

**SOCIO-ECONOMIC STATUS OF REMITTANCE RECIPIENT
HOUSEHOLDS IN NAURANGA VILLAGE OF LALJHADI RURAL
MUNICIPALITY, KANCHANPUR**

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By

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DECLARATION

I hereby declare that the thesis entitled SOCIO-ECONOMIC STATUS OF REMITTANCE RECIPIENT HOUSEHOLDS IN NAURANGA VILLAGE OF LALJHADI RURAL MUNICIPALITY, KANCHANPUR 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

The thesis entitled SOCIO-ECONOMIC STATUS OF REMITTANCE RECIPIENT HOUSEHOLDS IN NAURANGA VILLAGE OF LALJHADI RURAL MUNICIPALITY, KANCHANPUR has been prepared by Mr. Binod Orh under my supervision for the partial fulfilment of the requirements for the degree of Master's of Arts in Rural Development. I hereby, forward this thesis work for the final evaluation.

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APPROVAL LETTER

We certify that this thesis entitled SOCIO-ECONOMIC STATUS OF REMITTANCE RECIPIENT HOUSEHOLDS IN NAURANGA VILLAGE OF LALJHADI RURAL MUNICIPALITY, KANCHANPUR submitted by Mr. Binod Orh to the Central Department of Rural Development, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfilment of the requirements for the Degree of Master of Arts in Rural Development has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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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 Nauranga village of Laljhadi Rural municipality Kanchanpur. The study used case study research design under quantitative approach. The required data and information through household survey and KII techniques. 75 Respondents

According to rule of thumb on the basis of central limit theorem out of the total 250 households 75 households are taken as sample size for the study. During this study it was found that Chaudhary/Rana (71.1%) was the main ethnic group selected as sample households. Agriculture (64.40%) was the main occupation. Average family size is 4.5 and Qatar (17.4%) Malasiya (16%) are the main destination country in the study area. Most of the male (88%) and very few female (12%) are gone for foreign employment. Most of the people of the ward are gone for employment (91.10%) purpose. 34.40 percent labour migrants are involved in service sectors. About 82.20 percent people have taken loan from relatives in high interest rate 25 percent-36 percent. Around 81.10 percent labour migrants are unskilled and are forced to work in 4D works (Danger, Difficult, Dirty, Demeaning). 92.20 percent remitters use IME/Western Union Money Transfer to send their income to the households. 44.40 percent households have used their remittance income for consuming things, 60.00 percent households have used their remittance for paying off the loan. Only 18.90 percent people have invested their remittance income in productive sectors. Most invested area of the ward is land sector (36.70%).

The study concludes that all the households who are receiving remittance are getting economic benefit. Their access to purchasing capacity, education and economy has increased. The remittance is not using properly in productive sector if the households properly invest in productive sector it will help to develop rapidly which helps in rural development. All households were very positive towards remittance income. They suggest that focus should be easily availability of loan facilities at low interest rate and providing skills and training before going as migrant labour. 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 distribution of remittances in the socio-economic conditions of Nauranga village of Laljhadi Rural 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 Nauranga village of Laljhadi Rural Municipality.

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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 kilometer
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

Remittances are essentially foreign currency that expatriates send back to their home nations. Remittance is another word for the accounting term for a monetary payment sent from a client to a firm. Remittances are often referred to as workers' compensation, income, or funds sent in cash, checks, or another form from the international labor market to the destination country (of the migrant sending country). Remittances are financial transfers (such as taxes) between people. International remittances are money transfers made by overseas employees (remitters) who reside in and carry out employment in other nations, particularly in industrialized nations.

Remittances are divided into three categories by the International Monetary Fund (IMF), including those made by employees who have been working abroad for more than a year. The balance of payments' current account records it under the subheading "Current Transfers." In the current account's "income" subcategory, earnings, salaries, and other benefits received by seasonal, border, and other workers who have only recently moved overseas are noted. According to the IMF (2018), capital transfers in the capital account are reported under the heading "Migrant Transfers."

The description given above excludes transfers made through unofficial means, such as through Hundi, friends, or family, as well as transfers made in the form of gifts like jewelry and other consumer goods. Although the categories migrant remittances only apply to employees who have resided abroad for more than a year, other headings more accurately reflect the scope of employee remittances than the information presented under the headings of employee remittances alone. For instance, according to Nepal Rastra Bank [NRB], 2017 remittances sent by seasonal workers in the Philippines through the banking system are greater than those sent by employees themselves.

The overall economic development of the nation has been greatly influenced by remittances. One of the biggest sources of funding for poor nations is remittances from migrants, which competes with foreign aid. Remittances from workers make up a major portion of global financial flows, particularly when it comes to nations that export labor. The World Bank estimates that worldwide remittances increased 10

percent in 2018 to reach US\$ 689 billion, with US\$ 528 billion going to developing nations. In 2019, total remittances are projected to increase by 3.7 percent to US\$ 715 billion, with US\$549 billion going to developing countries. Due to its size, India is the leading beneficiary of remittances, receiving US\$80 billion in 2018. Other major beneficiaries in 2018 included China (US\$ 67 billion), the Philippines (US\$ 34 billion), Mexico (US\$ 34 billion), and Egypt (US\$ 26 billion).

Remittances have also helped Nepal, particularly in rural Nepal, by lowering poverty rates. A sizable amount of remittances have been used in Nepal, as in other nations throughout the world, for personal consumption, the purchase of real estate and homes, the repayment of loans, the purchase of jewelry, and as bank deposits (NRB, 2002). Official remittance flows are tracked by central banks as part of their balance of payment statistics, which are then submitted to the IMF. Remittances are typically computed as the sum of "workers' remittances" and "labour income" or "compensation of employees" for migrants working abroad for either more than or less than one year, depending on the precise definition used. Remittances also represent the financial aspect of the intricate web of connections between the diasporas of migrants and their home nations.

The importance of remittances has been discussed by NRB (2014), demonstrating that while they have been a significant source of foreign currency income in Nepal, their crucial role in development is dependent on how the recipient households utilise them. If a nation is unable to manufacture all of the items it needs on its own, imports may account for a sizable amount of its consumer spending. Over time, this may result in a rapid increase in the trade deficit and cause the economy to fall into a remittance-import trap. By utilizing the co integration technique, the study creates the long- and short-term relationships between remittance and import as well as remittance and trade deficit nexuses. 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.

A little over 15.6 million Indians live abroad, making up the largest diaspora in the world, according to the UN World Migration Report (2018). This represents the second-largest capital flow after foreign direct investment (FDI) and before overseas

development assistance (ODA) to developing countries. According to a research by the World Bank, everything was stagnant. However, as a result of the economic growth, remittances from the US virtually doubled (Pant, 2005).

Remittances are also comparatively more significant for developing countries, where they account for 250.0 percent of net official finance and 66.2 percent of FDI inflows. Remittances outpaced both state and private transfers in 36 developing nations in 2004. With payments of remittances totalling US\$ 31.4 billion and \$ 15.9 billion respectively in 2004, the United States and Saudi Arabia are the two countries from which workers send the most money home. Germany, Belgium, and Switzerland are the other leading remittance sources. Up until the middle of the 1990s, Saudi Arabia was the greatest supplier of remittances; in 2004, remittances made up 1.5 percent of the country's GDP and 5.1 percent of its imports.

Remittances have thus grown tremendously and are now important sources of income for underdeveloped nations. Remittances have gained popularity in recent years in the global financial community, both in terms of rate and amount of remittances. Most nations throughout the world have experienced exponential growth in remittance inflows (World Bank, 2010). When it comes to Nepal, labor migration is the main kind of foreign employment. Labor migration is the temporary relocation of the unskilled or semi-skilled work force to foreign nations. Numerous economically active people, particularly young ones, have migrated abroad due to a shortage of employment possibilities in the nation.

The percentage of migrants in the world's population, which has increased from 2.4 percent in the 1970s to roughly 3 percent now, is rising at a rate of 3 percent each year since the 1990s. 2 Additionally, the amount of remittances paid by migrants has soared from just US\$ 3 billion in 1975 to US\$316 billion in 2008. Remittances currently account for around two-thirds of all foreign direct investment, accounting for an estimated 1.9 percent of developing nations' GDP (Gurung, 2011). They have overtaken official development assistance. Rising disparities in wealth, income, human security, and rights as well as the global demographic trend are all pushing up migration. The demographic deficit and resulting demand for migrant labor in developed and destination nations. In developing countries where jobs are not being generated quickly enough to accommodate those, millions of young men and women join the labor force every year. More folks can now buy thanks to new technology.

On the one hand, remittances are making a fantastically growing contribution to the national economy. In contrast, it is unclear how this remittance has been utilized at the household level. Research on the topic of remittance usage at the household and community levels has received little attention. In order to change the family's standard of living, it is important to determine how much of the remittance can be used in productive areas (Khatri, 2017).

The home economics of remittance recipients is becoming more and more dependent on remittances. Additionally, it has helped the nation's economy grow. Remittances, or money that Nepalese workers abroad send home, account for about 30 percent of Nepal's GDP. 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 residents of Laljhadi Rural Municipality in Kanchanpur then frequently send money home.

1.2 Statement of the Problem

South Asian nation of Nepal is among the least developed in the world. Subsistence agriculture is a source of income for almost 85 percent of the population. Due to a lack of contemporary agricultural technology, there hasn't been enough production to meet demand. Large caste, gender, and geographic inequality, poverty, unemployment, the depletion of natural resources, and more recently, low employment possibilities, are the main drivers of labor movement. Nepal's socioeconomic, demographic, and political challenges are significantly impacted by the rising numbers of domestic and international remitters who find employment and send money home.

For potential labor migrants, information is inadequate at every turn. The majority of them are unaware of their destination's location, the type of labor they must perform, the actual expense of traveling there for employment, and other social and cultural details. The suffering of Nepalese migrant workers overseas is hence the subject of many realistic stories. It's claimed that the sole reason Nepalese laborers are tolerated throughout east and south Asia, as well as the gulf countries, is because they are inexpensive and willing to work any job that is given. The majority of immigrants are educated, coming from families in the middle and lower classes, and they travel abroad in the hopes of making a large sum of money quickly. Many people engage in illicit employment. According to statistics, migrant workers send home almost \$100

billion in remittances annually, and this sum continues to be very important to the country's economy. The distribution of remittances by the homes that receive them, though, is still an issue. Remittances are largely being spent in unproductive sectors. Instead of investing in the economy's productive sector, remittances have been used to pay for jewelry, buy real estate, buy houses and real estate, pay off loans, and buy real estate and houses (NRB, 2002). Over time, this may cause the trade deficit to increase sharply (NRB, 2014). Overall, remittances are not yet funding the growth of entrepreneurship; rather, they are funding social level development of physical infrastructure projects by remittance receiving households in the Nauranga village Laljhadi rural municipality.

1.3 Objectives of Study

The general objective of this study was to analyse distribution pattern of remittance by the selected remittance receiving households. And below are the some of the specific objectives that pave that paved the ways to address general objective of the study.

- To assess characteristics of the remitters and remittance recipient households.
- To analyze economic status of the remittance receiving households.
- To explore the social status of the remittance receiving households.

1. 4 Significance of the Study

In Nepal, labor migration is becoming more and more common. Labor migration can be regarded as one of the main livelihood strategies of rural areas, with significant national and local ramifications for the nation. The majority of migrants travel abroad in an effort to better their situation and that of their families, to acquire new knowledge, to expand their horizons, to secure better employment, and to escape danger and insecurity. Today, Nepal is widely acknowledged as the nation from which most workers migrate, primarily to Malaysia and the GCC. According to the Nepalese Ministry of Labour and Transport Management, 3 million individuals are employed abroad daily. According to the Ministry of Labor and Employment Department's 2018 report, workers' remittances account for 23 percent of Nepal's GDP. The Nepali government has developed regulations to encourage and regularize labor movement because it understands the significance of such mobility.

Two opposing views regarding the acceptability of flows and their effects on economic development have emerged as a result of the worldwide phenomena of

labor migration. Discussions of the effects of migration typically center on two issues: the effects on the labor 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 number of facets of migration, including who and what kinds of migrants there are in terms of education, sex, age, where they came from, where they are going, and under what circumstances they are migrating. The study will also attempt to comprehend how alterations arise following migration. What types of remittances do families receive from migrants, and where do they use them? On this research, all of these study-related issues are addressed.

1.5 Delimitation of the Study

Due to couple of constraints (i.e. time and money), the researcher delimited this study in the following ways:

- The study is conducted in Nauranga village ward no: 2 of Laaljhadi Rural Municipality only.
- Thus, this research study was based upon limited information that was collected through 75 sample number or respondents.
- They study has more focused on educational status of the remitters and use of remittance at social level by the remittance receiving households.
- The researching issues are interpreted through migration theory, human capital formation theory and rural transformation theory.

1.6 Organization of the Study

The six chapters that make up this thesis paper. The first chapter covered the introduction, which included the study's history, a summary of the difficulties, the study's justification, its goals, a test of a hypothesis, its relevance, its boundaries, and its organization. The second chapter includes a conceptual framework for remittances, a historical overview, theoretical, policy, and empirical literature studies. The third chapter contains a description of the research methodology used in this investigation. Introduction to the subject field is covered in Chapter 4. The data gathered from the chosen respondents were analysed and explained in chapter five. The study's findings, conclusions, consequences, proposals, and future direction are all covered in detail in chapter six.

CHAPTER II

REVIEW OF LITERATURE

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, which is racial, is an example of forced 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 labor 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.

Since the 1820s, employment in India's sizable public and private sectors has consistently been one of the main sources of income for households across Nepal in the setting of South Asia. The majority of Nepal's young, unskilled employees saw this option of working abroad as a source of optimism at a time when the public and private sectors of the nation were still quite underdeveloped. Despite a significant increase in employment prospects over the past two decades in Nepal, this expansion has not kept up with a significant rise in the number of job searchers, who have been notably helped by a mix of rapid population growth, slow economic growth, and constrained agricultural potential. Conflict in the years 1996 to 2006 also caused a decline in immigration, 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.

Remittances from migrant workers have become one of the most significant factors in the Nepalese economy, influencing not just household spending and investment habits (Tuladhar, Sapkota, and Adhikari, 2014). According to Sapkota (2013), Nepal is one of the countries that receives the most remittances as a percentage of its GDP. In this regard, overseas employment in Nepal has a long history, with remittances being a significant source of income for a large number of

individuals. Since the latter half of the 18th century, Nepalese have been emigrating to India. According to Nath (2006), Nepalese have been migrating to north-eastern India since the 1820s. Numerous villages and households experienced economic difficulty as a result of repressive land and labor laws combined with population pressure, which resulted in both temporary and permanent migration to other regions of Nepal as well as abroad (Shrestha, 1985). According to research, a 10 percent increase in remittances as a percentage of a nation's GDP can reduce poverty by 1.2 percent. Additionally, a 10 percent increase in migration from the sending nation will result in a 1.6 percent decrease in the proportion of persons making less than \$1 per day. According to the economic survey from 2011–12, 19, 64,383 persons left the nation in search of jobs abroad. In this case, 2, 94,094 persons were granted permission to work abroad in 2010–11, and 4, 53,543 in 2012–13. Similar to this, according to the Department of Foreign Employment's 2014/15 report on the macroeconomic situation in Nepal, 5, 12,887 persons received final authorisation for employment abroad.

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 labor 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 labor 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 government policies, and the demonstration effect are the main driving forces behind the exodus of Nepalese skilled and unskilled labor force. It's important to note that both the origin and the destination have pushes and pulls. This illustrates the fact that any immigrant must weigh the advantages of remaining where they are and the disadvantages of relocating, as well as their opposites. The push-pull hypothesis operates under the premise that migration is likely to take place if the benefits (pulls) of moving away from the origin outweigh the benefits of staying put (Lekhi, 2008).

2.2.1 Theory of Human Capital Formation

Economic growth derives its fundamental source from human capital. It contributes to both technological advancement and higher production. In actuality, the rate of advancement in human capital is what separates industrialized and developing nations the most. The developing nations require human capital to staff new and expanding government services, implement novel agricultural and land-use practices, create novel communication technologies, advance industrialisation, and establish new educational systems. Underdeveloped nations invest in people with the intention of boosting their coding prowess, social aptitudes, ideals, and health (Saif, 2010).

Human capital is the aggregate human potential that reflects the form of wealth. This can be used as a resource to help someone reach their personal or national goal. According to George Psacharopoulos, who discusses the return on educational investment, human resources play a crucial role in creating the foundation for a country's prosperity through constructing social, economic, and political institutions and amassing capital (Psacharopoulos & Woodhall, 1997). 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 fundamental elements of the production of human capital, in the

words of Schultz (1987), are aptitude (acquired through any means or innate), credentials (acquired through formal or informal education), and skills (acquired through experience or training). In addition, he emphasized that the human competence at work is considered as a particular set of qualities, such as knowledge and abilities utilized to carry out a given activity. In line with Schultz's theory, young people from Nepal can acquire human capital through employment in industrialized and developed nations, and this investment will pay off through higher labor productivity than it costs.

The human capital theory can also be analyzed from the perspective of human capability, which has intrinsic value for people's well-being, an indirect role in influencing social change, and an indirect role in influencing economic output, according to Indian economist Amartya Sen (2000). The technical relationship between inputs and outputs from formal and informal learning and training is seen in the educational system by the human capital theory. Inputs and outputs are revealed to have a set technical relationship, which is afterwards stated in the form of a production function. In the process of developing human capital, this theoretical research provided insight into how to understand abroad employment and remittances as an input and output relationship in informal and non-formal education.

2.2.3 Theory of Rural Transformation

The goal of the rural transformation agenda is to raise the general standard of living for residents of rural areas. Therefore, rural transformation focuses on raising rural residents' quality of life by increasing their level of productivity, increasing their range of options, and enacting pro-poor, nondiscriminatory public policies. The main theoretical tenet of rural transformation is to increase family self-sufficiency, inclusive leadership, and communal wealth (Richardson & London, 2007). According to some, education can help people in rural places become more employable, enhance their skills, and finally escape poverty. This hypothesis is more applicable in the setting of Nepal, where the majority of people still live in rural areas and engage in various forms of subsistence farming.

2.3 Policy Review

The 14th Periodic Plan concept note, which will serve as the foundation for developing strategies, policies, and programs to support the government's plan to

achieve the Sustainable Development Goals (SDGs) and transform Nepal into a middle-income economy by 2030, has received approval from the National Planning Commission (NPC), the highest authority responsible for establishing the nation's development plans and policies. A new three-year plan, which is being implemented by NPC, is regarded as a short- to medium-term development strategy. The government has produced a periodic plan for the past 14 times, upon which the annual budget and other development policies, plans, programs, and strategies are based. The main goal of the future periodic plan will be to assist the government in accomplishing all the SDGs by 2030 and aid Nepal in becoming a middle-income nation by that time by adopting the welfare state ideal.

22 exclusive rights are granted to the provinces and municipal levels under Nepal's new constitution. Local governments will have the authority to establish town police, run FM radio, own cooperative institutions, and deploy town police as well as to levy local taxes such as 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. Remittance use needs to be encouraged by policies in order to support long-term prosperity and financial security. Increase the amount of remittances by encouraging migrants to invest in productive assets in the nation rather than holding their savings abroad or using them to buy consumer goods. Nepal needs to further develop policies that encourage migrants to send more remittances through official rather than unofficial channels.

The following are the main policies that pertain to overseas employment, as stated in overseas Employment Policy 2068:

- 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 produced the following policies: • A clause will be added requiring employees and foreign employment agents to sign a contract regarding compensation and other perks in the presence of the relevant department.

- The impacted agencies will be reorganized to expand local employment services to overseas workers.
- International conventions that guarantee the rights of migrant workers will be gradually ratified, and partnerships with the global community will be established to protect workers' rights.
- Education campaigns will be run to enlighten people about the opportunities and dangers associated with migration as well as the countries of destination. • By adopting international employment as an intermediary approach, workers looking to work abroad will receive the necessary training and skills. To ensure safe international employment, policy-level and institutional development efforts will be carried out, and provisions will be provided for necessary training so that those who choose to work abroad can easily attend such training programs.
- Nepalese missions overseas will be activated to guarantee promotion of respectable, secure, profitable, and reliable international employment.
- To ensure the safety and welfare of Nepalese migrant workers, labor agreements with destination nations will be formed.
- Programs will be run to manage credit facilities for abroad employment, to provide skill-oriented training as requested by international employers, and to reinforce the monitoring system. • 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.
- In the first eleven months of the current fiscal year, the country received remittances of Rs 1 trillion, 112 billion, and 52 million. Based on the eleven months of the fiscal year 2022–23 (July 17, 2022–July 16, 2023), Nepal Rastra Bank (NRB) reported this data in the Current Macroeconomic and Financial Situation.

2.4 Empirical Review

The first half of FY 2022–23 saw an increase in remittances from Nepal, according to a Nepal Rasta Bank (NRB) report dated 2022–023. Remittance inflows grew 24.3 percent to Rs. 585.08 billion in the review period, compared to a decline of 5.0 percent in the same time the previous year, according to NRB's most recent Macroeconomic Report. Remittance inflows rose 13.9 percent to US\$ 4.50 billion in US dollars during the review period (Six Months' Data Ending Mid-January, 2022/23) compared to a decline of 5.7 percent during the same time period the year before.

In the review period, there were 275,643 Nepali workers (institutional and individual-new) who applied for clearance to work abroad, a 64.6 percent increase. In the review period, there were 142,548 Nepalese employees (Renew entrance) who applied for clearance to work abroad. In the same time frame the year prior, it had climbed by 298.1percent .In the review period, net transfer climbed 22.7 percent to Rs. 644.72 billion. A similar transfer had reduced by 4.4 percent over the same time frame the year before.

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 laborers 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 labor.

The study "Role of Remittance in Changing Socio Economic Status of People: A Case Study of Khaliban VDC of Palpa District" by Aryal (2016) was carried out. The study's overarching goals are to ascertain the varied socioeconomic effects of remittances on rural livelihood on society. The particular goals are to examine the socioeconomic position of foreign employees, to assess the current remittance situation in the research area, to analyze the contribution of remittances to changing socioeconomic status, and to investigate the difficulties in putting remittances to productive use. 46 homes were only included in this study.

Dhungana and Pandit (2014) have tried to explore the impact of remittance on social and economic status at the household level. With 147 households with at least one member being a migrant in Lekhnath Municipality of Kaski District using various descriptive and inferential statistics the study found that the remittance in a household is significantly associated with other socio-economic variables. Overseas remittances have brought qualitative changes in children's education and health status, an improvement in the economics status of the migrant households and the involvement of the households in the community development activities. The study concluded that remittances have brought positive change in overall socio-economic status of migrants households.

Dahal (2014) examined the effects of remittances on financial development, productivity, international trade, and the accumulation of human capital in order to understand how they affect economic growth in Nepal. The study concludes that increasing remittance inflows in Nepal have a favourable correlation with financial

development and the accumulation of human capital, but a negative association with international commerce, based on secondary data collected over a 15-year period from 1996/96 to 2010/11. Remittances were also discovered to be positively associated with entrepreneurship and negatively associated with manufacturing. Remittance inflows' overall effects on Nepal's economic growth were mixed, according to the study.

The top 5 remittance-receiving countries in 2015 were examined in the UNCTAD and World Bank Report (2015) as a percentage of GDP. The GDP of Tajikistan and the Kyrgyz Republic both benefited from remittances to the tune of 41.7 percent and 30.3 percent respectively. The contribution of remittances to Nepal's GDP is 29.3 percent. Similar to Moldova, remittances contribute 26.2 percent and 27.9 percent of the GDPs of Tonga, respectively (See in Table 1).

Table 2.2: Remittance Receiving Countries in 2015 as Percent of GDP

S.N.	Countries	Remittance as percent 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, 2015

According to a 2012 study by Ebeke, there are skeptics of remittances and negative effects of remittances on the national economy. The study, which took roughly ten years (1997–2006) to complete, was praised for its thoroughness because it used a sizable sample of 86 developing nations. Remittances do not perform better than most people believe, according to the test hypothesis. Remittances create a moral hazard for the general public because they separate the state from the populace, and they also create one for households since people cease working and instead choose to migrate. 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. In his study he has used the simple OLS model to assess the impact of remittance in GDP.

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. The study suggested that the system of remittance transfers was a fragile and not effective, although the impact of remittances was positive and significant for these countries.

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. According to estimates, 867,000 Nepali migrants are employed abroad in India, accounting for 41 percent of the total, and another 810,000 (38%) are employed in Gulf nations. According to reports, Malaysia has 245,000 (12%) while the other industrialized nations stated above have 186,000 (8.7%) each. The frequently cited number of migrants in India is between 1.5 and 3 million. The seasonal return of many migrants to Nepal may help to explain some of the disparities between the NMS survey and other estimates. This survey was conducted during the height of the Nepali farming season (May–June), when many migrants who typically live in India were back at home working on their fields.

In their 2010 study, Javid, Arif, and Qayyum concentrated primarily on the significance of worker remittances and how they affected Pakistan's economic growth and elimination of poverty. The impact of remittance inflow on economic growth and poverty has been examined by the authors utilizing the Autoregressive Distributed Lag (ARDL) technique. Remittances have a large and statistically significant influence on poverty reduction and growth in Pakistan, according to the study, which revealed that they have a positive and significant impact on economic growth. The study discovered that as the effects of remittances spread and grow over time, they may eventually result in sustainable growth, welfare enhancement, and up gradation of poor households. In order to increase the volume of remittances, the government

should create a policy that lowers the transaction costs associated with transferring remittances through official channels.

Foreign employment and remittances' effects on the Nepalese economy have been examined by Shrestha (2008). Remittances sent by migrant workers are an efficient means of reducing poverty, he concluded. Even while the economy benefits from foreign employment, there are not enough facilities to support the rising trend of migration. The government should adopt and uphold a policy of economic diplomacy in order to actively promote overseas employment.

The researcher recognized that the majority of the study focused on macroeconomic analysis from the aforementioned empirical review. Even in the context of Nepal, the entire research team emphasized the role that remittances play in household economies. Because of this, the researcher discovered certain gaps in the empirical literature. Research that focuses on microeconomic analysis in general and the distribution of remittances in particular must be done. The researcher also spent three years working in South Korea from a theoretical point of view. After returning to his native village, the researcher's curiosity led him to examine how remittances were distributed among family income and expenditure.

CHAPTER III

RESEARCH METHODOLOGY

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 will determine what kind of research design is used. This study was planned using a quantitative methodology and survey research. The fundamental principle of the survey method is "questioning people about a topic or topics and then describing the responses." The researcher used a specialized survey out of the numerous survey types that addresses remittance distributions and its effect on household economy (UN, 2007).

To collect data from a huge population while minimizing the cost of conducting a census, the study explicitly used the sample survey approach. Inferences about the population overall have been drawn using the data gathered from the samples. According to Cohen, Menon, and Morission (2007), this case study research approach outlines the nature and characteristics of current conditions, identifies benchmarks against which existing conditions can be compared, and ascertains the connections between septic occurrences.

3.2 The Field and Rationale

The Kanchanpur District in the Sudurpashchim Pradesh region of far-western Nepal contains the rural municipality of Laljhadi. 22569 people call Laljhadi home. 154.65 km² are on the ground. 28.764 degrees North and 80.427 degrees East are the coordinates for the. Laljhadi has a total of six wards. Sudurpachhim Province's Kanchanpur district's rural municipality of Nauranga village of Laljhadi is chosen as the study's subject on purpose. The study's focus was chosen for two reasons in the village of Nauranga in the Laljhadi Rural Municipality. 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, compared to nearby local levels, this municipality has a higher proportion of households that receive remittances from Malaysia and the Gulf.

3.3 Nature and Sources of Data

3.3.1 Primary Data Collection

Using a questionnaire from a household survey, primary data and information have been gathered. Both open-ended and closed-ended questions were included in the survey. Along with gathering narrative data, the researcher also interviewed key informants.

3.3.2 Secondary data Collection

In addition to the primary data, pertinent secondary data were gathered from the National Planning Commission secretariat's publications, the Central Bureau of Statistics (CBS), the government's budget address, an economy survey, the yearly publication of Nepal Rastra Bank, books, reports, and magazines, among other sources.

3.4 Sampling and Population

For observation and data analysis, a small portion of the population was chosen. Primarily, primary data were collected for this investigation. The total number of houses in ward number one of the Laljhadi Rural Municipality is 1345, according to the profile. Out of those, 250 remittance-receiving homes are designated as the study's sample population. 75 remittance-receiving homes (30% of all remittance-receiving households) are chosen as sample numbers based on simple random sampling for this study in accordance with a general criterion based on the central limit theorem.

3.5 Data Collection Techniques and Tools

The use of data collecting techniques enables researchers to methodically gather data and information about the topics they are studying. There are numerous methods for gathering data and information. Among these, the information needed for this investigation was gathered using the methods below.

3.5.1 Household Survey

For gathering information from 75 chosen remittance-receiving homes, the household survey method is utilized. Inside the study region. The demographics, structure of the household, social and economic circumstances, number, and age of all household numbers have all been taken into consideration while designing survey questions for individual and household information.

3.5.2 Key Informant Interview

The semi-structured interview procedures were used to gather the primary data from the key informants. Selected important people will be interviewed for the key informants' report. According to the interview guidelines, the informants were questioned. Local government stakeholders, home return remitters, and other key informants are important.

Table No. : 3.1 List of KII Participants

S.N	Name	Designation
1	S. Rana	Ward Chairman
2	P. Khadka	Member of Youth Club
3	R. Bishowkarma	Member of Youth Club
4	M.Chaudhari	Returned Labor Migrant
5	P. Khatri	Returned Labor Migrant
6	M. Rana	Returned Labor Migrant
7	G. Dagaura	Returned Labor Migrant
8	B. Sunar	Returned Labor Migrant

Source: Field Study, 2022

3.6 Data Analysis and Interpretation

Applying descriptive approaches allowed for the analysis and interpretation of the data and information that was gathered. Before being entered into a computer, field data was first edited and categorised, then coded and converted into different units as needed. Frequency tables and different units are utilized for data analysis after all data has been entered into the computer.

3.7 Ethical Consideration

- Without ethical thought, research is useless. The principles of conduct that discriminated between appropriate and inappropriate behaviors are referred to as ethics. Researchers considered privacy concerns and informed consent to disregard any bias in the study in order to preserve ethical consideration (Creswell, 2012). Thus, during the study period, the researcher adhered to the several codes of behavior listed below:
- Key individuals, such as respondents and local development stakeholders and intellectuals, have been informed of the study's objectives.

- Honesty, integrity, objectivity, and care have all been taken into consideration by researchers working in the field.
- The terms "confidentiality" and "anonymity" apply to the privacy of information.
- There hasn't been any prejudice against any cultures, religions, occupations, or other groups.
- To convey this study and the trusting setting, simple and lovely language has been employed.
- No private or sensitive questions have been raised prior to a positive rapport being built with the respondent.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

In this section explains the characteristics of households. In this, the 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. In this section countrywide employment situation, 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.

4.1 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 our 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. Characteristics 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.

4.1.2 Characteristics Profile of Respondents

Table: 4.1 Characteristics Profile of Respondents

Indicators	Variables	Frequency	Percentage
Sex	Female	18	24.0
	Male	57	76.0
Age	Less than 30	20	26.7
	30-50	8	10.7
	More than 50	47	62.6
Education	Uneducated	36	48
	Below 8 pass	17	22.7
	SLC pass	7	9.3
	+ 2 pass	12	16
	Bachelor	3	4
Religion	Buddhist	9	12.0
	Christian	10	13.3
	Hindu	56	74.7
Relation	Brother	7	9.3
	Daughter	9	12.0
	Father	13	17.3
	Husband	4	5.3
	Son	42	56
Total		75	100

Source: Field Survey, 2022

Table 4.1 shows the characteristics profile of Respondents in Nauranga village. The less than 30 years old respondents are 26.7 percent and 73.3 percent people are more than 30 years old. Likewise 48 percent respondents are uneducated

and 52 percent people are educated. Likewise 56 percent people migrated son of respondents and 48 percent people are other relation.

4.1.3 Characteristics of remitters

Table: 4.2 Characteristics of remitters

Indicators	Variables	Frequency	Percentage
Sex	Female	9	12
	Male	66	88
Age	Less than 30	53	26.7
	30-50	22	10.7
Education	Below 8 pass	18	24
	SLC pass	23	30.
	+ 2 pass	24	32
	Bachelor	10	14
Migrated Situation	Un migrated	49	65.3
	Migrated	26	34.7
Migrant Member	1	72	96.0
	2	3	4.0
Total		75	100

Source: Field Survey, 2022

Table 4.2 shows that characteristics of migrants. The 88 percent male migrated and only 12 percent female are migrated the out of country. Mainly 53 percent youths are less than 30 years old. The migrated people among the 32 percent peoples are 12 pass and 14 percent is bachelor pass. According to respondents 34.7percent people are migrated before place to another place. The 96 percent household to 1people migrated and 4 percent households to 2 people are migrated.

A member of youth club of Laljhadi rural municipality ward no: 2 shared that: "Youths of the ward are gone for foreign employment if you search a youth for immediate help in this ward hardly it will find and the ward is fulfilled with

old peoples, women and children even in death ceremony of any villagers it is very much hard to find youths for help. So in this aspect foreign employment is one of the big problem” (R. Bishowkarma, 2022 [KII]).

According to a local people who returned from out migration shared that:

“If you see most of the energetic people of this ward are gone for foreign employment and this is the sign of retardation in development. And next thing is energetic people are working abroad and those manpower needed here for various institution and various sectors are hiring from other districts and those hired manpower invest their salary at their own place which shows the sign of capital drain also which means they are developing their place not ours”(M. Chaudhari, 2022 [KII]).

4.1.4 Countrywide of Remitters

Table 4.3 Countrywide of Remitters

Country	Frequency	Percent
Canada	1	1.3
Japan	4	5.3
Kuwait	5	6.7
Malaysia	12	16.0
Malta	1	1.3
Oman	9	12.0
Portugal	1	1.3
Qatar	13	17.4
Saudi	12	16.0
South Korea	4	5.3
UAE	12	16.0
UK	1	1.3
Total	75	100.0

Source: Field Survey, 2022

Table 4.3 shows that Countrywide of migrants. The most of all 17.4 percent people are migrated at Qatar and least of all 1.3 percent people are migrated at Canada and UK for purpose of working. In this respect, Ward chairperson of Laaljhadi rural municipality ward no 02 shared that:

*“Most of the people in this ward are in gulf countries even they are staying there from many years but the situation of their household is same because they do not have any idea about using money and they are still using their remittance income in unproductive sector. In this ward these local people do not involve in any training even when the ward have some vacancies from Nepal government ,quota remains vacant because these local peoples are not interested in any training so they are forced to go gulf countries for third class work” (S. Rana, 2022 (KIIE). Even educated people are jobless in Nepal how can I secure my life here so, gulf countries are for us, he said **khadimuluk bhanekohamijastako pir bisaunne thalo ho**” (M. Chaudhari,2022 [KII]).*

According headmaster of the community school shared that:

“to improve foreign employment government need to provide various types of training, government must make policies like provide loans in low interest, subsidy, rewards etc. on the behalf of those people who wants to do something in their country, not only government individuals also must have willpower to do something inside the country they must have interest to do something inside the country” (P. Khadka, 2022 [KII]).

According to local people who returned from out migration shared that:

“Firstly, people are using their remittance income for paying off the loan because we are not so rich that even we can afford countries like gulf and we know for foreign employment we must invest some amount of money and it comes from relatives and other agencies as loan. Even interest rate is so high that loan must pay first and every out migrant struggle first for paying off the loan then after only they thinks about their dream” (M. Chaudhari, 2022 [KII])

4.2 Purpose of Migrants

Table 4.4 Purpose of Migrants

Propose of Migrants	Frequency	Percent
Employment	72	96.0
Others	3	4.0
Total	75	100.0

Source: Field Survey, 2022

Table 4.4 shows the purpose of migrants. Mainly purpose of people are employment. There are 96 percent people migrated purpose of employment. 4 percent peoples are migrated for others purpose. Like study, business and visits.

Local people of Laaljhadi rural municipality ward no 02, who return back from foreign employment shared that:

“Every people who tried for foreign countries are just for employment because here in Nepal they can’t see any opportunities and sacredness of life. Even if you see those people who are trying for American or European countries for higher studies, visit or whatever they are also migrating for the employment and better wages rate. It’s true that they get higher wages rate than people of gulf countries but the target of all is earning money” (M. Chaudhari, 2022 [KII]).

The returnee migrant also expressed that:

“I have noticed that native people of this ward are not interested in study, even if you see the girls of this ward most of them who are studying in government school they do not complete their study and are interested in marriage at small age and in the case of boys they are not interested for higher studies and are interested for out migration countries like gulf countries for employment”(M. Rana, 2022[KII]).

4.2.1 Types of Manpower

Table 4.5 Types of Manpower

Types of manpower	Frequency	Percent
Skilled	2	2.7
Un skilled	54	72.0
Semi-Skilled	19	25.3
Total	75	100.0

Source: Field Survey, 2022

Table 4.5 shows the information about types of manpower. The 72 percent people are unskilled peoples. 2.7 percent people are skilled and 25.3 percent unskilled people go out foreign country. A member of youth club of Laljhadi rural municipality ward no 02 shared that

“In this ward every people shows their own power, powerful people can involve in training here and they provide such training to their relatives but people like we even can’t get any notice about the training no one knows about it .In the case of the our city there are not any good institution for training and we middle class people can’t afford to go to the capital city (G. Dagaura, 2022[KII].

4.2.2 Working Sector

Table no: 4.6 Working Sector of Remitters

Sector of Working	Frequency	Percent
Constriction	17	22.7
Hotel	16	21.3
Manufacturing	36	48.0
Others	6	8.0
	75	100.0

Source: Field Survey, 2022

Table 4.6 shows that working sector of migrants. The 48 percent people are manufacturing work, 22.7 percent are construction, and 21.3 percent are hotel line and 8. Percent people are other sectors.

4.3 Income Level

Table no: 4.7 Income Level of the Remitters

Income level of Migrant	Frequency	Percent
Less than Rs.30000	2	2.7
Rs.30000-Rs.50000	11	14.7
Rs.50000-Rs.150000	52	69.3
More than Rs.150000	10	13.3
Total	75	100.0

Source: Field Survey, 2022

Table 4.7 shows the income level of remitters. The 27.7 percent people are less than Rs. 30 thousand incomes, 14.7 remitters are Rs. 30-50 thousand, 69.3 percent people are Rs.50k-150000 and 13.3 people are more than Rs.150000 income.

4.3.1 Expenditure in Remitters of house

Table no: 4.8 Expenditure in Remitters of house

Indicators		Variables	Frequency	Percentage
Lodging, Food, Clothes/ Daily Consumption		Less than Rs.10000	16	21.3
		Rs.10000-Rs.20000	58	77.3
		More than Rs.20000	1	1.3
Transportation		Less than Rs.1500	21	28
		Rs.1500-Rs.2500	53	70.7
		More than Rs.2500	1	1.3
Telephone/Mobile		Less than Rs.1500	30	40
		Rs.1500-Rs.2500	44	58.7
		More than Rs.2500	1	1.3
Medicine for		Less than	37	49.3

Indicators		Variables	Frequency	Percentage
Family Members		Rs.5000		
		Rs.5000- Rs.7000	31	41.3
		More than Rs.7000	7	9.3
Education for Children		Less than Rs.10000	30	40
		Rs.10000- Rs.15000	42	56
		More than Rs.15000	3	4
	Total		75	100

Source: Field Survey, 2022

Table 4.8 shows that expenditure of remitters of home. The average Rs.15 thousand expenditure in lodging and flooding, average Rs.13 hundred in transportation, Rs13 hundred in mobile phone/TV, average Rs.6 thousand in medicine and averageRs.12thousand expenditure in education.

4.3.2 Goods at the home before and after

Table no: 4.9 Goods at the home before and after

Indicator	Variable	Frequency	Percentage
Television	After	7	9.3
	Before	50	66.7
	None	18	24
Refrigerator	After	32	42.7
	Before	7	9.3
	None	36	48
Radio	After	4	5.3
	Before	71	94.7
Camera/Mobile	After	53	70.7
	Before	21	28.0
	None	1	1.3
Bike and Car	After	56	74.7
	Before	2	2.7
	None	17	22.7
Total		75	100

Source: Field Survey, 2022

Table 4.9 shows the goods at home before and after. The 66.7 percent people with TV before go to foreign, 9.3 percent people are buy TV after go the foreign and

24 percent are none after and before. Likewise refrigerator, radio, camera/mobile, motorbike buy the more different before than after. Mainly positive change in life standard the before than after .

4.4 Children studyStatus of before and after

Table no: 4.10 Children studyStatus of before and after

Indicator	Number of children	Frequency	Percentage
Boys Before	1	46	61.4
	2	26	34.7
	3	3	4.0
Boys After	1	36	48.0
	2	35	46.7
	3	4	5.3
Before Girls	1	36	48
	2	3	4.0
	None	36	48
After Girls	1	52	69.3
	2	12	16.0
	3	1	1.3
	None	10	13.3
Total		75	100

Source: Field Survey, 2022

Table 4.10 shows the Children status of before and after. The 61.4 percent people 1 boys send to school before than go to the foreign. Likewise 34.7 percent are 2 boys and 4 percent people 3 boys send to school before. Likewise 48 percent people are 1 boys send to school after, the 46.7 people are 2 boys and 5.3 are 3 boys send to school after goes to foreign county. Likewise girls rate too positive increase and decrease the send to school girls before and after.

4.4.1 Types of study school of children

Table no: 4.11 Types of study school of children

Indicator	Variable	Frequency	Percentage
Government/ Community	Before	62	82.7
	After	12	16
	None	1	1.3
Private school	Before	5	6.7
	After	61	82.7
	None	8	10.6
Total		75	100

Source: Field Survey, 2022

Table 4.11 shows the types of study school of children's. The 82.7 percent people are send to the government school before goes to foreign county, 16 percent are after send to the government school and 1.3 people are not send the school. Likewise 82.7 percent people are send to children's Private school after gone to foreign country. Therefore change the system schooling.

4.4.2 Before Income level of households

Table no: 4.12 Before Income level of households

Income Level	Frequency	Percentage
Less than Rs.1500	40	53.4
Rs.1500-30000	25	33.3
More than Rs.30000	10	13.3
Total	75	100

Source: Field Survey, 2022

Table 4.12 shows the income level of households before goes to foreign county. The 53.4 percent people are less than Rs.15k income, 33.3 percent are Rs.15k-30k, and more than 30k income of households. This income level is agriculture, livestock and others.

4.5 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 4.13: Purchasing Animal Agriculture Technology of Respondents

S.N.	Particulars	Frequency	Percentage
1	Less than Rs.20000	7	9.33
2	Rs.20000-Rs.40000	15	20
3	Rs.40000-Rs.60000	15	20
4	More than Rs.60000	4	5.33
	None	34	45.33
Total		75	100

Source: Field Survey, 2022

Table 4.13 shows the purchasing the animal agriculture technology of respondents. Like 9.33 percent people are less than 200000 of purchasing. There are

only 5.33 percent people are purchasing more than 600000 and 45.33 percent people are not purchasing the animal agriculture technology.

According to local people who returned from out migration shared that:

“Firstly, people are using their remittance income for paying off the loan because we are not so rich that even we can afford countries like gulf and we know for foreign employment we must invest some amount of money and it comes from relatives and other agencies as loan. Even interest rate is so high that loan must pay first and every out migrant struggle first for paying off the loan then after only they thinks about their dream” (B. Rana, 2022 [KII]).

4.5. Involve Social Level of Respondents

This part introduces Involve social level of households' member of migrants. Peoples are various things in participants.

Table 4.14: Involve Social Level of Respondents

S.N.	Participants	Frequency	Percentage
1	Boarding school meeting	40	53.34
2	Co-operative membership	10	13.33
3	Political participants	10	13.33
4	Others	10	13.33
Total		75	100

Source: Field Survey, 2022

Table 4.14 show the Involve the social level, like 53.34 percent peoples are involve in boarding school of various programme, 13.33 percent are membership of co-operatives, 13.33 percent are political participants and 13.33 percents people are involve in others works.

4.5.2 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.

Table4.15: Micro-entrepreneurship Condition of Respondents

S.N.	Particulars	Frequency	Percentage
1	Below Rs.5000	3	4
2	Rs.7000	3	4
3	Rs.30000	2	2.67
4	Rs.100000	2	2.67
	None	65	86.66
Total		75	100

Source: Field Survey, 2022

Table 4.15 shows the Micro entrepreneurship development condition of respondents. The 4 percent people are below Rs.5000. Likewise, greater than Rs.5000 invest the 13.34 percent only. The 86.66 people are not investment in micro entrepreneurship development.

CHAPTER V

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Finding

- Laljhadi Rural Municipality Ward no 1 Nauranga Village Kanchanpur district was selected area and sample survey was conducted at 2022. In this thesis research remittance receiving 250 households were regarded as sample population of the study out of total sample 75 households.
- Remittances are a significant source of foreign money for developing nations like Nepal, and their volume has grown significantly over the past few decades. It is a private income that is routinely or infrequently sent from overseas migrants to family members in their country of origin. It is among the major sources of monetary transfers to developing nations. Nepal's favorable balance of payments is being sustained by international employment, which is gradually becoming a key source of foreign exchange revenues. Through both official and unofficial routes, international migrants transfer money to their home nations. The banking system and money transfer companies are connected to formal channels. Some migrant employees may use informal channels because of communication difficulties and a lack of knowledge about banking options. This makes it necessary.
- As we know most of the people of this ward are at Qatar for foreign employment 17.4 percent people of this ward are at Qatar, 16 percent are at Saudi, 16 percent are at Malaysia, 5.3 percent are at South Korea, 16 percent are at UAE, 1.3 percent are at Canada, 1.3 percent are Malta, 1.3 percent are at UK, 12 percent are at Oman, 6.7 percent are at Kuwait, 1.3 percent are at Portugal and others country.
- This is the reason why labor migrant are forced to work in 4D works (Difficult, Danger, Dirty, Demeaning). According to field survey 2022, in the context of labor 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: 1 has been improved because among 75 households, there is increment in daily life spending households.

- Here in ward no.1 we can see the effect on food sufficiency after remittance income food sufficiency has been increased,
- In this study out of in Nauranga village males migrant more than Females and productive human capital migrant.
- • After receiving remittances, some households altered the condition of their homes, created their own businesses, and increased their consumption capacity. Furthermore, households that receive remittances participate in a variety of training and skill-development initiatives as a result of which they use remittances in productive sectors like business, entrepreneurship, stock markets, etc. If we look closely, we can discover that the majority of individuals also use their remittances to invest in unproductive areas. For example, some people use it to pay their loans, some just to decorate their homes, and some only to purchase opulent items like gold, jewelry, and ornaments. The majority of the population in this ward, according to a key insider, invests their remittances in the land sector.

5.2 Discussion of Findings

Remittances play a significant role in funding the balance of payments for many developing countries, which is why migration is receiving more attention. Remittances from workers and gifts from migrant associations are significant pillars of economic development and subsistence in many countries. International migration's impact on the world economy is growing. International migration is heavily influenced by employment opportunities abroad. Two things that are related are remittances and international employment. Both a micro and macro impact is felt on the national economy. It has helped to solve the growing unemployment problem in addition to improving the Balance of Payment.

The distribution of income, saving, investing, and spending are just a few ways that remittances, a sizable source of overseas cash, can benefit the economy. The country's foreign exchange limitations have also been relaxed, and remittances have improved its balance of payment condition. Analysis of the importance and effects of remittances on the economy of Nauranga village in Laljhadi Rural municipality were the main objectives of this study when they were established. The study also sought to identify the potential for foreign labor in Nepal and the flow of remittances from both national and international perspectives. Next, it evaluated the role of the government and its initiatives to maximize the advantages of

remittances. The study also looked at how remittances related to other economic factors. In order to compare the content of the remittances, secondary data were used in this study. Data analysis is done by using simple statistical methods like percentage, trend analysis, and correlation coefficient. Charts and trend lines are used to illustrate the tabular data.

People typically opt for work overseas for a variety of reasons, including unemployment, family obligations, political upheaval, and a desire to earn more money than they do at home. A significant portion of the rise in international labor migration is linked to the continuous conflict and the reduction in employment possibilities. There are now more migrant workers than ever before as a result of the armed conflict in Nepal. Due to the country's close ties to India (sociocultural, economic, geographical, open entry and exit borders, etc.), it was once traditional for Nepalese laborers to relocate there in search of employment. Nepalese people have served in the armed services of India and other countries and still do. As a result, Nepal has in the past seen a rise in worker remittances. However, the volume was somewhat little at the time. Remittances from coworkers have significantly expanded as labor imports from established and rising nations have been promoted, mainly from the Gulf region, Malaysia, South Korea, etc.; as a result, they now make up a sizeable share of the country's foreign exchange revenues. A person may select any nation as their final destination, depending on their socioeconomic status. Most Nepalese labor migrants are headed towards the United Arab Emirates, Malaysia, Qatar, and Saudi Arabia. There aren't many workers migrating to other countries. The major reasons for choosing the Gulf countries may be the high cost as well as the workforce's low level of education and confidence. Most overseas job seekers lacked expertise and accepted unskilled labor positions in industry. The relevance of remittances to the receiving countries is increasing on both a global and local scale. As a result, both the recipient's income and the recipient's nation's foreign exchange reserve increase. Furthermore, if remittances are handled wisely and contribute to economic expansion, they can have a positive multiplier effect on output. Along with the growth in the number of workers, the amount of remittances received has increased. The competent authorities' efforts to raise the amount of remittances coming in through the official system have also resulted in a bigger percentage of remittances coming in this way. However, strong action needs to be taken by the governing organizations to promote

money transfers through authorized channels. With regard to the use of remittances in Nepal, different study has been conducted and these studies disclosed that the utilization of it mostly done on non-productive sector.

5.3 Theoretical Reflection

Three theories form the basis of the case study. Economic growth derives its fundamental source from human capital. It contributes to both technological advancement and higher production. In actuality, the rate of advancement in human capital is what separates industrialized and developing nations the most. The developing nations require human capital to staff new and expanding government services, implement novel agricultural and land-use practices, create novel communication technologies, advance industrialisation, and establish new educational systems. within the context of the rural municipality of Laljhadi.

The push and pull forces that influence the relationship between two points (origin and destination) are considered by Lee's migration rule when analyzing reasons for migration. Push factors, such as a lack of job prospects, political or religious persecution, dangerous environmental conditions, etc., exist in the point of origin and cause emigration. At the destination, there are pull factors that include the availability of employment, political or religious freedom, and the impression of a generally hospitable atmosphere. The complementary nature of pushes and pulls means that migration can only take place if the push for emigration is satisfied by the matching pull at a reachable destination. In the context of Laaljhadi Rural municipality, push factors are often characterized by the lack of job opportunities in sending areas or countries, and pull factors are the economic opportunities presented in receiving areas or countries. Like Malaysia, UAE, Qatar, Saudi, Oman and others gulf counters.

5.4 Conclusion

Analysis of the outcomes and characteristics of international migration and remittances shows that, despite providing an enticing package for both families and nations, they can only be advantageous in the short term due to a number of issues. The study's findings also demonstrate that majority of these remittances are utilized to meet immediate needs rather than to invest in a business or asset, save money, or accomplish savings goals. This puts the recipients of these remittances at a higher risk. Because of this, both partners are more vulnerable to a financial shock or other

disaster, and if they have no savings or assets, they might not be able to endure the crisis. Additionally, this raises the prospect that without the remittances, the family could not even be able to survive and satisfy their basic needs. This poses the additional risk that, even among those from the same generation, taking low-paying positions may not be acceptable, even if one is not well qualified.

For immigrants, their families, and the country as a whole, long-term brain drain and the loss of young, vibrant human capital present major concerns. Another negative aspect of these migrations is that a sizable percentage of immigrants are very young people who fall within the range of productivity that is thought to be at its peak. As a result, these migrations have an impact on the country's resources for both young and old people. In the future, we will also have to deal with the weight of older migrants who will retire to their home countries. One new, perhaps deadly factor fuelling migration is the country's security climate and growth in terrorist attacks. I think this is the case because people prefer leaving the country over contributing to its development because these kinds of migrations are driven by the concern that terrorist attacks might occur again. Additionally, there's a significant likelihood that these migrations will assume a long-term shape.

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A more in-depth set of data sources must be produced in order to comprehend the underlying causes and effects of these migrations, rather than only focusing on the net effect of migration on its associated consequences. Research on these effects and submissions to the government for policy making are also necessary in order to understand how migration affects elder parents, particularly in the absence of a social support system. It is suggested that wives and children move with their parents when they relocate to a new country in order to decrease the negative effects of migration on the emotional and psychological well-being of spouses and children.

5.5 Implications

This study can be used as a guide to understand how remittances affect the socioeconomic situation of the nation as a whole and how they are distributed. Information about the distribution of remittances in the socioeconomic circumstances of Nauranga village in Laljhadi Rural Municipality has been greatly aided by this research. This research can be utilized to decrease remittance expenditure in the unproductive sector and use it in the productive sector because it was conducted by going straight to the research area and answering the questions. This research can be used about how remittance can be used for the overall development of Nauranga village of Laljhadi Rural Municipality.

The government of Nepal has chosen to base its economic and political policy on a free economy and an open democratic environment. The government's policies in this regard ought to be based on that. For longer-term growth and income security, policies are required to boost the usage of remittances. Nepal has to continue developing laws that encourage migrants to repatriate money rather than keeping it in an account abroad and to invest in the nation's economic sectors.

5.6 Future Direction

Remittance income clearly contributes to reducing rural poverty and improving the country's social and other economic indicators, yet this is insufficient. The majority of the money received in remittances has been used for non-productive purposes, such as regular household costs, loan payments, home improvements, and social spending, among other things, with little chance of future financial gain. The government should take the initiative to invest the remittance funds in the productive

sector, for example by issuing development bonds with higher interest rates, such as remittance bonds, or a particular kind of mutual fund.

Most repatriated migrants or their families did not employ their remittances and newly gained skills when they returned home because of a lack of technology, conflict difficulties, the lack of significant investment capital, a lack of markets, etc. As a result, the policy should be created to settle the conflict, promote a positive atmosphere, offer sufficient technology and market access, and the GONE should serve as a facilitator for all employees and investors.

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ANNEXES

SOCIO-ECONOMIC STATUS OF REMITTANCE RECIPIENTS HOUSEHOLDS IN NAURANGA VILLAGE OF LALJHADI RURAL MUNICIPALITY, KANCHANPUR

Annex A: Household Survey Questionnaire

1. Details of Respondents

Name	Sex	Age	Education	Religion

2. Family member's detail

Age Group	Male	Female	Total
Below 15			
15-64			
Above 65			

3. Structure of Family Members

S.N.	Relation with family members	Age	Sex	Education status	Occupation

4. Are you migrated from other place?

a. Yes

b. No

5. In which country your family members have gone for foreign employment and when?

-
6. How many members of your family have gone to foreign country?
 - a. 1
 - b. 2
 - c. 3
 - d. More than 3
 7. Why s/he went to foreign country?
 - a. Employment
 - b. Higher Studies
 - c. Visit
 - d. Business
 - e. Others
 8. Is s/he skilled, unskilled or semiskilled manpower?
 - a. Skilled
 - b. Unskilled
 - c. Semiskilled
 9. In which sector s/he has been working?
 - a. Construction
 - b. Hotel/Catering
 - c. Service
 - d. Manufacturing
 - e. Others
 10. Did you took loan to send your family members to go abroad?
 - a. Yes If yes from which institute
 - Bank
 - Cooperatives
 - Relatives
 - b. No
 11. If you have taken loan, what is the interest rate?
 - a. 0-12percent
 - b. 13-24percent
 - c. 25-36percent
 - d. Above 36percent
 12. What is the monthly income from foreign employment?
 - a. Less than 15000
 - b. 30000-50000
 - c. 50000-150000
 - d. More than 150000
 13. By which medium you receive remittance?
 - a. IME Transfer
 - b. Western Union Money

c. Finance and Bank

d. Courier

e. Others (specify)

14. Before foreign employment, what were the source of income in your family?

Source of income	Estimated income NRS (Annual)

15. How much do you spend in the following sectors from the remittance?

Description	Amount NRs
Lodging, Food, Clothing/Daily Consumption	
Transportation	
Telephone/Television/Mobile/Gadget	
Medicine for family members	
Entertainment	
Education for children	
Others (specify)	

16. Do you have following goods at your home?

Particular	Before Foreign Employment	After foreign employment
Television		
Refrigerator		
Radio and cassette player		
Camera/Mobile		

Food habit and clothing	Yes	No
Social status or prestige	Yes	No
Health	Yes	No
Education	Yes	No
Settlement/Life standard	Yes	No

21. Who were and responsible for following duties?

Particulars	Before		After	
	Male	Female	Male	Female
Household works				
Agriculture and animal husbandry				
Children rear and studies				
Animal rear				
Decision making				
Ownership of property				

Annex B: KII Guideline

To decline the poverty in rural areas, on the basis of research on remittance income, we made some questions to collect key information. The questions are asked to the people of research area like distinctive people, ward chairman, returned labour migrant etc.

1. Which sector is most invested sector in your area?
2. For what purpose people are using remittance income in your area?
3. Is remittance income playing vital role to decrease poverty in your area?
4. Do you have any idea to improve foreign employment?
5. Is there any institution to provide training inside your area?
6. In your opinion, present context of Nepal to go to foreign employment is right or wrong?
7. What types of support or contribution can give to country from the foreign employment or remittance?
8. What are the major issues or causes to involve in foreign employment?
9. While going foreign Employment, What types of problems and difficulties are facing the youngsters?
10. When the husband or wife or family members are in foreign employment, what types of problems are they facing?
11. How much the remittances impact on social sector?
12. Do they distribute the remittance in service sector?
13. Due to the Foreign Employment, what are the major changes in the everybody life standard?
14. Do they get proper job in abroad as their education and professional background?
15. After returning from Foreign Employment, What are they doing?
16. Any suggestion or comments from your side that can help to make the better status of abroad going people and their families?

