated in Galkot Municipality of Baglung District. Majorities of the local youths from Malma are working in Japan in the post of skilled manpower (i.e. cook and waiter in hotel and restaurant). They are not only improving their family livelihood but also investing their income at social level for implementing different physical infrastructure development project. For the most part, residents rely on agriculture and animal husbandry. They cannot, however, meet the demand for food with agricultural products. They must rely on different forms of employment because of the inadequate food production. The livelihood has been influenced by microbusinesses, ex-army pension money, and remittances from abroad.

In particular, more and more young people from this region are seeking work abroad in gulf countries. A family's primary source of income and the source of their livelihood has been remittances sent home from abroad. Since the federal local government has been attempting to utilize and mobilize the local resources in productive sectors, this study attempted to analyse the distribution patterns of remittance by the remittance receiving households.

#### **1.4 Objectives of Study**

The main goal of this study was to examine the remittance distribution patterns of the chosen remittance receiving households. And listed below are a few of the more precise goals that helped the study achieve its main goal.

- To examine the socio-economic status of the remittance receiving households.
- To assess the educational and professional status of the remitters.
- To analyze distribution of remittance at household and social levels.

#### **1.5 Significance of the Study**

In Nepal, the phenomenon of labour migration is only beginning. Labour migration is a fundamental strategy for rural areas to maintain their standard of living and has significant national and local repercussions for the nation. The majority of migrants travel abroad in an effort to better their situation and that of their families by acquiring new knowledge, experiencing new things, obtaining better employment opportunities, and escaping danger and tragedy. Nepal is now widely acknowledged as the nation from which most labour migrants travel, primarily to Malaysia and the GCC. There are currently 3 million individuals working abroad every day, according to the Nepalese Ministry of Labour and Transport Management. According to the Ministry of Labour and Employment Department (2018), the contribution of worker remittances to Nepal's GDP is 23 percent of the country's total GDP. Because of the significance of labour migration to Nepal, the government of Nepal has developed policies to encourage and legalize it.

Two opposing views regarding the acceptability of flows and their effects on economic development have emerged as a result of the worldwide phenomena of labour migration. Discussions of the effects of migration typically centre on two issues: the effects on the labour force and the function of remittances at both the macro and local

levels. The amount of remittances coming into the nation has grown crucial for Nepal's economy. For the welfare of the nation and the people, it is crucial that the remittance monies are used responsibly. This study will look at a range of characteristics of migration, including who and what sorts of migrants there are in terms of education, sex, age, and where they are migrating from and to, as well as why they did so and under what circumstances. In a similar vein, the study will attempt to comprehend how alterations arise following migration. What types of remittances do migrant families send home, and where do they use them? This research addresses all of the study area's issues.

### **1.6 Delimitation of the Study**

The researcher limited this investigation in the following ways due to some limitations (time and money):

- The research study has chosen Malma Village (Galkot Municipality ward number 09) as its subject. Because of this, the current research study was unable to cover the full Galkot Municipality. As a result, this research study's findings were based on sparse data that was gathered from 156 respondents for the sample.
- The study focuses a stronger emphasis on the educational level of the remitters and how the remittance-receiving households use it on a social level. The research questions are interpreted using the theories of migration, human capital formation, and rural change.

### **1.7 Organization of the Study**

Into five chapters, this thesis report is broken out. The study's background, a summary of the issues, the study's justification, its goals, a test of a hypothesis, its relevance, its boundaries, and its organization were all covered in the first chapter. In chapter two, you'll find a historical overview, assessments of the theoretical, policy, and empirical literature, as well as a conceptual framework for remittance. The research methodology used for this study is discussed in chapter three. Data analysis and interpretation from the chosen respondents' data have been presented in chapter four. The discussion of the findings, conclusions, consequences, suggestions, and future directions of the study is covered in chapter five, which is the last chapter.

## **CHAPTER II REVIEW OF LITERATURE**

When creating a thesis, this chapter discussed the use of literature reviews. As a result, each review effort is provided under a distinct subheading, such as historical review, theoretical review, policy review, empirical review, and conceptual framework of the study.

### **2.1 Historical Review**

People first began migrating as a result of their travel from one place to another with the purpose of living there either permanently or temporarily. Usually, such transfers take place across great distances and from one nation or region to another. Either voluntary or forced migration is possible. The slave trade, forced labour, and ethnic cleansing are examples of involuntary migration. The 19th century would see an even greater acceleration of migration after it had already surged during the 18th century (including the forced slave trade). Manning separates three main categories of migration: urbanization, refugee migration, and labour migration. Unprecedented levels of urbanization resulted from the migration of millions of agricultural workers from the rural to the cities. The late 18th century saw the start of this phenomena in Britain, which later expanded to other parts of the world and is still present in many places today.

As South Asia developed after the 1820s, employment in India's sizable public as well as private sectors has consistently been one of the main sources of income for households all throughout Nepal. At a time when Nepal's public and especially private sectors were incredibly underdeveloped, the prospect of employment abroad provided a source of hope for the majority of illiterate and unskilled young workers in Nepal. The number of work prospects in Nepal has expanded significantly over the past 20 years, but this expansion has not kept pace with a significant rise in the number of job searchers, who have been notably helped by a combination of rapid population growth, slow economic growth, and constrained agricultural potential. Conflict in the years 1996 to 2006 also pushed people to migrate elsewhere, particularly to India. In 74 low- and middle-income developing nations, UNFPA conducted a research in 2006 that

demonstrated a statistically significant association between remittances and a reduction in poverty.

According to Tuladhar, Sapkota, and Adhikari (2014), remittances from migrant workers have emerged as one of the most important economic drivers in Nepal. These payments have an impact on both household spending and investing practices. Nepal is one of the nations with the highest percentage of GDP received in remittances, according to Sapkota (2013). Nepal has a long history of working overseas due to the major significance that remittances play in many people's means of subsistence. Indian immigration has been on the rise since the late 18th century among Nepalese people. An continuing movement of Nepalese people to north-east India began in the 1820s, according to Nath (2006).

Restrictive land and labour rules, population pressure, and other factors caused economic hardship in many villages and households, which led to both temporary and permanent migration to other parts of Nepal and outside the nation (Shrestha, 1985). It has been demonstrated that a 10 percent increase in remittances as a share of GDP can reduce poverty by 1.2 percent. Furthermore, a 10 percent increase in migration from the sending country will lead to a 1.6 percent decrease in the percentage of people who earn less than \$1 per day. In the 2011–12 economic survey, it was stated that 19, 64,383 people had left the nation in search of employment abroad. A foreign employment authorization was granted to 2, 94,094 people in 2010–11 and 4, 53,543 people in 2012–13, according to this scenario. Similar to this, 5, 12,887 people acquired final authorization to work abroad, according to the Department of Foreign Employment's 2014–15 report on the country's socioeconomic situation.

## **2.2 Theoretical Review**

A critical step in doing social research is conducting a theoretical analysis of the topic under study. The push-pull theory of Lee, the theory of human capital building, and the idea of rural transformation were all used by the researcher to analyse data in order to logically comprehend the topic at hand.

### **2.2.1 Lee's Push-Pull Theory**

By taking into account how the relationship between two points (the origin and the destination) is influenced by push and pull variables, Lee's migration rule explains the

motivations behind migration. There are push factors that influence emigration in the point of origin, such as a lack of job prospects, political or religious persecution, dangerous environmental conditions, etc. The availability of employment, political or religious freedom, and the impression of a generally hospitable atmosphere are pull factors at the destination. Pushes and pulls are complementary, which means that migration can only take place if the pull at the destination that corresponds to the push's need to emigrate is effective. The absence of employment prospects in sending regions or nations is frequently referred to as a push factor in the context of labour migration, while the economic opportunities offered in receiving regions or nations are a pull factor.

With positive and negative signs denoting pull and push variables, respectively, Lee's push-pull theory (1966) claimed that potential migration between a place of origin and a site of destination. The main draw factors for it are the industrialized and developed nations in East Asia, the Middle East, and the Gulf countries, where labour is in high demand. One could argue that the lack of employment opportunities at home, the unstable political and security environment, the low wage level, the underdevelopment of agriculture in rural areas, the scarcity of essential services required for survival, liberal policies, and the demonstration effect are the main driving forces behind the exodus of Nepalese skilled and unskilled labour force. It's important to note that there are pushes and pulls at both the origin and the destination. This illustrates the fact that any immigrant must weigh the advantages of staying where they are and the disadvantages of migrating, as well as their opposites. According to the push-pull hypothesis, migration takes place when the advantages (pulls) of departing from the source outweigh those of remaining (Lekhi, 2008).

### **2.2.1 Theory of Human Capital Formation**

Economic growth is mostly fueled by human capital. It is a source of both accelerated technical development and higher production. The rate of advancement in human capital is, in truth, the main distinction between industrialized and emerging nations. The developing nations require human capital to staff newly created and expanded government agencies, establish new land use regulations, create new communication technologies, advance industrialization, and establish educational infrastructure.

Investments in people are being made by developing nations all around the world with the goal of improving people's health, social skills, and programming prowess (Saif, 2010). Human capital is the sum of a person's potential, which reflects riches in the form of money. To accomplish the personal or governmental purpose, this resource may be used. Human resources are essential in laying the groundwork for a country's development, according to George Psacharopoulos, who examines the return on educational investment (Psacharopoulos & Woodhall, 1997). This is done by building up assets and socioeconomic and political systems.

According to Abeysinghe (2012), investing in people through training or education is a process known as "human capital formation." From the aforementioned concepts, it can be concluded that human capital is a crucial factor in determining the economic growth of any nation. The basic building blocks of human capital production, in Schultz's opinion, are aptitude (innate or acquired via any means), qualifications (obtained through formal or informal education), and skills (obtained through experience or training) (Schultz, 1987). He also emphasized that the human competence at work is understood as a particular set of qualities, such as knowledge and abilities used to the completion of a certain task. Accordingly, and in line with Schultz's theory, youth from Nepal who work abroad contribute to the development of human capital, and the investment pays off through higher labor productivity than it costs.

Amartya Sen, an Indian economist, asserts that the human capital theory can also be analyzed from the perspective of human capability, which has intrinsic value for human well-being, indirect influence on social change, and indirect influence on economic output (Sen, 2000). The human capital theory considers the technical relationship between inputs and outputs from formal and informal education systems. The concept shows a predetermined technical link between inputs and outputs, which is afterwards embodied in the form of a production function. This theoretical analysis provided insight into how to consider remittances and abroad work as an input and output relationship in informal and non-formal education during the course of human capital development.

### **2.2.3 Theory of Rural Transformation**

The total quality of life of people living in rural areas is what the rural transformation agenda is all about. Therefore, rural transformation focuses on strengthening the productivity of rural residents, increasing their range of options, and implementing pro-poor, nondiscriminatory public policies to improve their quality of life. According to Richardson and London (2007), the main theoretical tenet of rural transformation is to increase inclusive leadership, family self-sufficiency, and community wealth. According to some, education can help people in rural areas become more employable, enhance their skills, and finally escape poverty. This hypothesis is more applicable in the setting of Nepal, where the majority of the population still resides in rural areas and engages in a variety of subsistence activities in an effort to improve their quality of life.

### **2.3 Policy Review**

The concept note for the 14th Periodic Plan, the foundation upon which strategies, policies, and programs will be developed to support the government's plan to achieve the Sustainable Development Goals (SDGs) and transform Nepal into a middle-income economy by 2030, has been approved by the National Planning Commission (NPC), the supreme body responsible for establishing the nation's development plans and policies. NPC is implementing a new three-year plan as part of a short- to medium-term development strategy. Government periodic plans, the foundation upon which the yearly budget and other development policies, plans, programs, and strategies are built, have already been created a total of 14 times. The primary goal of the upcoming periodic plan is to support the government in achieving all of the SDGs by 2030 and to help Nepal achieve middle-income status by that time by embracing the welfare state ideal.

22 exclusive powers are granted to the provinces and municipal levels by the new constitution of Nepal. According to Schedule-8 of the new constitution, local governments will have the authority to establish town police, control cooperative institutions, run FM radio stations, and levy local taxes like the wealth tax, house rent tax, land and building registration fees, motor vehicle tax, service charges, tourism fees, advertisement tax, business tax, and land revenue tax, among others. To support long-term growth and financial security, policies are required to stimulate the usage of

remittances. In order to increase the amount of remittances, Nepal needs to develop policies that encourage migrants to invest in productive assets within the nation rather than holding their savings abroad or using them to buy consumer goods. This will require developing policies that encourage migrants to send more remittances through official channels as opposed to illicit ones. The following are the main policies listed in overseas Employment Policy 2068 regarding overseas employment:

- To locate and advertise job opportunities on the global market.
- To cultivate competitive, skilled human resources that can maximize the advantages of employment abroad.
- To make the hiring process easy to understand, dependable, well-organized, and secure.
- To allay the worries of female employees on the job market and guarantee their rights throughout the whole migration cycle.
- To guarantee sound management of international employment.
- To increase sectoral partnerships and harness local, national, and international resources for the management of foreign employment while also fostering cooperative efforts.
- To focus as much remittance as feasible on the productive sector and human development.
- Similar to this, National Employment Policy 2071 also created the following policies
- A rule requiring the signing of contracts relating to pay and other benefits in the presence of the relevant department will be implemented, requiring both employees and foreign employment agencies.
- The impacted agencies will be reorganized to bring local level foreign employment services.
- International conventions that guarantee the rights of migrant workers will be gradually ratified, and partnerships will be established with the international community to protect workers' rights.

- To raise public awareness of the potential and risks associated with migration, awareness programs will be held..
- Workers looking to work abroad will receive the necessary training and skills by embracing international employment as an intermediate plan. To ensure safe international employment, policy-level and institutional development actions will be carried out, and provisions will be provided for necessary training so that persons who wish to work abroad will have easy access to such training programs.
- Nepalese missions overseas would be activated to ensure respectable, secure, lucrative, and reliable foreign employment promotion.
- To ensure the safety and welfare of Nepalese migrant workers, labor agreements will be inked with destination nations.
- Programs will be run to manage credit facilities for abroad employment, to strengthen the monitoring system, and to provide skill-oriented training as required by international employers.
- Opportunities for overseas work would be made available to young people from underdeveloped regions who are members of Dalit, indigenous, Muslim, Madhesi, and other underprivileged populations.
- Women's access to safe and respectable employment abroad will be emphasized.
- The remittance system will be made simpler and easier, and investments of remittances in productive sectors will be promoted with the right plans and programs. A remittance mobilization policy is needed for this.

## **2.4 Empirical Review**

Remittances from Nepal grew in the first eleven months of the fiscal year 2017–18, according to the Nepal Rasta Bank (NRB) report 2017–18. The latest Macroeconomic Report from NRB said that in the first eleven months of the fiscal year, the nation's remittance revenues increased by 7.3 percent to Rs.679.73 billion (See in figure 2). The increase in remittances was noted despite a drop in the number of Nepal's seeking employment abroad, and it is mostly ascribed to the strengthening of the dollar against the local currency.

To investigate how much money remittance-receiving households are saving and investing, NRB (2016) conducted a field survey of 320 households in 16 chosen districts. Utilizing single equation logic and an OLS model, the study has examined the data collected from the field survey. According to the study, employment abroad has helped to lower the unemployment rate and has served as a social safety net for Nepalese society. Between 1994 and 2016, 4.38 million workers left for foreign employment; as a result, 15.4 percent of Nepal's population is made up of labor migrants from abroad. 5 lakh 32 thousand Nepalese rupees are the average annual remittances sent by Nepalese labourers who work overseas.

Additionally, the survey's findings indicated that 90.9 percent of remittances come through formal channels. According to the research, 18.8 percent of all remittance-receiving households totally depend on remittances for their daily expenses. Households have used 25.3 percent of the total remittance revenue to pay back the loan, 23.9 percent for food and clothing, 9.7 percent for education and health, 3 percent for social activities, 1.1 percent for productive usage, and 28 percent for savings out of the total remittance income received. Additionally, 48.8 percent of the households that get remittances save money from their remittance income in order to purchase land and buildings, making up 132.6 percent of the households that receive remittances. The households that receive remittances were found to prefer leisure over labour.

Aryal did research on the "Role of Remittance in Changing Socio Economic Status of People: A Case Study of Khaliban VDC of Palpa District" in 2016. One of the primary goals of the study is to identify the various socioeconomic impacts of remittances on rural livelihood on society. The specific goals include assessing the socioeconomic standing of foreign workers, figuring out the existing remittance situation in the research area, analyzing how remittances contribute to altering socioeconomic status, and investigating the difficulties in using remittances productively. Only 46 homes were taken into consideration in this analysis.

Dhungana and Pandit (2014) have carried a study to investigate the impact of remittances on social and economic status at the home level. The study employed several descriptive and inferential data and included 147 families in Lekhnath Municipality in Kaski District with at least one immigrant member. It was found that other

socioeconomic variables are significantly correlated with a household's remittance. Remittances from overseas have helped migrant households' financial situation and encouraged their involvement in community development programs. The health and educational level of children have improved as a result of these improvements. The study concluded that remittances have generally improved the socioeconomic standing of migrant households.

Dahal (2014) evaluated the impact of remittances on economic growth in Nepal by assessing the effects of remittances on financial development, productivity, international commerce, and the accumulation of human capital. Based on secondary data gathered over a 15-year period, from 1996/96 to 2010/11, the study shows that Nepal's increasing remittance inflow had a positive correlation with financial development and the accumulation of human capital, but a negative association with international trade. Additionally, researchers found that remittances were positively associated with entrepreneurship and negatively associated with manufacturing. Remittances have a number of effects on Nepal's economic development overall, according to the study.

The top 5 remittance-receiving nations in 2015 as a percentage of GDP were examined in the UNCTAD and World Bank Report (2015). Tajikistan's GDP has benefited from remittances by 41.7 percent, and the Kyrgyz Republic's GDP has benefited by 30.3 percent. The remittances have increased Nepal's GDP by 29.3 percent. In a similar vein, Tonga and Moldova's GDP contributions from remittances are 26.2 percent and 27.9 percent respectively (See Table 2.1).

Table 2. 1: Remittance Receiving Countries in 2015 as Percent of GDP

S.N.	Countries	Remittance as % GDP
1.	Tajkistan	41.7
2.	Kyrgyz Republic	30.3
3.	Nepal	29.2
4.	Tonga	27.9
5.	Moldova	26.2

**Source:** UNCTAD, 2015; World Bank, 2019

According to a 2012 study by Ebeke, there are many reasons to be skeptical of remittances and they have a negative impact on the national economy. The study, which took almost ten years (1997–2006) to complete, was deemed to be particularly thorough because it used a sizable sample of 86 developing nations to get its data. Remittances are not as beneficial as most people believe, according to the test hypothesis. By separating

state and citizen, remittance creates a moral hazard for the whole public. It also creates a moral hazard for households when people quit working but still choose to travel.

Sharma's 2006 study, another one he did, found that remittances could affect Nepal's GDP and economic growth in both good and negative ways. To determine how remittances affect GDP, he utilized a straightforward OLS model in his research.

Remittances and growth are associated, according to Lahdhiri and Hammas (2012). Remittances have a large and beneficial impact on economic growth in the Middle East and North Africa (MENA) area, empirical evidence from the study has demonstrated. The yearly growth rate of GDP increased as a result of an increase in remittances. According to the study's findings, remittance revenue can be invested in the traditional growth resources, such as commerce, physical capital investment, and human capital investment, to help emerging nations in the MENA area perform better economically. Remittances additionally assisted in maximizing outside capital flows like FDI and ODA. Despite having a favourable and considerable impact on these countries, the analysis revealed that the remittance system was unstable and ineffective.

Gurung (2011) has discussed remittance-related problems, difficulties, and opportunities in the context of Nepal. In this study, survey methodologies were used, and 3,200 remittance-receiving households were polled between May and September 2009. According to this report, there are 2.1 million Nepali employees, the most of them are employed in India, the Gulf States, and Malaysia. However, there are also significant numbers of Nepali workers in other industrialized nations including Australia, Japan, the United Kingdom, and the United States. In India, where 867,000 Nepali migrants are employed, 41 percent of the total, and in Gulf countries, where 810,000 migrants are working, 38 percent of the total, according to estimates. The four developed nations mentioned above have 186,000 (8.7%) each, whereas Malaysia has 245,000 (12%), according to reports. Its common knowledge that there are between 1.5 and 3 million migrants living in India. Given that the NMS survey was conducted during the height of the Nepali agricultural season (May–June), when many migrants who typically reside in India were back at home working on their farms, the disparities between the NMS survey and other estimates may be partially explained by the seasonal return of many migrants to Nepal.

In a study that was released in 2010, Javid, Arif, and Qayyum focused primarily on the importance of worker remittances and the consequences of their contribution for Pakistan's economic progress and the eradication of poverty. By using the Autoregressive Distributed Lag (ARDL) method, the authors have investigated how remittance inflows impact economic growth and poverty. The study found that remittances had a considerable and favourable impact on Pakistan's growth and reduction of poverty and that they also have a positive and statistically significant impact on economic growth. The study found that as remittance impacts grew and expanded over time, remittance inflow might eventually lead to sustainable growth, welfare improvements, and upgrading of low-income households. Therefore, the government should create a policy that increases the volume of remittances by decreasing the cost of transmitting remittances through official channels.

Shrestha (2008) looked at the financial effects of remittances and foreign employment. Remittances from migrant workers are a potent tool for reducing poverty, according to his findings. Migration is on the rise and needs to be supported, even though the economic advantages of employment abroad outweigh any infrastructure limitations. The government should take a proactive role in promoting overseas employment by putting into practice and sustaining an economic diplomacy plan. According to the researcher's understanding of the aforementioned empirical review, macroeconomic analysis was emphasized throughout much of the study. The entire research team focused on remittances' contributions to home economies, even in the setting of Nepal. The researcher discovered certain gaps in the literature on empirical research as a result. Microeconomic analysis in general and the remittance distribution pattern in particular must be the subject of future research. Additionally, the researcher spent three years working in South Korea from a theoretical standpoint. When the researcher returned to her own community, she was intrigued enough to examine how remittances were distributed among families' income and expenses.

## **2.5 Conceptual Framework of the Study**

Through the entire study process, the researcher was led by the conceptual framework. This framework helped the researcher conceptualize the study process correctly. Readers might gain a conceptual understanding from this framework as well. The ontological perspective is followed by the point of conclusion in the methodological frame (on the left). The independent, dependent, and before-and-after measurement variables were listed in the middle sections (in the boxes). This made it possible for the researcher to see how remittance allocations compared to household income and spending. The push and pull components of migration, human capital formation, and the rural transformation theory have all been used to understand and explain the overall research phenomena, as indicated in below figure (2.1):

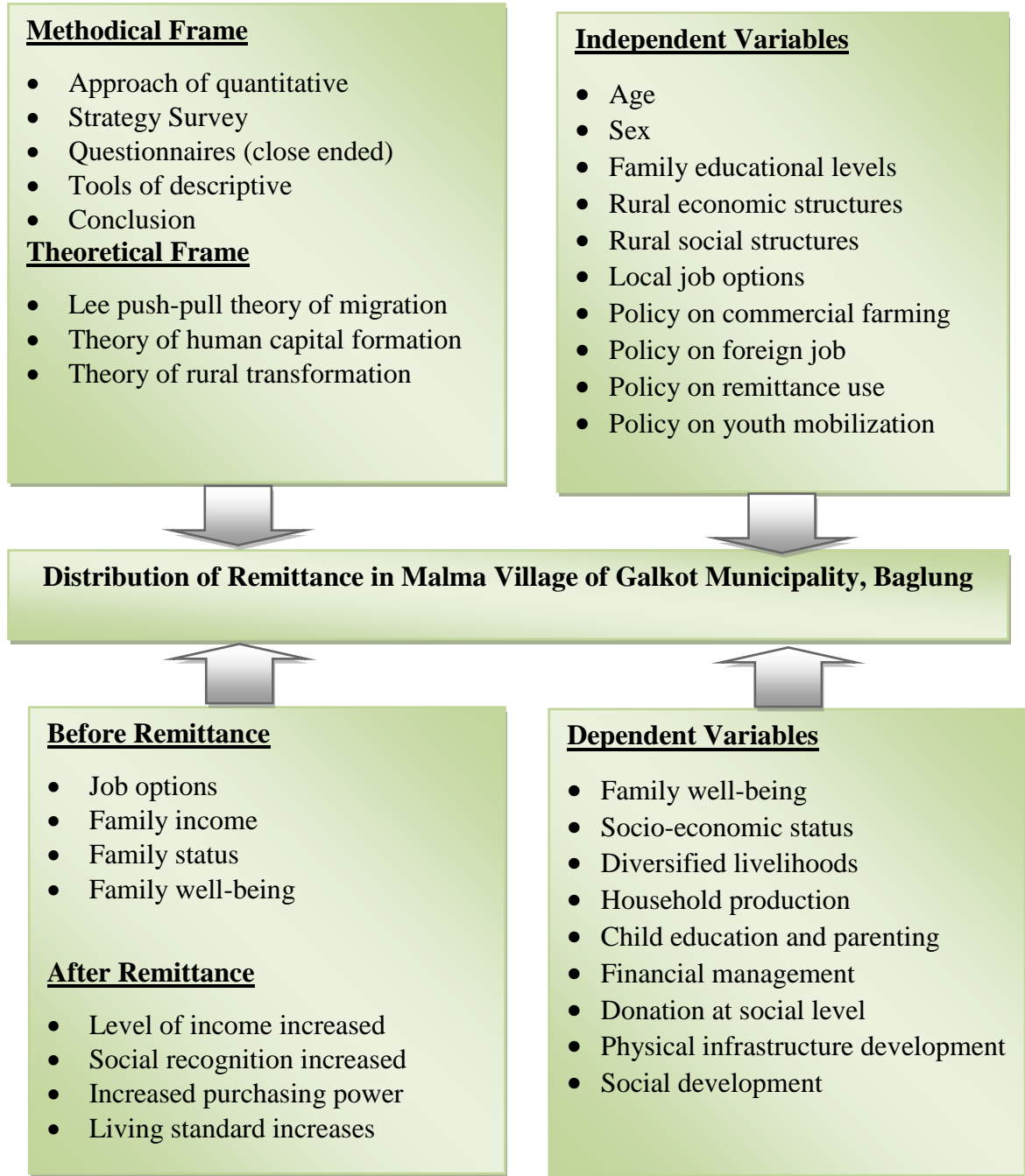


Figure 2.1: Conceptual Framework of the Study

## **CHAPTER III RESEARCH METHODOLOGY**

Research methods in particular and research methodology in general were discussed in this chapter. More specifically, this chapter covered the research design, the context and justification, the type and sources of the data, sample size and population, instruments and techniques for gathering the data, methods for data analysis, as well as ethical considerations.

### **3.1 Research Design**

The researcher is given directions by the study design in order to achieve the research objectives. The social sciences allow for the use of a variety of research designs. The goals and nature of the study determined what kind of research design is used.

This study applied quantitative case study research design. In doing so, intrinsic and descriptive research method have been applied (Yin, 2014). Intrinsic case study design helped to understand a specific case through a primarily descriptive exploration and focus on gaining a better understanding of the case. Likewise, descriptive case study design also helped to investigate research issue based on theoretical insights and from the participants' lived experiences in narrative forms.

More specifically, the Malma village located in Galkot municipality was regarded as bounded case of the study and the randomly selected 156 respondents and six participants were regarded as unit of analysis.

### **3.2 The Field and Rationale**

Malma village in Galkot Municipality has been deliberately chosen as a study area. Malma was chosen as the subject of the study for two reasons. First of all, the study was carried out independently by the researcher as a part of her Master's degree requirements in Rural Development. This demonstrates that the researcher dealt with time and financial constraints. Second, a significant percentage of the 2200 Malma village young working in Japan's remittances are donated for the implementation of social infrastructure development projects involving physical infrastructure. Because of this, the researcher sought to add to the body of knowledge about remittance to the local government that aids in developing affirmative planning at the local level

### **3.3 Nature and Sources of Data**

#### **3.3.1 Primary Data Collection**

A household survey questionnaire was used to gather primary data and information. Both open-ended and closed-ended question categories were present in the survey. The researcher produced narrative data while also conducting key informant interviews.

#### **3.3.2 Secondary Data Collection**

In addition to the primary data, pertinent secondary data were gathered from the national planning commission's secretariat publications, the central bureau of statistics (CBS), the government's budget speech, an economy survey, and Nepal Rastra Bank's annual publications, among other sources.

### **3.4 Sampling and Population**

A sample, as defined by Best and Khan (2004), is a small portion of the population that has been picked for investigation and data processing. The major basis for this inquiry was the collecting of primary data. The study's hypothetical population comprised of all 1487 of Malma village's homes, as per the municipality profile. The sample population for the study consisted of 395 recipients of remittances. The sample size for this study, which was generated with a 95 percent confidence level and a 5 percent margin of error (See in Appendix C), consisted of 156 remittance-receiving

homes out of the overall sample population. The sampling methodology was employed to collect reliable data by using multiple step sample procedures (see Table 3.1).

Table 3.1: Sampling Procedure

Stages	Reasons	Number	Remarks
First	Total number of remittance receiving household in Galkot ward number 09	2994	Theoretical population
Second	Total number of remittance receiving households in Malma village investing at social level (selected purposively)	395	Sample Population
Third	Random sample generated from the below mentioned formula	156	Sample number

*Source:* Municipal Profile, 2019

### 3.5 Data Collection Techniques and Tools

Researchers can methodically gather data and information about the topics they are studying thanks to data collection techniques. Data and information can be gathered in a variety of ways. The necessary information for this study was one of them, and it was gathered using the methods below.

#### 3.5.1 Household Survey

The home survey is the most popular approach to collect data from 156 selected remittance-receiving families. When creating survey questions, certain factors relevant to individual and household information, such as demographics, household composition, social and economic circumstances, number and ages of all household members, and other factors, were all taken into account (See in Appendix A).

#### 3.5.2 Key Informant Interview

In accordance with the semi-structured interview rules, the primary data was also gathered from the key informants. Six important people (elected officials, members of the local social scene, intellectuals, and senior residents) were chosen for the key informant interviews. Interview guidelines were used to conduct the interviews with the informants; see Appendix B for further information.

### 3.6 Methods of Data Analysis and Interpretation

Applying illustrative and descriptive techniques, collected data and information have been analysed and interpreted. The description, analysis, and interpretation of the data, however, have also provided the researcher with new information (Yin, 2014). The meaning of the data that was derived through questionnaires was better understood by the

researcher with the aid of data descriptions. Understanding the underlying meanings of the data was made possible through data analysis. Finally, data interpretation enabled the researcher to comprehend research topics from theoretical viewpoints.

### **3.7 Ethical Consideration**

Ethics should always be taken into account in research. When we talk about ethics, we're talking about the rules of morality that set boundaries between right and wrong actions. Researchers gave privacy and their consent to overlook any bias considerations some thought in order to preserve the study's ethical standards (Creswell, 2012). In order to do this, the researcher adhered to the various norms of behavior listed below:

- Key individuals, such as respondents and intellectuals and stakeholders in local development, have been informed of the study's objectives.
- The field researchers have taken into account honesty, integrity, objectivity, and care.
- Aside from ensuring anonymity, confidentiality is an issue of secrecy.
- Based on any culture, religion, profession, or other factor, there have been no biases.
- To convey this study and the trusting setting, straightforward language has been employed.
- Before a good rapport with the respondent was built, sensitive concerns and private things were not raised.

## **CHAPTER IV DATA ANALYSIS AND INTERPRETATION**

In this section, general introduction of the respondent, the geographical characteristics of the respondent, the geographical statistics of the respondent, the educational status of the workers who have gone abroad, the age group of the workers who have gone abroad and the gender scenario of the workers who have gone abroad have been explained.

The 4.2 in this section countrywide employment situation, working sector of migrant population, Category of toilet of respondents, land khettypes of manpower for out migration, status of labour migrants in training before migration, monthly income in foreign employment of migrants.

### **4.1: Characteristics of the Households**

Socio-demographics refer to a combination of social and demographic factors that define people in a specific group or population. In other words, when we talk about socio-demographics, we mean different social and demographic features help us know what members of a group have in common. Socio-demographic details are often used to describe realize samples. This section characteristics of the Household respondents contains general information of respondents, household details and structure of family member. Socio-demographic variables like age, sex, education, caste, religion, occupation etc. are concluded in general information of respondents, in household details of respondents it include different age group of respondents, sex group of respondents etc. and the last part structure of family members include the relation with family member of out migrant, their age, gender, education and occupation of out migrant.

#### **4.1.1 General Information of Respondents**

General information is necessary to ask the respondents because it helps researcher to create friendly environment with respondents which further helps in asking various questions of the research. The section general information of the respondents holds the name, gender, age, education, cast, religion and occupation of the respondents. All the general information for the thesis research are collected from the field survey of 2022. Demographic profile of respondents include the indicators, variables, frequency

and percentage of the respondents. Following table 4.1 gives the detail information about the demographic profile of respondents.

Table 4.1: Demographic Profile of Respondents

Indicators	Variables	Frequency	Percentage
Gender	Male	54	34.6
	Female	94	60.9
	Missing	7	4.5
Age	<30	8	5
	30-40	21	13.3
	40-50	28	17.94
	50-60	63	40.38
	60-70	26	16.66
	>70	10	6.41
Education	Bachelor	1	0.6
	Secondary or Intermediate	7	4.5
	Lower secondary	75	48.1
	Illiterate	6	3.8
	Missing	67	42.9
Caste	Brahmin/Chhetri	112	71.8
	Janjati	41	26.3
	Dalits	3	1.9
Religion	Hindu	146	93.6
	Buddhist	3	1.9
	Missing	7	4.5

*Source: Field Survey, 2022*

Table 4.1 the male number of respondents are 54 and the female number of respondents are 94 and 7 respondents are not respond. It is found that the female number of respondents are more than 40 male number of respondents. The age group of respondents in the thesis research is divided into six group that is 70. As we see in table 1 we can that the number of respondents below 30 are 8, number of respondents from 30-40 are 21, number respondents from 40-50 are 28, number of respondents from 50-60 are 63, number of respondents from 60-70 are 26 and the number of respondents above 70 are 10.

Here we can see that the education status of the respondents is also divided into five groups namely Illiterate, Lower secondary, Secondary or Intermediate and Bachelor's Degree. In this thesis research there are various types castes taken as respondents they are Brahmin, Chhetri, Janajati, Dalit and Others Casts. Only 3 numbers of respondents are Dalits, 41 are Janajati The large group of respondents 112 are Brahman/Chhatry. In the case of Galkot Municipality ward no 9 from the 156 sample number the number of respondents who follows Hinduism are 146 and the number of

respondents who follows Buddhist are only 3 and 7 respondents are not respond. It show the number of people who follows Hinduism are more than the Buddhist. From the above demographic profile of respondents demographic information provides data regarding research participants and is necessary for the determination of whether the individuals in a particular study are a representative sample of the target population for generalization purposes. Demographic information allows to better understand certain background characteristics of an audience, whether it's their age, race, ethnicity, income, work situation, marital status, etc. By asking demographic questions in surveys, we can gather demographic information about current and potential respondents at scale, and in turn, help us to design a strategy to reach the right people

#### 4.1.2 Demographic Characteristics of Respondents

In this section the number the age group of the respondents and their sex group is mentioned. The demographic characteristics of the respondents is set in such a way that the sex ratio is divided in two group male and female where the age group is divided into Three part namely below 15, 15- 64 and above 64. The demographic characteristics of respondents (male and female respondents) is shown in below table 4.2 and table 4.3.

Table 2.2: Demographic Characteristics of the Respondents (A)

Indicators	Variables	Frequency	Percentage
Males below age of 15	Households with 1 male below 15	47	30.1
	Households with 2 male below 15	36	23.1
	Households with 3 male below 15	5	3.2
Males of age from 15-64	Households with 1 male	20	12.8
	Households with 2 male	70	44.9
	Households with 3 male	48	30.8
	Households with 4 male	1	0.6
Males of age above 64	Households with 5 male	7	4.5
	Households with no males above 64	114	73.1
Total	Households with 1 male above 64	42	26.9
		156	100

*Source:* Field Survey, 2022

Table 4.2 shows the demographic characteristics of males' respondents. Here we have males respondents with different age group and are divided into three parts with different variable. Here at demographic characteristics of male respondents we have indicators like male below age of 15, males of age from 15-64, males of age above 64 and shown in above table which is shown clearly in the form of data.

Table 4.3: Demographic Characteristics of the Respondents (B)

Indicators	Variables	Frequency	Percentage
Females below age of 15	Households with 1 Females below 15	47	30.1
	Households with 2 Females below 15	30	19.2
	Households with 3 Females below 15	3	1.9
	Households with 4 Females below 15	1	0.6
Females of age from 15-64	Households with 1 Females	31	19.9
	Households with 2 Females	61	39.1
	Households with 3 Females	39	25
Females of age above 64	Households with 6 Females	3	1.9
	Households with 7 Females	1	0.6
	Households with 1 Females above 64	52	33.3
	Households with 2 Females above 64	14	9
Total	Households with 2 Females above 64	3	1.9
		156	100

*Source:* Field Survey, 2022

Table 4.3 shows the demographic characteristics of female respondents. Here we have female respondents with different age group and are divided into three parts with different variable. Here at demographic characteristics of female respondents we have indicators like females below age of 15, females of from 15-64, females age above 64 and shown in above table which is shown clearly in the form of data

#### 4.1.3 Demographic Statistics of Respondents

In this section the descriptive of statistics of Respondents minimum, maximum, mean and stander deviation following particulars in below table 4.4.

Table 4.4: Demographic Statistics of the Respondents

Particulars	N	Min	Max	Mean	Std. Deviation
Age of the respondents	156	21	80	53.87	12.23
Land_Khet_area_13.1	146	1	10	4.21	2.33
Land_bari_area_13.2	123	1	5	1.70	.93
Area_covered_house_13.3	27	1	4	2.04	1.25
Member_female_0_14_7.1	81	1	4	1.48	.63
Member_male_0_14_7.1	88	1	3	1.52	.60
Member_male_15_64_7.2	146	1	5	2.35	.89
Member_female_above_65_7.3	72	1	4	1.40	.76
Member_male_above_65_7.3	42	1	1	1.00	.00
Member_female_15_64_7.2	135	1	7	2.19	1.01
School_government_daughter_8.1	68	1	2	1.34	.47
School_government_son_8.1	51	1	3	1.20	.44
School_private_daughter_8.2	45	1	4	1.49	.72
School_private_son_8.2	45	1	4	1.51	.81
College_government_daughter_8.3	16	1	2	1.19	.40
College_government_son_8.3	12	1	2	1.33	.49

Particulars	N	Min	Max	Mean	Std. Deviation
College_private_daughter_8.4	1	2	2	2.00	.00
College_private_son_8.4	3	1	1	1.00	.00
Abroad_study_daughter_8.5	3	1	1	1.00	.00
Abroad_study_son_8.5	13	1	2	1.23	.43

*Source: Field Survey, 2022*

Table 4.4 Show the Demographic of the respondents Number, Minimum, Maximum, mean and Stander Deviation. We can describe above table large mean 53.87 of age of respondent and college private son and aboard study son only 1 mean.

#### 4.1.4 Education Status of Labour Migrants

This section holds the education status of the labour migrant who have gone abroad i.e., the qualification status of labour migrant. This section gives the detailed education information about the out migrant. Here education status is divided into five parts namely Illiterate, 8 pass, SLC, Lower secondary or Intermediate and Bachelor's level. The following table 4.5 gives the detailed information about the education status of the out migrant

Table 4.5: Education Status of Labor Migrants

S.N.	Education status	Frequency	Percentage
1	Bachelor	12	7.7
2	Secondary or Intermediate	65	41.7
3	SLC or Lower secondary	18	11.5
	8 pass	18	11.5
	Illiterate	43	27.6
Total		156	100

*Source: Field Survey, 2022*

Table 4.5 it is clear that this table shows the education status of labour migrants. The illiterate people who are migrate for employment of this ward are 27.6percent here illiterate refers those people who do not even read and write their names.11.5percent people are Lower secondary refers to those who are literate. Those who have passed intermediate level and even gone abroad are of 41.7 percent and 7.7 percent labour migrants have passed bachelors level.

#### 4.1.5: Age group of Labour Migrants

This topic include the age group of labour migrants. From this section we can able to know the different age group of migrants. As we know youth are also forced for out migration even middle aged people are also travelled as labour migrant so this section gives the detailed information about the age group of labour migrant. From the table

given below will help us to know about how much fruitful aged group people are forced for labour migration due to the various problems like, family problem, violence, vandalism, political instability, financial problem etc. The following table 4.6 gives the detail information about the age groups of the labour migrants.

Table 4.6: Age Group of Labor Migrants

S.N.	Age Group	Frequency	Percentage
1	18-24	10	6.4
2	25-31	54	34.6
3	32-38	61	39.1
4	39-45	1	0.6
5	> 45	14	9
5	Missing	16	10.3
Total		156	100

*Source:* Field Survey, 2022

Table 4.6 is clear that 34.6 percent people are of age between the 25-31, 6.4 percent people are of age between 18-24, 39.1 percent people are of age between 32-38 and 9 percent people are above age of 45. From above table it shows clearly that very young and energetic youths of age between 25-31 are forced for migration are travelling for 4D works (Difficult, Dirty, Dangerous, Demeaning). Very fruitful aged people of the ward are travelling for foreign employment which is one of the main cause for development. As we see youths are very much affected due to labour migration problem which is clearly shown in above table.

#### 4.1.6: Gender Scenario of Labour Migrants

This section helps us to know the gender scenario of labour migrants. This topic gives us the detailed information about how much female and male people are transferred as labour migrants. The following table helps us to know about the gender ration of labour migrants

Table 4.7: Gender Scenario of Labor Migrants

S.N.	Gender	Frequency	Percentage
1	Males	115	73.7
2	Females	25	15
3	Missing	16	10.3
Total		156	100

*Source:* Field Survey, 2022

Table 4.7 makes clear that the numbers of male travelling as labour migrants are more than female. 73.7 percent male population are travelling as labour migrants where only 15 percent female are travelling as labour migrants and 10.3 percentage respondents

are no respond form Galkot Municipality Malma Village. Above table 4.7 gives the detailed information about the gender scenario of labour migrants

#### 4.2: Microeconomic Determinants of Remitters in the Study Area

The conventional theory of economics of remittances suggest that there are three motives of sending money to their households of origin including altruism, self-interest and tempered altruism or enlightened self-interest (an unlimited form of the two first motives) (Anh, 2018). This section microeconomic determinants of remitters in the study area gives the detail information about the remitters like their countrywide employment situation, purpose of foreign employment, working sector of migrant population, types of manpower for out migration, status of labour migrants in training before migration, monthly income in foreign employment of migrants.

##### 4.2.1 Countrywide Employment Situation

This section holds the major destination of migrants' workers for foreign employment, study, visit etc. This section helps us to know about how many peoples have gone for foreign employment. Total number of country wise description of workers gone abroad for employment is given below

Table 4.8: Countrywide Employment Situation

Countries	Frequency	Percentage
Saudi Arabia	17	10.9
Australia	2	1.3
India	23	14.7
Japan	74	47.4
South Korea	1	0.6
Malasia	6	3.8
UAE	3	1.9
Portugal	3	1.9
Qatar	16	10.3
Romania	3	1.9
UK	4	2.6
USA	4	2.6
Total	156	100.0

*Source:* Field Survey, 2022

Table 4.8 it is clear that most of population of Galkot Municipality ward no 9 are in Japan and India Arabia which holds 47.4 percent and 14.7 percent respectively. The lowest no of people are at Australia and South Korea which holds 1.3 percent and 0.6 percent. Above table 4.8 gives the detailed information about countrywide employment situation.

#### 4.2.2 Working Sector of Migrant Population

This topic holds the working sector of the migrant population. There are various working sector in the world but here we have six sectors of working namely, construction, Sales boys/girls, hotel/restaurant, Security guard, Technical and others. The given below data shows the sectors of working of migrant population

Table 4.9: Working Sector of Migrant Population

S.N.	Sectors	Frequency	Percentage
1.	Construction	1	0.6
2.	Sales boys/girls	1	0.6
3.	Hotel/restaurant	78	50
4.	Security guard	30	19.2
5.	Technical	24	15.4
6.	Others	22	14.1
Total		156	100

*Source:* Field Survey, 2022

Table 4.9 show working sector of migrant population abroad. Mainly hotel/restaurant sector 50 percentage migrant working and only 0.6 percentage working construction and sales boys/girls. In this table clear about hotel/restaurant in main working sector of Malma village of Galkot Municipality.

#### 4.2.3 Category of Toilet of Respondents

Majority of the respondents were using flush and safety tanks toilet and other toilet types show following table.

Table 4.10: Category of Toilet Types of Respondents

S.N.	Types of toilets	Frequency	Percentage
1	Flush and connected with proper sanitation	1	0.6
2	Flush and safety tanks	146	93.6
3	Missing	9	5.8
Total		156	100

*Source:* Field Survey, 2022

Table 4.10 clearly describe about category of toilet types of household in research area Malma Village. 93.6 percentage are using flush and safety tanks and only 0.6 percentage are using flush and connected with proper sanitation of toilet.

#### 4.2.4 Land Khet Area Status of Respondents

Majority of the respondents were 3 and other types show following table.

Table 4.11: Land Khet area Status of Respondents

Area in Ropani	Frequency	Percentage
1	11	7.1
2	26	16.7

	3	35	22.4
	4	23	14.7
	5	10	6.4
	6	7	4.5
	7	23	14.7
	8	4	2.6
	10	7	4.5
	Missing	10	6.4
Total		156	100

*Source: Field Survey, 2022*

Table 4.11 clear about land khet area status of respondent above table. In this table show 2 Ropani area status respondent are 16.7 percentage and only 2.6 percentage are 8 Ropani land kheta area of respondent.

#### 4.2.5 Land Khet Ownership of Respondents

Majority of the respondents were Male owner and Female and missing owner show following table.

Table 4.12: Land Khet Ownership Types of Respondents

S.N.	Types of owner	Frequency	Percentage
1	Male owner	142	91
2	Female owner	4	2.6
3	Missing	10	6.4
Total		156	100

*Source: Field Survey, 2022*

Table 4.12 describe about land khet ownership types of respondents above table. 91 percentage land khet ownership are males and only 2.6 percentage Females owner of land Khet ownership in malma village.

#### 4.2.6 Food Sufficiency condition of Respondents

Majority of the respondents were 3 to 6 months food sufficient and other food sufficiency condition show following table.

Table 4.13: Food Sufficiency of Respondents

S.N.	Food sufficiency condition	Frequency	Percentage
1	Less than 3 months	1	0.6
2	3-6 months	63	40.4
3	6-9 months	46	29.5
4	9-12 months	20	12.8
5	More than 12 months	10	6.4
	Missing	16	10.3
Total		156	100

*Source: Field Survey, 2022*

Table 4.13 clear about 40.4 percentage of respondent food sufficiency 3-6 months and only 0.6 percentage respondent food sufficiency less than 3 months.

#### 4.3 Distribution of Remittance in the Remittance Receiving Households

This section shows the distribution pattern of remittance income in different sectors in remittance receiving households. From this topic we can mainly understand

households and social level distribution and easily able to know about the use of remittance in different sectors like Daily consumption, Building construction maintenance, Clothing luxurious goods, Education/training, Medical treatment, repaying loan credit amount, purchasing gold, purchasing animal agriculture technology, Local shop business, micro entrepreneurship and Saving by households and challenges of remittance investment.

#### 4.3.1 Daily Consumption Pattern of Remittance by Households Members

This part introduce the daily consumption pattern of household's member of our migrants in a one year. How much remittance daily consumption by the house holds member in every year is described and introduced in this sector.

Table 4.14: Daily Consumption of Respondents

S.N.	Particulars	Frequency	Percentage
1	Below Rs.20000	67	43
2	Rs.20000-Rs.40000	49	31.4
3	Rs.40000-Rs.60000	12	7.7
4	More than Rs.60000	6	3.9
	Missing	21	13.5
Total		156	100

*Source:* Field survey, 2022

Table 4.14 clear that 43 percent of household's member daily consumption Below NRs. 20000 remittance income per year. 3.9 percent of the people more than Rs.60000 daily consumption. It is clear that the large number of people 36.00 percent people do not have any savings of remittance income. Above table 4.13 gives the detailed information about the daily consumptions pattern of respondents by Households Members.

#### 4.3.2 Building Construction Maintenance of Respondents by Household

This part introduce the building construction maintenance pattern of household's member of out migrants. How much remittance building construction maintenance by the house holds member in every year is described and introduced in this sector.

Table 4.15: Building Construction Maintenance of Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.20000	10	6.4
2	Rs.20000-Rs.40000	8	5
3	More than Rs.40000	2	1.2
	Total	20	12.8
	None	136	87.2
Total		156	100

*Source: Field Survey, 2022*

Table 4.15 is clear that 6.4 percent of households member building construction maintenance Below Rs.20000 remittance income per year. 1.2 percent of the people more than Rs.40000 households' member building construction maintenance and 87.2 percentage not building construction maintenance. Above table 4.14 gives the detailed information about the households' member building construction maintenance pattern of respondents by Households Members.

### **4.3.3 Clothing Luxurious Goods of Respondents**

This part introduce the clothing luxurious goods expenses pattern of households' member of out migrants. How much remittance clothing luxurious goods by the house holds member in every year is described and introduced in this sector.

Table 4.16: Clothing Luxurious Goods of Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs20000	88	56.4
2	Rs.20000-Rs.40000	13	8.3
3	Rs.40000-Rs.60000	3	1.9
	Rs.60000-Rs.80000	3	1.9
4	More than Rs.80000	3	1.9
	Missing	46	29.5
Total		156	100

*Source: Field Survey, 2022*

Table 4.16 clear that 56.4 percent of households member Clothing luxurious goods expenses Below Rs.20000 remittance income per year. Only 3 percent of the people more than Rs.80000 households' member Clothing luxurious goods expenses and 29.5 percentage not Clothing luxurious goods. Above table 4.15 gives the detailed information about the households' member Clothing luxurious goods expenses.

### **4.3.4 Education/Training Expenses of Respondents by Households Members**

This part introduce the education and training expenses pattern of Households member of out migrants. How much remittance education and training by the house holds member in every year is described and introduced in this sector.

Table 4.17: Education/Training Expenses of Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.20000	47	30.1
2	Rs.20000-Rs.40000	19	12.1
3	Rs.40000-Rs.60000	13	8.33
4	Rs.60000-Rs.80000	6	3.9
5	More than Rs.80000	21	13.6
6	Missing	50	32.2

Total	156	100
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*Source: Field Survey, 2022*

Table 4.17 makes clear that 30.1 percent of households' member education and training expenses Below Rs.20000 remittance income per year. Only 3.9 percent of the people more than Rs.80000 households' member education and training expenses and 50 percentage not respondents. Above table 4.16 gives the detailed information about the households' member education and training expenses.

#### **4.3.5 Medical Treatment Expenses of Respondents by Households**

This part introduce the medical treatment expenses pattern of Households member of out migrants. How much remittance medical treatment expenses by the house holds member in every year is described and introduced in this sector.

Table 4.18: Medical Treatment Expenses of the Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.200000	10	6.4
2	Rs.200000-Rs.1000000	7	4.4
3	Rs.1000000-Rs.2000000	6	3.9
4	More than Rs.2000000	2	1.2
	Missing	131	84
Total		156	100

*Source: Field Survey, 2022*

Table 4.18 makes clear that 6.4 percent of households' member medical treatment expenses Below Rs.200000 remittance income per year. Only 1.2 percent of the people more than Rs.2000000 households' member medical treatment expenses and 84 percentage not medical treatment expenses. Above table 4.18 gives the detailed information about the households' member medical treatment expenses.

#### **4.3.6 Repaying Loan credit Amount of Respondents**

This part introduce the Repaying loan credit amount respondents of households' member of out migrants. How much repaying loan credit amount by the house holds member in every year is described and introduced in this sector.

Table 4.19: Repaying Loan or Credit Amount by Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.200000	10	6.3
2	Rs.200000-Rs.1000000	7	4.5
3	Rs.1000000-Rs.2000000	6	3.8
4	More than Rs.2000000	2	1.2
	None	131	84
Total		156	100

*Source: Field Survey, 2022*

Table 4.19 clear that 6.3 percent of Households member repaying loan credit amount Below Rs.200000 remittance. Only 1.2 percent of the people more than Rs.200000 households' member repaying loan credit amount and 131 percentage not repaying loan credit amount. Above table 4.19 gives the detailed information about the households' member repaying loan credit amount.

#### **4.3.7 Purchasing Animal Agriculture Technology of Respondents**

This part introduce the purchasing animal agriculture technology pattern of households' member of migrants. How much remittance purchasing animal agriculture technology by the house holds member in every year is described and introduced in below:

Table 4.20: Purchasing animal agriculture technology of Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.20000	7	4.4
2	Rs.20000-Rs.40000	29	18.6
3	Rs.40000-Rs.60000	17	10.9
4	More than Rs.60000	4	2.5
	None	99	63.5
Total		156	100

*Source: Field Survey, 2022*

Table 4.20 show the purchasing the animal agriculture technology of respondents. Like 4.4 percent people are less than 200000 of purchasing. There are only 2.5 percent people are purchasing more than 600000 and 63.5 percent people are not purchasing the animal agriculture technology.

#### **4.3.8 Local Shop Business of Respondents**

This part introduce local shop business pattern of households member of migrants. How much remittance local shop business by the house holds member in every year is described and introduced in below.

Table 4.21: Local Shop Business Investment of Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.200000	46	29.4
2	Rs.200000-Rs.20000000	5	3.1
3	More than Rs.40000000	4	2.5
4	None	101	64.7
Total		156	100

*Source: Field Survey, 2022*

Table 4.21 show the various local shop business investment of respondents. The 29.4 percentage people are less than 200000 NRs investment. Likewise 2.5 percent people are more than 400000 NRs investment in local business and 84 percent people are not investment in local business.

#### 4.3.9 Micro Entrepreneurship Development Condition of Respondents

This part introduce the micro entrepreneurship development condition of Households member of migrants. How much remittance micro entrepreneurship development condition by the house holds member described and introduced below.

Table 4.22: Micro-entrepreneurship Condition of Respondents

S.N.	Particulars	Frequency	Percentage
1	Below Rs.5000	3	1.9
2	Rs.7000	2	1.3
3	Rs.30000	1	0.6
4	Rs.100000	1	0.6
	None	149	95.5
Total		156	100

*Source: Field Survey, 2022*

Table 4.22 shows the Micro entrepreneurship development condition of respondents. The 1.9 percent people are below Rs.5000. Likewise greater than Rs.5000 invest the 0.6 percent only. The 95.5 people are not investment in micro entrepreneurship development.

#### 4.3.10 Per Year Savings Pattern of Remittance by Households Members

This part introduce the savings pattern of households' member of out migrants in a one year. How much remittance income is saved by the house holds member in every year is described and introduced in this sector.

Table 4.23: Per Year Savings Pattern of Remittance by Households Members

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.200000	25	15.3
2	Rs.200000-Rs.1000000	32	14.5
3	Rs.1000000-Rs.2000000	12	7.7
4	More than Rs.2000000	10	6.3
	None	86	55.1
Total		156	100

**Source:** Field Survey, 2022

Table 4.23 clear that 15.3 percent of Households member saves less Rs.20000 remittance income per year. 55.1 percent of the people do not saves their remittance income due to various problem. From Rs.200000-Rs.1000000 is saved by 14.5 percent households, from Rs.1000000-Rs.2000000 is only saved by 7.7 percent households, More than Rs.2000000 is saved by only 6.3 percent households as given in table 4.23. It is clear that the large number of people 55.1 percent people do not have any savings of remittance income.

#### 4.3.11 Cultural function Celebration of Respondents

This part introduce the Cultural function Celebration of Households member of migrants. How much remittance Cultural function Celebration by the house holds member described and introduced below.

Table 4.24: Cultural Expenses of Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.20000	81	53.6
2	Rs.20000-Rs.40000	42	26.8
4	More than Rs.40000	8	5.1
	Missing	25	16
Total		156	100

**Source:** Field Survey, 2022

Table 4.24 shows the cultural expenditure of respondents. The 53.6 percent people are less than NRs. 20000 expenditure. Likewise 26.8 percent people are Rs.20000-40000 and 5.1 people are more than Rs.400000 expenditure in cultural functions.

#### 4.3.12 Social Level Remittance Distribution

This part introduce the remittance distribution in social level likes; Mother group, Youth club, Medical treatment donation, School college, Micro-hydro and Community building of households member of out migrants in a one year . How much remittance income is distribution by the house holds member in every year is described and introduced in this sector.

Table 4.25: Distribution of Remittance in Social Level

Indicators	Variables /Particulars	Frequency	Percentage
Mothers Group	< Rs.500	3	1.9
	Rs.500- Rs.3000	4	2.6
	>Rs.3000	1	0.6
Youth Club	None	148	94.9
	Rs.2000	2	1.3
	10000	1	0.6

	None	153	98.1
Medical treatment donation	Below Rs.2000	85	54.4
	Rs.2000-Rs.5000	26	16.7
	More than Rs.5000	11	7.05
School/Collage	None	34	21.8
	Rs.10000	1	0.6
	Rs.2000	1	0.6
	Rs.3000	2	1.3
Micro hydro	None	152	97.4
	Rs.1000	1	0.6
	Rs.2000	3	1.9
Community building	Non	152	97.4
	Below Rs.3000	28	18
	More than Rs3000	13	8.3
Religious Function donation	None	115	73.8
	Below Rs.3000	47	30.1
	More than Rs.3000	8	5.1
Total	None	101	64.7
		156	100

*Source: Field Survey, 2022*

Table 4.25 above data shows the distribution of remittance in social level The 1.9 percent people are less than Rs.5000 – less than Rs.10000 distribution in mothers groups. Likewise Youth club, Medical treatment donation, School College, Micro-hydro and Community building and religious functions donation the various sectors in distributions of remittance.

#### 4.3.13 Descriptive of Remittance in Household and Social level

In this section the descriptive of remittance in household and social level in minimum, maximum, mean and stander deviation following particulars in below table 4.26.

Table 4.26: Descriptive of Remittance in Household and Social Levels.

Particulars	Min	Max	Mean	SD
Daily consumption	3500	250000	32081.48	37361.44
Building_construction_maintenance	3000	100000	25600.00	24845.62
Clothing_luxrious_goods	1000	250000	23245.45	33357.99
Education_training_51.4	3000	1000000	70094.33	166052.12
Medical_treatment_51.5	2000	300000	16500.00	31575.74
Repaying_loan_credit_amount_51.6	20000	70000000	3594400.00	13881883
purchasing_land_gold_51.7	5000	40000000	3146600.00	8170874.9

Purchasing_animal_technology	2000	4000000	741631.57	5292786.9
Local_shop_business	1000	150000	22727.27	32469.04
Microentrepreneurship_devt	5000	100000	22714.28	35264.30
Saving	3000	1200000	1163114.28	1770509
Cultural_function_celebration	2000	250000	24599.23	22243.27
Travel_visit_pilgrimage	2000	1000000	39854.43	120844.57
Mother_group_52.1_B	500	5000	2312.50	1646.15
Youth_club_52.2_B	2000	10000	4666.66	4618.80
Medical_treatment_52.3_B	500	20000	2422.95	2471.31
School_college_52.4_B	1000	3000	2250.00	957.42
Micro_hydro_52.5_B	1000	2000	1750.00	500.00
Community_building_52.7_B	1000	10000	3634.51	2689.95
Religious_doantion_52.8_B	500	8000	2554.54	1723.13
Temple_construction_52.9_B	500	10000	3116.66	3294.93

*Source: Field Survey, 2022*

Table 4.26 describe about distribution of remittance in household and social level in Malma Village. Minimum expenses in temple construction Rs.500 and Maximum expenses in repaying loan credit amount Rs.70000000. Repaying loan credit amount mean is large Rs.3594400.00 and Micro hydro mean is only Rs.1750. Large mean of particulars repaying loan credit amount Rs.3594400.00 and only Rs.2422.95 mean of Medical treatment of remittance household and social levels of Malma village of Galkot municipality.

## **CHAPTER V**

### **SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary of Finding**

- A sample survey was done in 2022 in the Galkot Municipality Ward No. 9 Malma Village Baglung district. Out of a total sample of 156 houses, 395 households that received remittances were considered the study's sample population.
- Remittances, which have grown significantly in recent decades, are a significant source of foreign money for poor nations like Nepal. It is a private income that foreign migrants routinely or infrequently send to relatives in their country of origin.
- It serves as one of the main conduits for transferring money to developing nations. In order to maintain Nepal's favorable balance of payments, overseas employment is gradually becoming a significant source of foreign exchange profits. Through both official and unofficial routes, international migrants send money back home. The banking channels and companies that handle money transfers are related to formal channels. Some migrant employees may use unofficial channels due to communication difficulties and ignorance of banking options. Making this sector systematic is therefore required in order to increase the benefits of the remittance flow through official channels.
- As we know most of the people of this ward are at Japan for foreign employment 47.4 percent people of this ward are at Japan, 14.7 percent are at Saudi Arabia, 10.3 percent are at Qatar, 0.6 percent are at South Korea, 3.8 percent are at UAE, 2.6 percent are at USA, 1.3 percent are Australia, 2.6 percent are at UK, 1.9 percent are at Romania and others country.
- This is the reason why labour migrant are forced to work in 4D works (Difficult, Danger, Dirty, Demeaning). According to field survey 2022, in the context of labour migrant people do not participate in training before migration and 15/20 percent people involve in training before migration and are forced to work in less paying job and are getting low wages.

- It is clear that after remittance receiving the economic status of the households of ward no 9 has been improved because among 156households, there is increment in daily life spendinghouseholds.
- Here in ward no.9 we can see the effect on food sufficiency after remittance income food sufficiency has been increased,
- Even labour migrants are sending remittance to their households but most of the householdsi.e, 71.10 percent households are using their remittance in unproductive sector where only 18.80 percent remittance are just using remittance income in productive sector.
- In this study out of in Malma village males migrant more than Females and productive human capital migrant.
- From the remittance income some households have started their own business, their consuming capacity has been increased, and home condition has been changed after remittance receiving. Not only that after remittance receiving households are involving in various training and skill development activities due to which they are using remittance in productive sector like business, entrepreneurship, stock markets etc. If we observe carefully we can see that most of the people are also investing their remittance in unproductive sectors like, some are paying their loan, some are just spending for home decor, some are just using remittance in buying luxurious things like gold, jewelries, and ornaments. In this ward according to key informant most of the people are investing their remittance in land sectors.

## **5.2 Discussion of Findings**

For many poor nations, remittances are a crucial source of funding their balance of payments, which is why migration is attracting more attention. Important pillars of economic development and subsistence in many nations are worker remittances and donations given by migrant associations. Global economic impact is rising as a result of international migration. Employment abroad is a significant factor in international migration. Remittances and foreign employment are two factors that are connected. The national economy is affected both micro and macro. In addition to boosting the Balance of Payment, it has assisted in addressing the growing unemployment issue.

Remittances are a significant source of foreign cash that can have a positive effect on the economy through a variety of avenues, including income distribution, saving, investing, and spending. Additionally, the country's foreign exchange restrictions have been loosened and its balance of payment position has improved as a result of remittances. The major goals of this study were established with the intention of analyzing the significance and effects of remittances on the economy of Malma village in Galkot municipality. Additionally, the study attempted to pinpoint the possibility of foreign employment in Nepal and the inflow of remittances in both national and international perspectives, after which it assessed the role of the government and its actions in order to maximize the benefits of remittances. In addition, the study examined how remittances related to other economic aspects. In this study, secondary data were employed to contrast the remittance's composition. Utilizing straightforward statistical tools like percentage, trend analysis, and correlation coefficient, data are analyzed. To illustrate the tabular data, charts and trend lines are employed.

Unemployment, family responsibilities, political unrest, and a desire to make more money than they do at home are the main causes of people looking for work abroad. The increase in international labor migration is attributed in large part to ongoing war and the loss of employment opportunities. Since the beginning of the armed war in Nepal, there are more migrant workers than ever before. In the distant past, it was customary for Nepalese laborers to move to India in quest of employment due to the strong relationship (socio-cultural, economic, geographical, open access and exit border, etc.) with India.

The Nepalese have been and are still serving in the military forces of India and other nations. As a result, Nepal has historically experienced an influx of remittances from workers. But back then, it had a relatively limited volume. Remittances from fellow workers have sharply increased as developed and emerging countries have been encouraged to import labor, particularly from Gulf countries, Malaysia, South Korea, etc.; as a result, they now account for a significant portion of the nation's foreign exchange earnings. Depending on the person's socioeconomic situation, they may choose any country as their final destination. The UAE, Malaysia, Qatar, and Saudi Arabia are the countries where most Nepalese labor migrants are bound. In other nations, there are not many labor migrants. The expensive cost as well as the less educated and confident

workforce may be the main factors in choosing the Gulf countries. Majority of the foreign job seekers didn't have skills and took unskilled labour jobs in industries.

At both the macro and local levels, remittances are growing in importance for the receiving nations. Both the recipient's income and the recipient's country's foreign exchange reserve are raised as a result. Remittances may also increase output if they are put to good use and promote economic expansion. Along with the growth in the number of workers, the volume of remittances received has also increased. Additionally, a bigger portion of remittances are now arriving through this method as a result of the competent authorities' policy initiatives to increase the inflow of remittances through the official mechanism. However, strong action from governing bodies is still needed to promote money transfers through authorized channels. Numerous research have been done on the use of remittances in Nepal, and these studies revealed that this use is primarily in the non-productive sector. Studies revealed that the remittance earnings were

The state's recent adoption of the Foreign Employment Act-2042 is control-oriented, with a strong emphasis on migrant workers' welfare. The state's foreign employment strategy is ideal in one sense, but due to the widespread issues, it is considered to be quite poor when it comes to implementation. The government does not act in accordance with the policy's directives in a proper manner. To improve the capabilities of labour administration, the government lacks the necessary personnel and financial resources. The government does not place a great premium on labour migration, despite it being a significant source of national wealth.

The government of Nepal has legally opened 111 nations to the dispatch of labour for international employment. In order to encourage the transfer of funds through the formal channel, the Nepal Rastra Bank, the country's central bank, has provided "letters of intent to 61 additional interested institutions for directing remittances through the official channel." There are also numerous financial institutions currently involved in channelizing the worker's earnings. Due to the beneficial effects of remittances, the nation has given importance to boosting abroad employment and mobilizing remittances in order to maximize these transfers' positive effects. Other policy initiatives have been made in order to direct remittances through the banking system, including granting manpower agencies permission to open foreign currency accounts in Nepalese

commercial banks and offering licensed private firms a commission of 15 paisa for every US dollar in addition to the current buying rate.

Remittances now make up more of the country's foreign exchange earnings than exports, which shows how these payments affect both the national economy and Malma Village's economy. The ratio of remittances to GDP increased as well, from 11.70 percent in 2003–2004 to 18.56 percent in 2007–2008. The overall state of the balance of payments has improved as a result of an increase in remittances and a surplus in the current account. Remittances now make up an increasing percentage of the total revenue from current accounts. As a result of remittances, the nation's foreign exchange limitations have been lifted. According to studies on the effect of remittances on poverty, remittances have been found to have a considerable positive influence on reducing poverty and vulnerability in most households and communities. Remittances may, however, promote dependency and inequality, according to these studies. According to the Nepal Living Standard Survey from 2003–2004, the percentage of people living in poverty declined from 42 percent in 1995–1996 to 31 percent in 2003–2004, when expressed in terms of absolute head counts. This suggests that the impact of remittances on poverty in Nepal has been favourable. Remittances to Nepal from overseas have now become the main source of funding for its beneficiaries. It has helped them get past their financial difficulties.

### **5.3 Conclusions**

The results and various features of international migration and remittances have been analysed, and it is clear that while they offer an alluring package for both families and nations, they can only be beneficial in the short term for a variety of factors. The study's findings also make clear that most of these remittances are used to satisfy immediate demands rather than to save money or engage in a business or asset, which puts the recipients of these remittances at greater risk. This makes both partners susceptible in the event of an economic shock or other calamity, and if they don't have any savings or investments, they may not be able to survive the crisis. In addition, this raises the possibility that, without the remittances, the family may not even be able to subsist and meet their basic needs. Another danger that arises from this is that, even

among members of the same generation, accepting low-paying jobs even when one is not highly qualified may not be considered acceptable.

Long-term brain drain and loss of youthful and vivacious human capital pose serious challenges to immigrants, their families, and the nation as a whole. Findings show that a significant portion of immigrants are extremely young and fall into the age range that is considered to be the peak productivity period, which is another drawback of these migrations. Therefore, these migrations don't just result in a loss of the country's young people resources; in the future, we'll also have to deal with the burden of those older migrants who will retire to their home country. The country's security environment and rise in terrorist acts are one new, somewhat dangerous, element driving migration. I believe this is the case because these migrations of this nature are motivated by the worry that terrorist acts may recur; as a result, people prioritize leaving the country over helping it flourish. Furthermore, there is a good chance that these migrations will take a permanent form.

As a result, the nation will lose a valuable human resource that could have helped it thrive economically. Additionally, this is a breach of Constitutional Article 9 which declares that "No person shall be deprived of life or liberty except in accordance with law. The recipients of foreign remittances benefit from various amenities and an improvement in their standard of living, but there are a number of societal aspects that make it generally undesirable. One significant finding from this research was the prevalence of studies that concentrate on the economic effects of remittances on recipients' lives.

Instead of concentrating just on the net effect of migration on its linked outcomes, a more in-depth set of data sources must be developed in order to understand the underlying mechanisms and repercussions of these migrations. The impacts of migration on older parents, particularly in the lack of a social support structure, also need to be researched and submitted to the government for policy making. In order to lessen the detrimental impacts of migration on the emotional and psychological well-being of spouses and children, it is advised that spouses and children accompany their parents when moving to a new country.

## **5.4 Implications**

This study can be used as a model to know the role of remittances in the socio-economic conditions of the country as a whole and the distribution of remittance. This research has played an important role in providing information about the role of remittances and the distribution of remittances in the socio-economic conditions of Galkot Municipality. Since this research was done by directly going to the research area and answering the questions, this research can be used to reduce the expenditure of remittance in the unproductive sector and use it in the productive sector. This research can be used about how remittance can be used for the overall development of Galkot Municipality.

The Nepalese government's economic and political strategy is based on a liberal economy and an open democratic environment. This is important because it should serve as the foundation for the government's policy. To support long-term growth and financial security, policies are required to stimulate the usage of remittances. More remittances need to be sent through authorized channels, migrants need to be encouraged to send money back home rather than keep it in an account overseas, and investors need to be encouraged to invest in the nation's productive sectors.

## **5.5 Future Direction**

Remittance revenue undoubtedly helps to alleviate rural poverty and is also boosting the nation's social and other economic indicators, but this is not sufficient. The majority of the money received in remittances has been spent on non-productive activities including ordinary family expenses, loan payments, home improvements, and social spending, among other things, which has little prospect of future profit. The government should take the initiative to invest the remittance money in the productive sector, for instance by issuing development bonds with higher interest rates, such as remittance bonds, or a type of mutual fund.

Due to lack of technology, conflict issues, challenges finding substantial investment money, a lack of a market, etc., the majority of repatriated migrants or their families did not make use of their remittances and newly acquired skills when they returned home. As a result, policies should be developed to resolve conflict situations, foster a positive environment, offer adequate technology and access to markets, and the government should act as a facilitator for all workers and investors.

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## APPENDICES

### Appendix A: Household Survey Questionnaires

S. No.	Questions	Response Category	Response												
1	Educational status of the household head	Primary Lower secondary Secondary Graduate Post graduate	1 2 3 4 5												
2	Primary occupation of the household head	Agriculture Government job Private job Business Pensions	1 2 3 4 5												
3	Caste groups	Brahmin Chhetri Janjati Dalits	1 2 3 4												
4	Land holding pattern of the households	< ½ hector ½-1 hector 1-2 hector >2 hector	1 2 3 4												
5	Number of family members working abroad	1 1-2 >2	1 2 3												
6	Nature of remittance, receiving by household members	Income subcategory (Remitter stay for less than 1 year) Current transfer (Remitter stay for >1 year) Capital transfer (Remitter having PR or PR process)	1 2 3												
7	Annual family earning	<table border="1" style="width: 100%;"> <tr> <td>Agriculture</td> <td>Rs.</td> </tr> <tr> <td>Govt. job</td> <td>Rs.</td> </tr> <tr> <td>Private job</td> <td>Rs.</td> </tr> <tr> <td>Pension</td> <td>Rs.</td> </tr> <tr> <td>Business</td> <td>Rs.</td> </tr> <tr> <td>Remittance</td> <td>Rs.</td> </tr> </table>	Agriculture	Rs.	Govt. job	Rs.	Private job	Rs.	Pension	Rs.	Business	Rs.	Remittance	Rs.	1 2 3
Agriculture	Rs.														
Govt. job	Rs.														
Private job	Rs.														
Pension	Rs.														
Business	Rs.														
Remittance	Rs.														
8	Annual expenditure	<table border="1" style="width: 100%;"> <tr> <td>Food items</td> <td>Rs</td> </tr> <tr> <td>Non-food items</td> <td>Rs</td> </tr> <tr> <td>Child education</td> <td>Rs</td> </tr> <tr> <td>Medicine</td> <td>Rs</td> </tr> <tr> <td>Travel visit</td> <td>Rs</td> </tr> </table>	Food items	Rs	Non-food items	Rs	Child education	Rs	Medicine	Rs	Travel visit	Rs			
Food items	Rs														
Non-food items	Rs														
Child education	Rs														
Medicine	Rs														
Travel visit	Rs														

		Cultural festivals	Rs	
		Electronic gadgets	Rs.	
		Donation		
9	Gender group of migrated youths or migrants	Male		1
		Female		2
		LGBTI		3
10	Age groups of the migrated workers or migrants	18-24 (years)		1
		25-31		2
		32-38		3
		39-45		4
		>45		5
11	Professional status of the migrated workers or migrants	Manufacture		1
		Technicians		2
		Agriculture		3
		Manager/Sales boy, girl		4
		Hotel/restaurant		5
12	Involve in any kind of business	Yes		1
		No		2
19	Remittance collected for local road construction projects	At least 10000		1
		>10000		2
		At least 50,000		3
		>50000		4
20	Remittance collected for micro hydro construction projects	10000-29000		1
		30000-49000		2
		50000-100000		3
		>100000		4
21	Reasons for support	Interest of remitter		1
		Interest of household head		2
		It is a social responsibility		3
		It is mandatory		4
22	Remittance is investing in hydro projects/others	Yes		1
		No		2
		On plan		3
23	Then amount of share in Rs	<50000		1
		50000-1000000		2
		>1000000		3
24	Is it essential to offer technical school in the village	Strongly agree		1
		Agree		2
		Disagree		3
		Neutral		4
		Strongly disagree		5
		Disagree		6

13	Specify types of business involved in	Cloths Handicrafts Restaurant	1 2 3
14	Average monthly salary/income in Rs	<30000 30000-49000 50000-990000 100000-299000 >200000	1 2 3 4 5
15	Educational status of migrated workers or migrants	Basic education Technical education Technical & basic education BA MA	1 2 3 4 5 6
16	Working countries	India Gulf Japan Korea Australia UK Spain German USA Belgium Portugal Malaysia Hong Kong	1 2 3 4 5 6 7 8 9 10 11 12 13
17	Medium of foreign employment or migration	Family Kinship Neighbors Local youth society Legal agent Illegal agents	1 2 3 4 5 6
18	Subject specification of the students	Basic Technical (Agriculture) Technical (health) Technical (engineering )	1 2 3 4

25	Range of fund collection for technical education program from households in Rs	10000-19000 20000-29000 30000-39000 40000-49000 >50000 Not collected	1 2 3 4 5 6
26	Technical education	Strongly agree	1

	program has been established identity of the village	Agree Disagree Neutral Strongly disagree Disagree	2 3 4 5 6
27	Remittance is also investing for constructing school building	Yes No	1 2

28	Without remittance technical education program cannot be sustained	Strongly agree Agree Disagree Neutral Strongly disagree Disagree	1 2 3 4 5 6
29	Future plan of remittance senders	Migrate from the village Urban entrepreneur Rural entrepreneur Commercial farming Involve in rural industries Involve in tourism	1 2 3 4 5 6
30	Reason for migration	Greater family income To get public service To child education To establish business To hotel and restaurant To collect agro products	1 2 3 4 5 6
31	Utilization of remittance in service infrastructure makes government more passive and non responsible	Strongly agree Agree Disagree Neutral Strongly disagree Disagree	1 2 3 4 5 6
32	Remittance is using for temple construction projects	Yes No	1 2
33	Remittance is donating for mother group and youths club	Yes No	1 2
34	Large amount of remittance is expensing in cultural feasts and festivals	Strongly agree Agree Disagree Neutral Strongly disagree Disagree	1 2 3 4 5 6

<b><u>On behalf of Surveyor</u></b> gfd.....	<b><u>On behalf of Respondent</u></b> gfd .....
;do .....	

## **Appendix B: Guideline of Key Information Interview**

- 1) In your opinion, present context of Nepal to go to foreign employment is right or wrong?
- 2) What types of support or contribution can give to country from the foreign employment or remittance?
- 3) What are the major issues or causes to involve in foreign employment?
- 4) While going foreign Employment, What types of problems and difficulties are facing the youngsters?
- 5) When the husband or wife or family members are in foreign employment, what types of problems are they facing?
- 6) How much the remittances impact on social sector?
- 7) Do they distribute the remittance in service sector?
- 8) Due to the Foreign Employment, what are the major changes in the everybody life standard?
- 9) Do they get proper job in abroad as their education and professional background?
- 10) After returning from Foreign Employment, What are they doing?
- 11) Any suggestion or comments from your side that can help to make the better status of abroad going people and their families?

### Appendix C: Sampling Determination Table

Required Sample Size				
Confidence =		95.0 %	3.84	
Population Size	Degree of Accuracy/Margin of Error			
	0.	0.04	0.025	0.01
10	10	10	10	10
20	19	20	20	20
30	28	29	29	30
50	44	47	48	50
75	63	69	72	74
100	80	89	94	99
150	108	126	137	148
200	132	160	177	196
250	152	190	215	244
<b>395</b>	<b>170</b>	217	251	291
400	196	265	318	384
500	217	306	377	475
600	234	340	432	565
700	248	370	481	653
800	260	396	526	739
900	269	419	568	823
1,000	<b>278</b>	440	606	906
1,200	291	474	674	1067

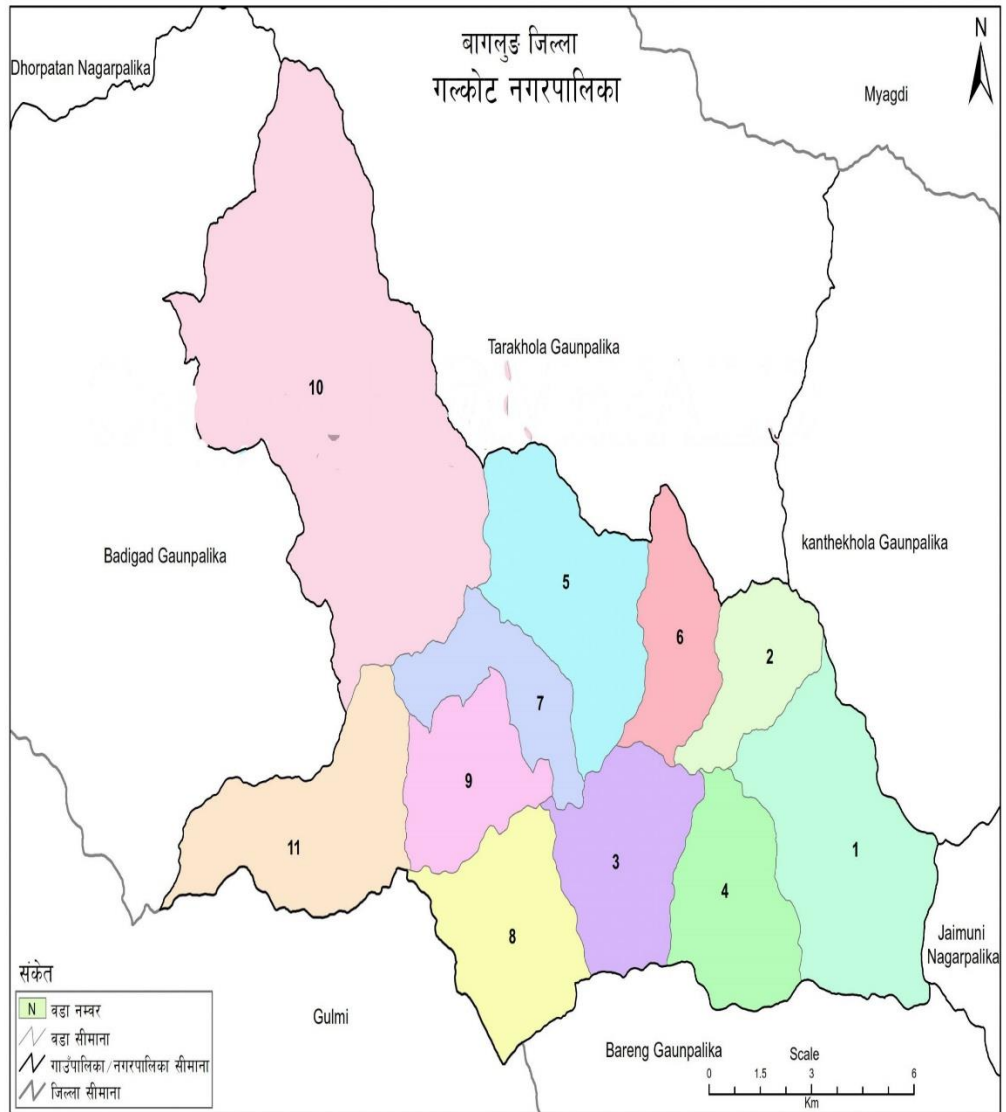
The recommended sample size for a given population size, level of confidence, and margin of error appears in the body of the table.

For example, the recommended sample size for a population of 1,000, a confidence level of 95%, and a margin of error (degree of accuracy) of 5% would be 278.

- Change these values to select different levels of confidence.
- Change these values to select different maximum margins of error.
- Change these values to select different (e.g., more precise)

Determination of Sample size with 95% confidence level and 5% Margin Error

## Appendix D: Map of Galkot Municipality



स्रोत: स्वयंसेवा नक्सा (स्केल १:२००००/१:२००००), नापी विभाग र जनगणना २०६८, केन्द्रिय तथ्यांक विभाग  
तयार पार्ने: गाउँपालिका, नगरपालिका तथा विशेष, संरक्षित वा स्वायत्त क्षेत्रको संख्या तथा सीमाना निर्धारण आयोग

Projection System: MUTM, Spheroid - Everest 1830  
LLRC, 2016