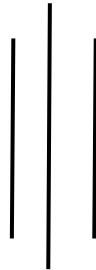


IMPACTS OF REMITTANCE ON THE MIGRANT HOUSEHOLDS

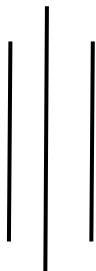
of Jhimruk Rural Municipality Ward no. 4, Pyuthan

A Thesis



Submitted To:

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By

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LETTER OF RECOMMENDATION

This thesis entitled “**Impacts of Remittance on the migrant households of Jhimruk rural municipality Ward no. 4 Pyuthan**” has been prepared by **Mr. Basanta Raj Pokhrel** under my supervision and guidance. I have recommended this thesis to the evaluation committee for its final Evaluation.

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LETTER OF APPROVAL

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Basanta Raj Pokhrel

DECLARATION

I hereby declare that the thesis submitted to the department of sociology is original no part of this thesis was submitted earlier in any university by any researchers.

Date: April 2023

BASANTA RAJ POKHREL

ABBREVIATION

CBS : Central Bureau of Statistic

DFID : Department for International Development

DOFE : Department of Foreign Employment

GCIM : Global Commission on International Migration)

GDP : Gross Domestic Product

ILO : International Labor Organization

IME : International Money Express

IMF: International Monetary Fund

IOM : International organization for migration

MOLESS: Ministry of Labor, Employment and Social Security (Nepal)

NELM : New Economics of Labor Migration

NLSS : Nepal Living Standard Survey

NRB : Nepal Rastra Bank

ODA : Official Development Assistance

UN : United Nations

WHO : World Health Organization

WTO : World Trade Organization

ABSTRACT

This research is a study of "Impact of remittance on the migrant households". This study aimed to find out the impact of remittance on the migrant households and also the average flow of the remittance on the study area. This study was carried out using both the primary and secondary sources of data. All the primary data were collected through questionnaires. For the primary source of data the researcher selected the study area Jhimruk rural municipality-4 of Pyuthan district where most of the households were engage in the foreign labor migration.

From this study it has been found that there are many impacts on the migrant households from the remittance. Mainly there are social and economic impacts found. The households are becoming socially and economically stable by getting remittance. This study mainly includes five chapters.

The first chapter introduces the study which consists of general background, Research Question, objectives, significance and organization of the study. The Second chapter concerns with the review of the literature. Likewise, the third chapter includes the research methodology of the study. The fourth chapter introduces the analysis and interpretation of the data, i.e. findings of the study and recommendations on the basis of findings. The fifth chapter includes summary of the major findings and conclusion. The final section presents the references and appendix which is very much important for the validation of the research.

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CHAPTER – I

INTRODUCTION

1.1 Background of the study

The trend of going abroad for labor migration increasing day by day, in the study area there were lots of youth gangs who work together on the agricultural land some were used to go for wage labor before but Most of the youths are in abroad now, There were no Boarding Schools due to the moist Revolution but there is a Boarding school for teaching in English medium. A government hospital was located 20 km away from this village but there are new hospital and different medical stores now. The Fertile land changed to Baajho land now due to lack of wage labor. Most of the family were extended family before but they are converting into singular family now. They were happily lived in village but most of the peoples wants to shift on the cities now. So this change in different patterns in the society always hits the Researcher's mind. The impact of remittance seen in the society day by day, that's why researcher decided to study on this topic.

Migration in general refers to geographical or spatial mobility from "one geographical unit to another. It involves a change of place/ residence from the place of origin to the place of destination." One who migrates is called a migrant (CBS, Nepal 2011). IOM defines a migrant as any person who is moving or has moved across an international border or within a state away from his/her habitual place of residence. Nepal has long history of international labor migration about 200 years ago. In 19th century, for instance the first migrated to Lahore to join the army of Shikh ruler, Ranjit Sing and later in British Force since 1815-16. With the entrance of globalization and liberalization, Most of the youths of Nepal begin to migrate year on year for foreign employment in the recent decades because of economic plus non-economic cause (Bhatta, 2013).

Migrant Remittances have made possible a drastic improvement in the living conditions of millions of households in migrant-sending countries. For an increasing number of developing countries remittances from a crucial source of foreign exchange, sustaining their balance of payments. In addition, governments of sending

countries have placed renewed hopes on migrants as potential investors in the national economy. The surge in remittances has recently given rise to a kind of euphoria, with migrant remittances being proclaimed as the newest development mantra among institutions like the World Bank, governments and development NGOs. (Kapur,2003).

Each year millions of women and men leave their homes and cross national borders in search of greater security for themselves and their families “Throughout human history, migration has been a courageous expression of the individual’s will to overcome adversity and to live a better life” (UN, 2006, p. 5). Many migrants are motivated by the quest for higher wages and better opportunities, responding to the demand for their skills abroad, but many others are forced to migrate because of famine, natural disasters, violent conflict, persecution or simply a lack of decent work in their home country. The Global Commission on International Migration (GCIM) describes the driving forces in international migration in terms of “3Ds”: development, demography and democracy (GCIM, 2005).

Remittances, defined as financial inflow arising from the cross-border movement of nationals of a country, are the transfer of money and goods sent by migrant workers to their country of origin. Globally, remittance flows to low and middle income countries (LMICs) are estimated to be a total of UD\$ 442 billion in 2016, an increase of 0.8 percent over the past year, in which the officially-recorded remittance receipt developing countries are mostly from Asia, Latin America, Eastern Europe and Africa. The amount of remittance sent by migrants to developing countries is about three-times higher than the official development assistance and can play a significant role in the overall development and human welfare in the recipient countries. It is also estimated that remittances through informal channels could add at least 50 percent to the globally-recorded flows (World Bank, 2006).

Remittance donates household income from foreign economy arising mainly from the temporary or permanent movement of people to those economies. Remittance includes cash and no cash items that flow through formal channels, such as via electronic wire or through informal channels such as money or good carried across border. They largely consists of funds and no cash items sent or given by individual, who have migrated to a new economy and become residents there, and the net compensation of border, seasonal other. Short term workers are employed in an

economy in which they are not resident. Slipcover from the financial crisis were quite serve and had a deleterious effect on developed and energy exporting countries the principle source of immigrant remittance the total quantity of remittances dropped in 2009 for the first time in decades. The World Bank estimated that remittance flows to developing countries reached us\$ 307 billion in 2009, a decline by 5.5 percent in contrast to the (IMF, 2009)

From 2020 to early 2021, the global economic crisis worsened with millions of workers losing jobs due to the Covid-19 pandemic. Like in other countries, a reverse migration started in Nepal too, with official figures suggesting that nearly half a million Nepali's who were stranded abroad were rescued, and outbound numbers plunged. But despite an odd situation, Nepali migrant workers sent home Rs.961.05 billion in the last fiscal year, ending mid-July, a record-high money transfer to Nepal since Nepali's started to look for overseas employment more than two decades ago. Remittance incomes from abroad by migrant households had a multiplier effect on their livelihood. According to income survey 2010/11 the contribution of remittance income was increasing day by day where the 23.45% of total GDP was only by remittance income. There were 60 companies working under the legal boundaries to transfer money from foreign countries. Remittance increase economic and social indicators. (i.e., improve in economic status, increase in standard of living, social attitudes, skills, conditions of housing, education to children, health of the members, food and clothing situations.) There are many countries that have been benefited by the remittance economy. It is said that Nepal foreign employment began with the establishment of first Gorkha regiment by the East India Company after the end of Anglo-Nepal war on 24th April 1815. There was the flow of labor migration especially to India where people worked as Indian army, chaukidars and factory workers. Slowly Nepal used to have the inflow of the remittance income. Nepal has made successful strides in reducing poverty from 25.2 percent in 2011 to 21.6 in 2015. (Seddon, 1999).

As the study topic is 'Impact of Remittance on the migrant households' it has also focused on the micro level analysis that what is the impact of remittance on the migrant households. Where their basic needs which was hard to be fulfilled in past,

now people are able to fulfill their basic needs like food, cloth and shelter by remittance their life changed from before to now.

1.2 Statement of the problem

Nepal has long history about migration. In early 19 century people started foreign employment by travelling Lahore to joining the Sikh Ranjit Sing and foreign migration started from treaty of 1816 A.D. Foreign employment is the most significant motivation for international migration from Nepal in the twenty-first century. Nepal is the major labor sending country with foreign labor migration a common livelihood strategy for many people in both rural and urban area. The remittances that are being generated from foreign employment have become a major contributing factor to Nepali economy and household economy. With increasing globalization is rapidly increasing cross-border mobility. In Nepal, out migration and remittance inflows trend steadily has increased over the year and International remittance income has become the backbone of Nepali national economy and many household economy. Many literature and document shows that significant of remittance in national GDP growth and households. Many Nepali youth are moving foreign country for seeking job opportunities and better opportunities. Due to remittance income Nepal has made the progress in education, health and infrastructure and social sector. Remittance enables household to increase access education, health facilities, land/ house and so on.

The peoples of the study area have been searching for a way to make a better living standard with secured future for their family. The concept of foreign employment has been growing as an important tool to obtain the goals and fulfill the basic needs of their lives. Not only this has maintained their standard of living, but also has opened their door for a prosperous future. There has been substantial increment in this figure in recent years. It has also helped the poor people to grow themselves as an active member in the society. The trending of immigration of people from Jhimruk Rural Municipality has been growing day by day.

Remittance secures the migrants households security of food, clothing, shelter and other fundamental needs. Remittance is emergence as a new way for alleviating poverty of the households. Due to unhealthy investment environment in the home

country, remittance has not been used productively. Remittance money is used for daily consumption only 2.4 percent are used in productive sector.

According to Nepal-living standards survey(NLSS-III) presently 78.9% replacing thatched roof with steel roofs the house of migrants workers have been modernized. Households with safe drinking water, toilets and LPG for cooking access to power has substantially increased. The living standard of consumption expenditure on food, housing and education has increased resulting in rises. So this study seeks to assess the impact of remittance on migrants households.

As the remittance play an important role for changing the life of migrant household. The main objective of the study is to find the impact of remittance in household level. In the study there has been focused on changing in the different sectors of migrant household's by remittance.

Research Questions:

This study has addressed the following questions.

- What is the Average Flow of Remittance on the Study area?
- What are the impacts of remittance on migrant Household?

1.3 Objectives of the study

The objective of the study is to look at the average flow of the remittance and its impact on migrant Household in Jhimruk Rural Municipality-4, Pyuthan.

The main objectives of the study are:-

- To find out the Average Remittance Flow on the study area.
- To find out the impact of remittance on migrant Households.

1.4 Significance of the study

Since, the study will be mainly focusing on those communities, where the remittance income is the major sources of income to run the households. The targeted community is one of the areas where most of the peoples are engaged in foreign labor migration. The survey concentrates on households which are benefitted by remittance economy.

Moreover this study shows the impact of remittance on migrant household by providing different ways to uplift the living standards of the household. This research may also be useful for the concerned authority to make better policies and programs regarding the remittance.

The study is important because it helps to figure the average flow of remittance on the study area. The study also important to addresses the impact of remittance on migrant households in micro or macro level.

1.5 Organization of the study

This study has been organized in five chapters. The First chapter is introductory chapter, which includes general background, statement of the problem, objectives of the study, significance of the study. The second chapter focuses on review of literature. The third chapter explains the research methodology of the study. The fourth chapters explain the data analysis and interpretation of the study. The fifth chapter includes summary of the major findings and conclusions. At last references and appendix will be presented.

CHAPTER II

LITERATURE REVIEW

The literature review is the important of any thesis/research paper as it base of the research paper and gives information related to the research topic. Review of literature is defined as in-depth systematic critical review of scholarly publication, unpublished scholarly print materials audio visual material and personal communications. The investigator carried out extensive review of literature on selected topics both research and non-research in order to get the maximum relevant information and to perform in a scientific way.

Review of the literature is the process of learning and understanding the concept regarding the related study topic. The study subjects can be books, reports, articles, magazines, etc. This chapter is important to understand the feedback of the related study topic and to broad the information.

2.1 Theoretical Review

The most studied impact of migration on household members left behind has been the impact on remittances received. There are a variety of reasons that migrants send remittances, including altruism toward those left behind, exchange for a variety of services provided by the remaining family members (such as caring for property or other relatives), repayment of loans made to finance migration or education, and insurance and strategic motives (Rapoport & Docquier, 2006). These remittances directly contribute to household income, allowing households to purchase more assets and buy more normal goods, including education and health inputs. They can also relax liquidity constraints, enable greater household investment in businesses and children's education, and allow households to better mitigate the impact of domestic shocks.

Ravenstein (1885) explains the factors that cause migration. Pull factors include economic, social, political, cultural or environmental benefits that attract people to migrate to the place of destinations, for example, places where better job opportunities, better education, rich culture or social values, and better living

environments are available. Push factors include the forces that cause people to migrate from the place of origin, for example, fewer employment opportunities and lower wages, political turmoil, social degradation, a fragile economy and loss of assets or lives due to natural disasters. Therefore, migration occurs due to the existence of differential benefits at the place of origin and destination regarding wages, education, social values or living environment.

Household members make the decision to seek foreign employment collectively since the payoffs go to the entire households. This notion of collective decision applies to almost all cases of migration as the necessary preparation requires significant investment of time, energy, and resources. To what extent one has access to information on the process of migration as well as other networks and social contacts needed to succeed during and after migration are also important (Wagle, 2012).

The migration of a parent or family member can have both positive and negative effects on non-migrant children in the home country. First, there is the possibility that remittances sent from abroad will relax the household budget constraint and result in an increase in child schooling, child health, and a corresponding decrease in child labor. Several studies find evidence supporting this hypothesis (Cox and Ureta, 2003). Yet researchers have also recognized that parental migration inherently involves parental absence from the home that can have a negative impact on child outcomes which may outweigh the positive effect of remittances.

Remittance has the potential to reduce income inequality, reduce poverty, raise the standard of living of recipients, human capital formation and development. Remittance economic can play significant role to enhance development aspect of the nation either in short run and in long run as well since remittance can play positive role to enhance human capital formation. (Roberts, 2004).

Remittance is the effective tools for the development of any nations unless it has been invested in productive sectors. According to the data seven myth of Migration one of the points regarding the myth of remittance has been clarify. As the remittance was blame for creating dependency for the sending country. It was said that due to the dependency there will be no production and investment in the home country where slowly there rises the symptoms of underdevelopment. But Hein De Hass said that

those are the myth where in reality the remittance is essential tool which leads to the development. The remittance inflows the large number of the capital in the sending country. The capital is access in the hand of every people where people are able to uplift their living standard. As well as the huge number of capital is also good for the state where there will be investment and re-investment in different level of scales. Hein De Hass says to remittance is correlated with the development as with the inflow of remittance there also inflow of different scopes and aspects of the development. (Hass, 2005)

International labor migration is one of the salient features of the globalize world, emanating from a combination of push and pull factors, including poverty, unemployment, demand of the labor market, political conflicts, improved communications and transport, among other. It has been one of the most dynamic phenomena of the last four decades and will be an ever-challenging issue in this era of globalization. It will only become more important as a subject as it has an impact on the socio-economic conditions of both labor-origin and labor destination countries. There exists virtually no country that does not contribute to international labor migration either as a receiving country or country of transit. Considering the recent scenario this study is conducted to dig out the ground realities on Nepalese remittance and its direct impact in economic growth and poverty alleviation. (Shrestha, 2006)

Remittance income in developing countries has become a lifeline for economic development. By remittance we mean sending income in terms of money or goods in home by the migrants or workers who have their earnings outside their home country. Now a day, this source of foreign income has been growing rapidly in each year in developing countries. Since long time in Nepal, many migrants have been transferring their income through the unofficial channels. Today due to the establishment of different agencies like Western Union, International Money Express (IME) etc. in several district headquarters of the country, the remittance flows has become popular for transferring cash or money in time to the recipients. However, it is difficult to calculate the exact size of remittance flows in Nepal due to the emergence of unofficial channels even though it has recorded in balance of payments account. In this regard, it is estimated that unrecorded flows through informal channels are

believed to be more than 50 percent of the recorded flows in developing countries (Ratha, 2005).

The concept of Brain Drain was emerged in (1990), it was the concept of Neo Marxist. It was said that due to the migration and remittance there will be brain drain which means that it will create the level of dependency high as a result there will be no any investment and production in the sending country. All the active manpower will be in abroad which leads lack of active manpower in the sending country. As the results there will be under development, in 2001 the concept of brain gain emerged where it was against the brain drain concept. It was the neo classical equilibrium perspective where it says the migration and development are correlated with each other. With the remittance will be invest in production by the sending country. The people will also bring the knowledge which they have learned in abroad and apply in their home country. By this the sending country will have different activities where they can uplift their level. (Bailey, Rayna.2010)

Randazzo (2014) were study on impact of remittance on household expenditure behavior in Senegal. Their study shows that productive use of international remittance in Senegal. International remittance is significant effect on the household expenditure. International remittance receiver's household spends on average less on food and more on durable goods, education and investment. These results show some positive sign of productive use of remittance. However, in term of the impact of remittance on marginal spending behavior, they did not find a very significant role played by remittance. They found that in there is average difference between treated and non-treated household and similar consumption pattern for household with different remittance status in Senegal.

As International migration and remittances play an important role in development as it helps in achieving the gains of globalization. We developed a significant and positive impact of remittances, migration and GDP per capita on poverty reduction. It is a significant channel through which wealth is transferred from rich countries to the poor nations. The findings support several empirical results on the positive and significant impact of Remittances. The Remittances also provides some necessary support for the effectiveness in increasing growth, development and poverty reduction in poor and developing countries. Migration from poor countries to developed countries is

beneficial for both developing and developed countries as migration or labor mobility produces benefits for developing countries and it also generates the incentives for return to host nations. The Developed countries should have to relax and flexible policies for the mobility of skilled and unskilled labor force. The government of poor nations should enforce the WTO for introducing a visa scheme for skilled and unskilled labors from poor countries to the developed economy. The policy makers should make such policies that may assist the poor workers to go abroad. It will not only help the poor families but also will help the developments of the country. (Siddique, 2016)

2.2 Empirical Review

The remittances, therefore is a major contributor to development financing in Nepal. The outflow of migrant in the past decade has been momentous in transforming the country's economic, social and cultural fabric. Nepal has emerged as a remittance economy shaped by migrant's cash flows, so much so that it was the third-largest recipient among least developed countries. Foreign employment has provided alternative livelihood opportunities and remittance have helped to augment household income. (Mishra & Kunwar, 2020)

Prakash (1998) found that there is a considerable increase in asserts of migrant household's after migration compared to non- migrant household. Remittance receiver's households assert such as land, building, gold ornaments, motor vehicles, consumer durable goods etc. increase due to remittance. The migrant household who had higher income, better consumption level and assert position compared to non-migrant household. In Kerala, mainly remittance income invests in land and house and less invest in business or productive activities. He also concluded remittance has significant effect of migrant household to attain higher level of income, consumption and acquisition of asserts compare to non-migrant household.

In Nepal, NRB study conducted in 2002 revealed that remittance receiver household invests their money mainly for loan repayment, purchasing house, land and depositing in bank. In another study Theime and wiss (2005) research conducted in western part of Nepal found that there was an increase financial capital, education of children and social capital in the remittance household.

The study by Adams and Page (2005) with the extensive coverage of 71 developing countries concluded that international migration and remittances significantly reduce the level, depth, and severity of poverty in the developing world. It is believed that international remittances flowing from north to south hemisphere have reduced poverty directly or indirectly. This result can be explained by the fact that the households in low income countries receive a very large share of their total household income from remittances. When these very poor households receive remittances, their income status changes dramatically, resulting in a large effect on poverty reduction. This study revealed that the mean income of a migrant household is 17.3% higher than a non-migrant household. The shares of household expenditures on food, education, clothing, and recreation all increased with the availability of remittances.

Seddon, (2003) has reported in his work that most of the remittance is used for meeting their household expenses and loan payment that borrowed during going abroad. Houses used their remittances to use their daily needs like food, clothing and payment of loan and the investment. The survey done by department of woman (2003) found that most of family were improve their of economics status due to remittance and remittance helps to falling from below the poverty line. Several studies reveal that remittance helps to improvement of living standards of families.

Bhadra (2007) observed the mixed impacts on the children of migrant mothers in Nepal: positive impacts were seen on the opportunities for education, health care and lifestyle but worsening psychology of their children as their mothers apart for a long time. By being able to earn an income, support the family financially and have the freedom of financial decision-making, traveling to foreign countries with new experiences, seeing new places, and meeting with people from different parts of the world and interacting with them brings the feeling of independence and confidence for the migrants and this effect impart to their immediate family as well.

The tendency of emigration of Nepali workers have increased over a decade, remittance inflow has captured rapt attention in the Nepali macroeconomic environment. Nepal received remittance amounting to Rs. 875 billion in FY2019/20, which translates into a remittance to GDP ratio of 23.23 percent (NRB, 2020). Consequently, Nepal is seemingly a remittance-based country with remittance inflow amounting to more than a quarter of the country's GDP. In a decade, remittances from

abroad have increased by more than three-fold, from \$2.54 billion to \$8.75 billion. Labor migration is an integral part of the Nepalese economy. Department of Foreign Employment (DoFE) has issued over four million labor permits to Nepali workers from 2009 to 2019 (MOLESS, 2020). Out of 110 destination countries for labor migration, Qatar, the UAE, Saudi Arabia, Kuwait, and Malaysia are the top five destination countries (MOLESS, 2020).

Hass (2007) shows, that productive use of remittances has been the matter of concern. While the direct economy impact of remittances to alleviate poverty is not much controversial, the non-pecuniary consequences of remittances, such as impact on health, education, gender issues, social participation, politics, women empowerment and cultural and social changes in origin societies have been still under- plough areas. Apparently, for instance, the increase income resulting from remittance inflow urges households to reconsider their decision on health and education expenditure. In addition the increase in household consumption resulting from remittance income, provided that they occur locally, can transmit positive impact to other household in the community through increase economic activities. Besides the increase number of migration help raise local wage rate leading to the direct benefit to the people stay behind in the community.

Pant (2008) has stated that remittances are important financial resources to the receiving countries at the micro and macro level. They increase both the income of recipient and foreign exchange reserve the recipient's countries. Mostly remittances are used for basic subsistence needs and for daily needs such as food, clothing and housing. These three components make up a significant portion of the income of the recipients household. At an individual level remittance increases the income & reduces the poverty of the recipient. Generally in the developing countries only a small percentage of remittances are used for saving and used as productive investment such as income and employment generate activities as buying land or tools, starting a business and other activities. However the money spent on better education of the children and health is believed to have a favorable effect on growth which tends to help in output production. At the macro-economic level remittance provide significant sources of foreign currency and contribution to the balance of payment. Internal & external employment have contributed to collect remittance which helps to fulfill the

basic needs besides secondary needs such as expansion of communication services increase in income generative activities and increase the employment opportunities.

Summary of literature review:

Many Existing researches talk about different views on migration and Remittance, though there are still lack of finding concrete study and discussion about this topic. The essential argument of many researchers is that Remittance is helping to uplift the economic status of household as well as the Country. It impacts on the GDP of a developing country. And some researcher says that remittance money impacts on household expenditure. International migration is caused by differences in wage levels between labor of migration, the lack of social security, assets, occasions, recognitions, credits, insurances and resources.

Migration is a way to diversify the risks of a household economy. The least developed countries like Nepal send their labor and they gain wages from developed countries. It has been maintaining the balance of labor and wages which is providing equilibrium between one country to another.

In NRB research Remittance money is used mainly for loan repayment, purchasing house, land and deposit in Bank. Adams and page says that the remittance impacts on poverty. Sociologist's scholars talk about impacts of remittance in different sector of the society. The major section of the remittance impacts on meeting household consumption and paying off loans borrowed to go abroad. Remittances impact on daily supplies like food, clothing and payment of debt. Use of remittance for the improvement of the living standard is devoted to by several studies. Improvement in living standard includes housing improvement, higher expenditure on food, personal items, domestic equipment and other use. Many scholars say that families were living out of remittance money and remittance was helping to detain more people from falling down poverty line. Bhadra talks about the remittance impacts on children.

I agree with the different scholar positions Remittance is now an essential part of everyday life of the households, with its impact clearly visible in every sphere of society financial, societal, governmental and even cultural. Remittance is directly related to fulfil the daily human needs and resource and human resource is the wealth of nation. Thus, the previous researches are absent to show the how remittance existed

in the inner of regional and local area as well as individual aspects too. Therefore, I am trying to study about it on the local level.

Research Gap

There are several studies conducted by many research scholars on remittance and its impact on social and economic status of the people. However, these all studies reviewed above have tried their best to picturise the impact of remittance. They have found that the impact of remittance is positive and correlated with their economy and social position. This study is not a new one research in this field. However, this study has tried to analyze and evaluate the remittance income using frequency tables. This study has also tried to evaluate the impacts of remittance on the migrant households those migrants who stayed 2 years in the abroad. Because, it is common fact that the impact of remittance cannot be properly measured of those migrants who are migrated not more than two years. Hence, it is excepted that the research has found reliable impact of remittance on migrant households. Although other researcher didn't study in this area, so it will also be helpful for the local level government to maintain the regulation related to remittance.

CHAPTER III

RESEARCH METHODOLOGY

Research methodology means the collection of various steps to be adopted by a researcher in the processes of carrying out the research work or thesis.

3.1 Rationale of the Site Selection

For the objectives of this study Jhimruk Rural Municipality-4 which lies in Pyuthan district was select. Most of the studies on remittance are conducted in national level or in a Macro level. So, researcher plans to study the Impact of remittance on migrant households in micro level. The reasons behind the selection of the area are as follows:

- a) Many people of Jhimruk rural municipality-4 of Pyuthan district are engaged with the foreign labor migration and the rate of migrants is increasing year by year. So the study would be relevant and representative to find out the impact and current status of the remittance in context of Jhimruk-4.
- b) There had been changed in the standards of migrant's households and its impact seen in the society.
- c) Researcher himself belongs from area of the study so it would be easy to collect the information.

3.2 Research Design

Research design is the major part of any research work. Research design is the plan, structure and strategy of investments conceived so as about to obtain answer to research questions and to control variance. This research study has done by both descriptive and explanatory research design. The purpose of the study is to describe the impact of remittance on the migrant households of the jhimruk-4 Pyuthan. In this study, Researcher used Explanatory research design to find the impact of remittance by comparing the different scenerio before and after the remittance on the migrant households with the use of simple tables and Figures. And use the Descriptive research design to describe the qualitative data obtained during the study. It would

follow the tools like: - interview and structure questionnaire. The main objectives of the study were focused on the impact of remittance on the migrant households.

3.3 Nature and source of Data

In this research information has collected by quantitative and qualitative nature. The collected information has generated through both primary and secondary source.

3.3.1 Primary data

Among the selected household member were taken interview with structured questionnaire and the questionnaires included both open and closed ended to take personal interview and filled up questionnaires.

3.3.2 Secondary data

In research work or thesis, secondary data also needed to fulfill the research objectives. So the sources of available data were taken from published and unpublished material such as articles, research reports, books. The relevant data was taken from publication of migration year book, annual publication of Nepal Rasta Bank report, labor migration report etc.

3.4 Universe and sample size of the study

The population of the Jhimruk rural municipality is 27931 (CBS, 2011). Wada no 4 is selected for the study which has 3151 populations with 687 households. There are 358 foreign migrant household in wada number 4. To collect data for the study at 1st step survey has done to make list of migrant households who lived in abroad for 2 years above. From 358 foreign migrant household, 30 households were selected also one respondent from every household by using Purposive sampling to fulfill this research purpose. (Rural municipality report, 2017)

3.5 Data Collection (Tools and Techniques)

The required data is collected applying following technique both primary and secondary sources are used for data collection. Primary data is collected through field work and secondary data is collected through published and unpublished research report, article, books etc. interview is applied to explain the primary data.

3.5.1 Interview

Structured questionnaire prepares to generate the realistic and actual data by conducting household survey from the study area. The respondents were asked a set of questions prepared according to the objectives of the study. Researcher have conducted a structured interview in this study and have conducted this interview with the household head of 30 sample households who receiving the remittance from abroad, in order to get more information. Information obtained through these interviews taken confidential to draw the overall scenario of the field and verification of the data collection from household survey. And also the interview was focused about impacts of remittance on the migrant households and average annual remittance received to find the objectives of the study.

3.6 Data analysis

While analyzing the data it is collected and tabulated to meet the needs of the study. Data processing is done with the help of scientific calculator and computer. The gathered data and information were analyzed using both descriptive way and statistical method. The tables have been presented wherever necessary. Data have been presented in percentage form when required and table, graph, diagram are used to meet the requirements of the study.

3.7 Limitations of the Study

This study is concentrated on a particular area of Jhimruk rural municipality-4 of pyuthan district to examine the impact of remittance on the migrant households. Thus conclusions or generalization of this study may or may not applicable in the other part of the nation.

The study has the following limitations:-

- 1) This study would be based on the sample size of the study area; it may not be applicable or helpful for the general conclusion.
- 2) The study would be based on the particular area of Jhimruk-4 so the outcome may not be reliable to be references for other particular study area.
- 3) The interview is taken from those people who were available at home.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

This chapter attempts to analyze the collected data from primary and various sources in response to meet the objectives of the study and to derive the major finding of the study.

4.1 Socio- Demographic Characteristics of the Migrants:

4.1.1 Age group

Age is one of the stages of life, the length of an existence. A young age migrant can earn more money than a old age man young. The age-group of the migrant is given in the table.

Table 1: Age Group of Migrants

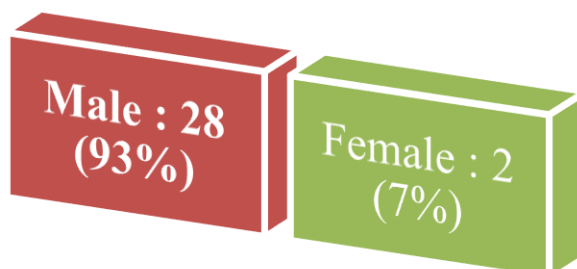
Age Group (In year)	N	%
19-29	18	60
30-40	9	30
Above 40	3	10
Total	30	100

(Source: Field work, 2022)

In the table 1 the migrants are categorized in their age group. Among the 30 labor migrants 18(60%) were from 19 to 29 years of age group, 9(30%) were from 30 to 39 years of age group and 3(10%) were form above 40 years of age group.

4.1.2 Gender of the migrants

Gender includes the social, psychological, cultural and behavioral aspects of being a man, woman, or other gender identity. Depending on the context, this may include sex-based social structures. The gender inequality always seen in the Nepali society, The number of migrants in terms of gender can express in the figure below.



(Figure 1, [Based on 30 Household] Source: Field work, 2022)

Figure 1 shows the migrants in terms of gender. In the figure we can see the migration pattern is male dominated. The Male migrants are the maximum number with 28 migrants and the Female migrants are only 2 in Number. Here the data shows that still in the present time period the female are less involved in Foreign labor Migration in compare to the Male.

4.1.3 Religion

Religion means The belief in and worship of a superhuman powers, especially God. There is different religion in the Nepali society, mainly there are Hindus and some others also. There is the number Migrants in terms of Religion in the following table.

Table 2: Religion of the Migrants

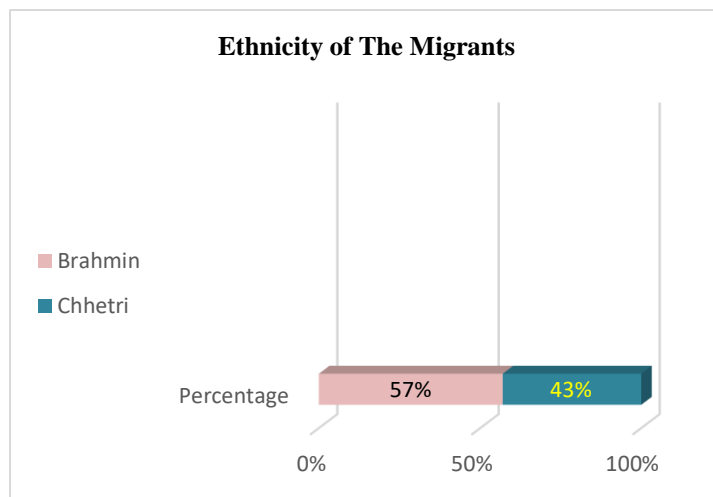
Religion	N	%
Hindu	29	97
Buddhist	1	3
Total	30	100

(Source: Field work, 2022)

The table 2 shows that there are two types of religions in the study area. The table shows that Hindu religion (97%) was found dominant by Buddhist religion (3%) in the study area.

4.1.4 Ethnicity

In sociology, ethnicity is a concept referring to a shared culture and a way of life. This can be reflected in language, religion, material culture such as clothing and cuisine, and cultural products such as music and art. Ethnicity is often a major source of social cohesion as well as social conflict. The migrants from the study area are Brahmin and Chhetri, The data is shown in the figure below.



(Figure 2, [Based on 30 Household] Source: Field work, 2022

Figure 2 shows that the frequency of Brahmin is 17 where the Chherti is 13. The majority of the Migrants are Brahmin that is (57%) and the Chhetri are (43%) in the study area.

4.1.5 Educational Status

Educational status means the Educational attainment or level of education of individuals. The education level of the migrants is shown in the table.

Table 3: Education Level of the Migrants

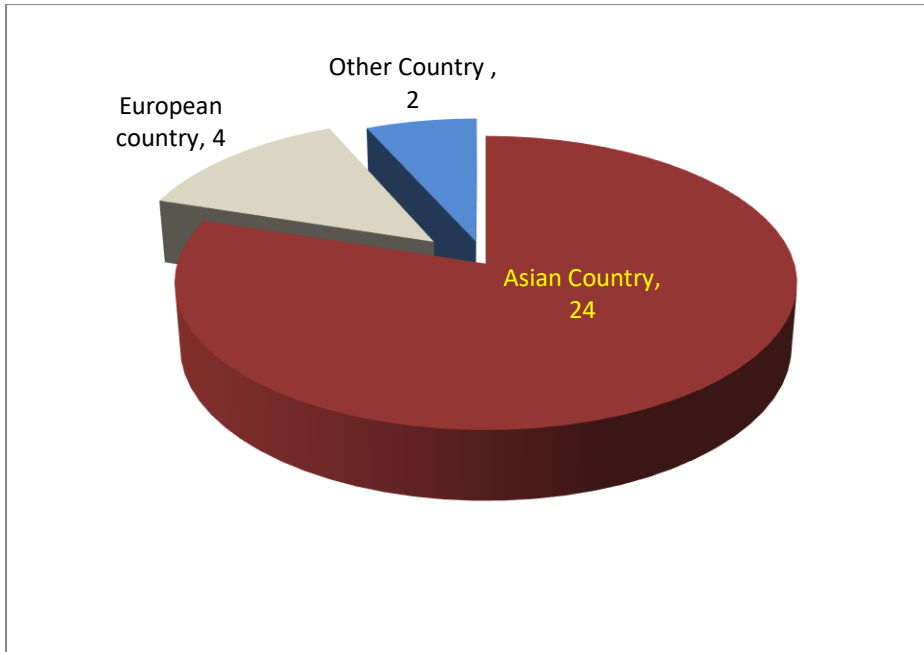
Level of Education	N	%
Below SLC Level	2	7
SLC Level	6	20
High School or Above	22	73
Total	30	100

(Source: Field work, 2022)

The table 3 shows that the 2 migrants are below SLC pass which is the minimum number holding 7%. 6 of the migrants have passed SLC level which holds 20% and 22 migrant have passed high school or above which is 73%. Here the majority of the migrants have high educational status.

4.1.6 Migrated Country:

The place with its own government, occupying a particular territory is a country. There are different country in the world, some are developed some are underdeveloped and some are developing. Nepal is a developing country where getting a good salaried job is hard so peoples are moving from here in the developed countries (Like India, Japan, UK, Germany, Australia, UAE) , These Country are categorized in (Asian, European and Other Country) to get better opportunities. In the figure we can see the Categories of country they migrated.

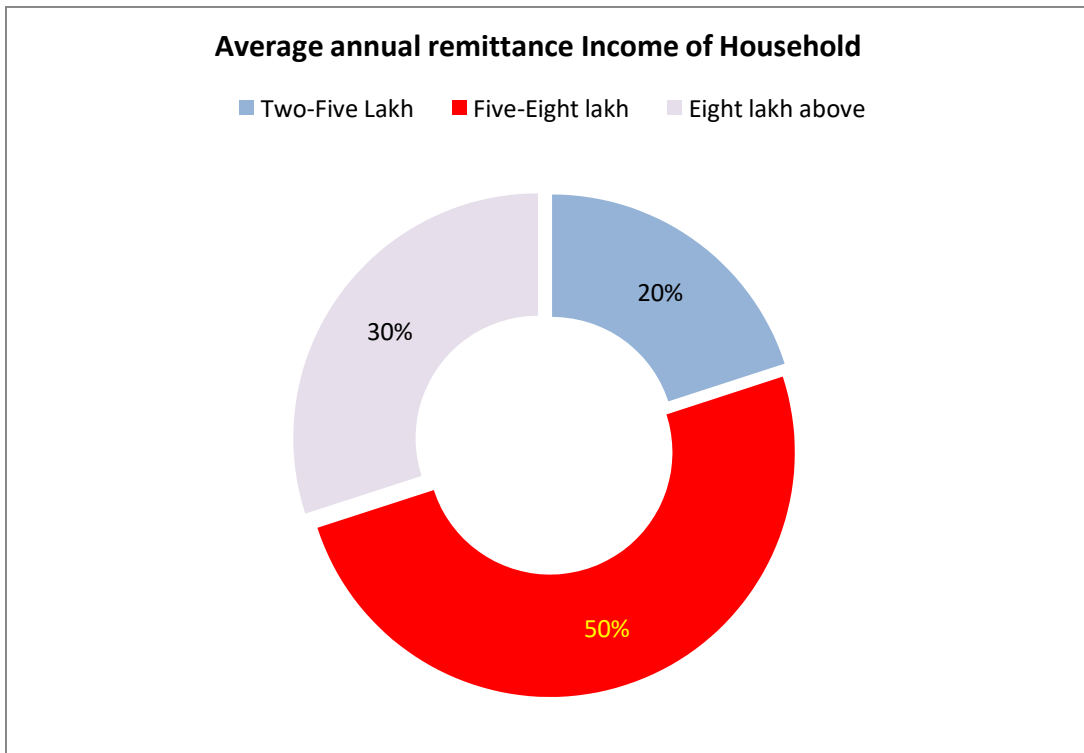


(Figure 3, [Based on 30 Household] Source: Field work, 2022)

Figure 3 shows that the country where they migrate to work. Where 80% people are migrated in Asian country, 13% people are migrated in European country and 7% people are migrated in others country. Well educated and higher status people are going to European country and other country and simply educated and the low status peoples are migrated in Asian country.

4.1.7 Average Annual Remittance Income (in Rs.):

Annual income is an important indicator of household social and economic status. The household social class is determined by household income. In the social stratification, high income indicates the upper social class and low income indicates the lower class. In the study area, after migration, household's yearly income has increased and improved their household economy. But before migration, the majority of households were economically not well and households' annual income was low which is presented below. There in the figure can see the average annual remittance income of the migrant households.



(Figure 4, [Based on 30 Household] Source: Field work, 2022)

Figure 4 shows that the average annual remittance income of the migrant household. Where we can see 20% household receive Rs. 2-5 lakh per year, 50% household receive Rs. 5-8 lakh per year and 30% household receive Rs. 8 lakh above per year. Peoples who migrated in the European country are earning more money than an Asian country migrated people. Most of the households receive Rs. 5-8 lakh remittance per year.

4.2 Social Impact of Remittance

Several variables were included in the survey in order to examine the social impact of remittance on the migrant households.

4.2.1 Family Structure:

Family is a group of people consisting of parents and their children. Family is a unit of a society. The different family structure from the sample households are given in the table.

Table 4: Types of family before and after the remittance

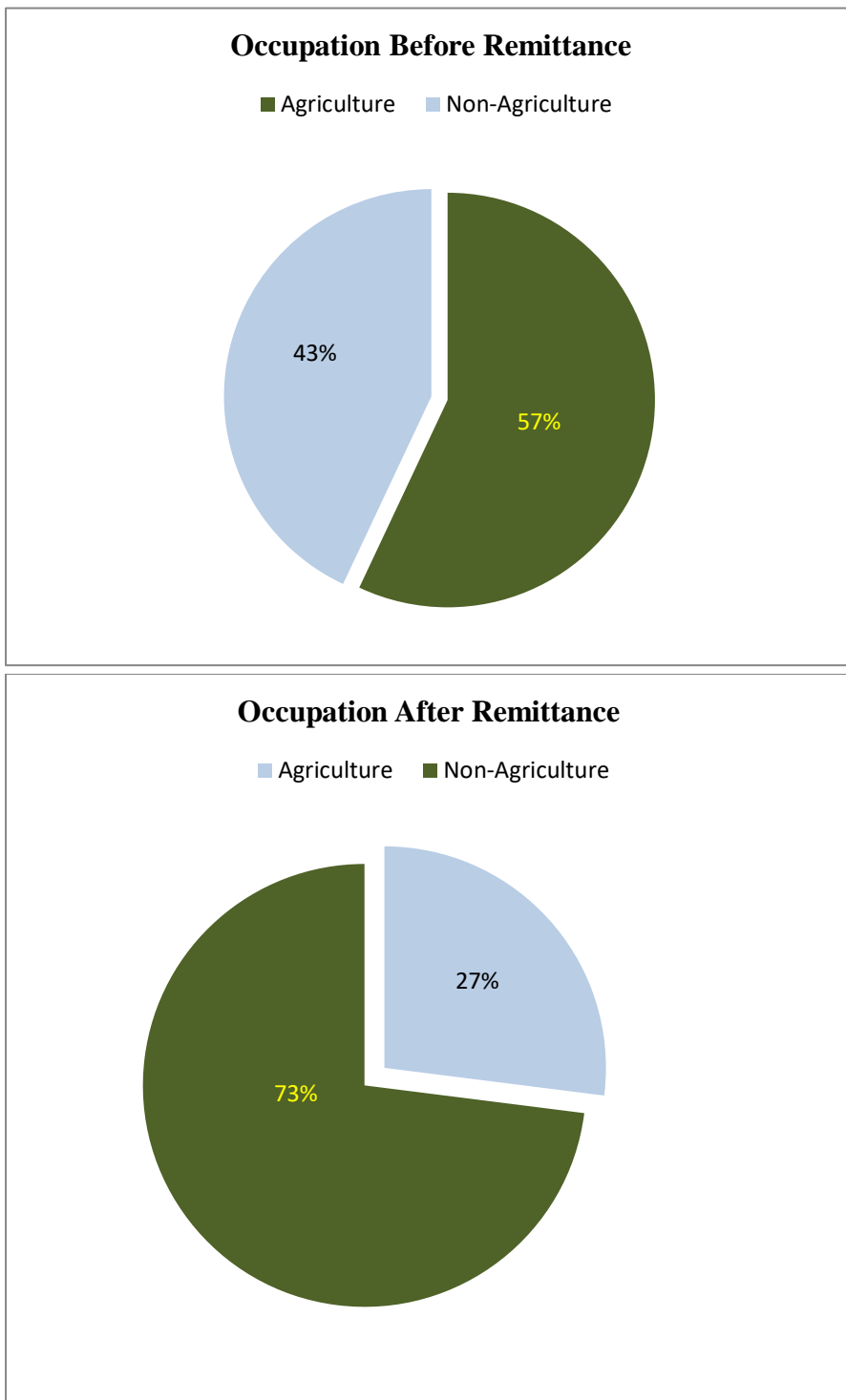
Types of Family	Before Remittance		After Remittance	
	N	%	N	%
Nuclear Family	12	40	21	70
Extended Family	18	60	9	30
Total	30	100	30	100

(Source: Field work 2022)

Table 4 Showing that the impact on family structure of migrant household, 40% family was nuclear family before remittance, it changes into 70% after remittance. And 60% extended family converts into 30 % after remittance. It means that remittance is enlarging the nuclear family.

4.2.2 Occupational Status of Family

Occupation is the major indicator of social class of the people in society. Occupation is the most important factor that determines the way of people living, a household's wealth, well being and their socioeconomic status in society which directly affects their affordability and accessibility towards basic needs. Agriculture is one of the major occupations of the Nepalese household. Its becoming less because of the people are moving abroad for the different opportunities. So people are leaving the agricultural activities slowly. The following figure shows the occupation of the migrant households before and after the remittance.



(Figure 5, Source: Field Work 2022)

Figure 5 shows the impact on occupation of the migrant households. 57% Family was involved in agriculture before remittance. It changes into 27% after remittance. And 43% non-agricultural activities of households convert into 73% after getting remittance. It means that the Remittance decreases the agricultural activities of the households.

4.2.3 Educational Status of Children:

Education is one of the most visible and direct signals of social class. Education plays a crucial role to representation of class inequality, whereas education significantly contributes to the reduction of social inequality in society. Education attainment always associated with economic resources. Many individual do not succeed in completing higher education due to limited household economic situation. Remittance is important for education attainment for developing countries like Nepal. In the study area, remittance plays significant role in children's educational institutions. Remittance has increased the households' income which enables parents to invest more in children's education. In this study area, most of the households' children's educational institutions depend on remittance income because remittance is the main income source of many household. Remittance income plays positive role in reducing inter- household socioeconomic inequality in children's schooling. After remittance income, Childrens are going to private school or college which has shown below in the table.

Table 5: Educational institution of children before and after the remittance

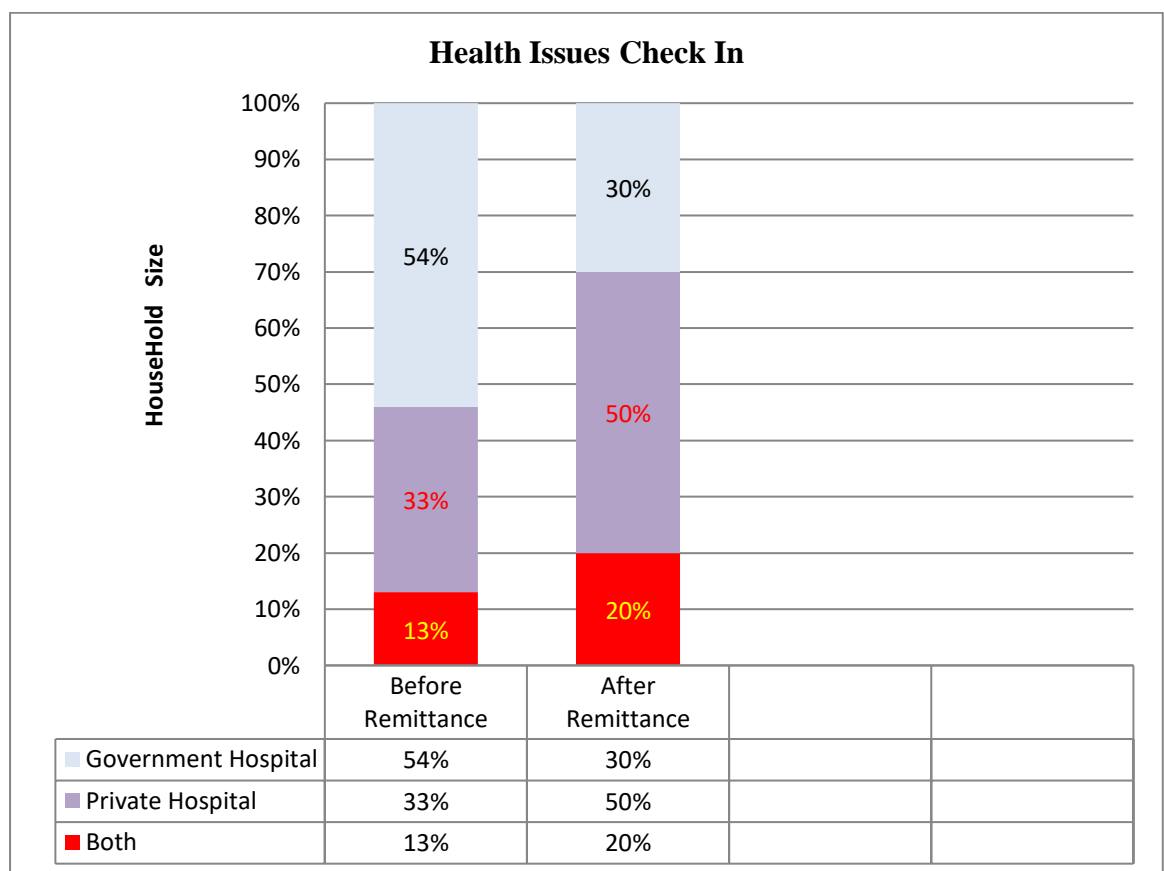
Educational Institution of Children	Before Remittance		After Remittance	
	N	%	N	%
Government School or college	16	53	9	30
Private School or college	14	47	21	70
Total	30	100	30	100

(Source: Field work 2022)

Table 5 shows that 53% households were sending their children to government school or college before remittance. And now only 30% households are sending their children to government school or college. And 47% households were sending their children to private institution and now it changes in 70% after remittance. It means remittance leads to the access of private school or college.

4.2.4 Health Issues of Migrant Family:

Human body is like the machine which should be repair in the time. Health is the most important basic of the human. Without healthy life human can't live freely, couldn't do works. So opening of the private hospitals is increasing day by day. Most of the poor people go to the Government hospitals, But rich people are going to the private hospital by paying high cost for the better health treatment. So in the figure we can see the health issues check in the government or private hospitals before and after the remittance.



(Figure 6, Source: Field work, 2022)

Figure 6 showing that the impact on health issues check in the hospitals, That is government, private or sometime government and sometimes in the private hospitals before and after the remittance. 54% households was going to the government hospital , 33% households were going to Private hospital and 13% were going to sometime in government and sometimes in the private hospital before remittance. But

30% are going to Government hospital, 50% are going to private hospital and 20% households are going to both government and private hospital. This trends shows that remittance increases the access to the private hospital.

4.2.5 Food

Without food people can't survive. Peoples were using their own production by farming in their land. But there are not the young or strong people in the villages most of them are in abroad so only the woman can't produce a lot of foods. Its hard to get the wage labor also. So most of the fertile land is Baajho now. People can't grow the all things on their land like salt and many other junk foods also, But Rice, Oil, vegetables, fruits can produce. So in the given table the people who are growing their basic needs like rice, wheat, vegetables are categories in the using own production and the people who even don't producing the basics most of the foods needs to buy from the market are categorized in the using market/foreign production and the peoples who are growing some foods and buying some foods are categorized in the using both. In the table below uses of foods before and after the remittance are given.

Table 6: Uses Of food before and after the remittance

Uses of Food	Before Remittance		After Remittance	
	N	%	N	%
Own Production	18	60	9	30
Market/Foreign production	5	17	8	27
Both	7	23	13	43
Total	30	100	30	100

(Source: Field work, 2022)

Table 6 shows that the 60% household were using own production before remittance. It decreases to half that is 30% after remittance. 17% households were using market/foreign production before remittance it changes to 27% after remittance. And 23% households were using both own and market production before remittance it

changes to 43% after remittance. It means that people leave to grow their own production and influence to use market production after remittance.

Table 7: Food sufficiency on their own production before and after the remittance

Food Sufficiency on their own production	Before Remittance		After Remittance	
	N	%	N	%
1-4 month	5	17	15	50
5-6 month	14	46.5	9	30
7 month-1 year	11	36.5	6	20
Total	30	100	30	100

(Source: Field work, 2022)

Table 7 shows that 17% household produced the sufficient food for 1-4 month, 46.5% households produced the sufficient food for 5-6 month and 36.5% households produced the sufficient food for 7 month-1 year before remittance. And 50% households produce the sufficient food for 1-4 month, 30% households produce the sufficient food for 5-6 month and 20% household produce the sufficient food for 7month- 1 year after remittance. It means remittance leads to decreased in the own production of food for migrant households.

4.3 Economic Impact of Remittance:

Some variables were included in the survey in order to examine the economic impact of remittance on the migrant households.

4.3.1 Uses of Household Amenities:

Use of household amenities shows that household's economic status. Household amenities related to economic status. In this study, household economic status is measured by use of household amenities.

Table 8: Household amenities used by migrant household before and after the remittance

Household Amenities used by migrant households	Before Remittance		After Remittance	
	N	%	N	%
Television	12	40	27	90
Cable/ Dishhome	10	33	21	70
Refrigerator	2	7	8	27
Mobile Phones	15	50	30	100
L.p gas	9	30	25	83
Cycle/ Motorcycle/Car	3	10	18	60
Computer/Laptop	4	13	16	53
Washing machine	1	3	6	20
Mixture	3	10	21	70
Internet	4	13	27	90
	Based on total 30 responses		Based on total 30 responses	

(Source: Field work, 2022)

Table 8 shows the uses of household amenities before and after the remittance. It based on total 30 respondents from migrant households. In the table 40% household uses the television before remittance whereas 90% uses the television after remittance. Use of mobile phones is 100% after remittance. Also uses of internet most increase to 90% after remittance. High cost amenities like bike/car, washing machine, refrigerator are using a little. But normal costing amenities like television, mobile phones, internet, mixture are using most of the household after remittance. It means that the remittance increases the uses of household amenities. It is the impact of remittance on economic status of migrant households.

4.3.2 Land Holding

The researcher study on household land ownership, where specifically wanted to know the amount of land owned by particular respondent households. Land is an important factor of production. Normally, production of any kind is undertaken on land and land is an asset that contributes to people's wealth status. Looking on the aspect of land ownership in this study was considered as one of vital information to assess the wealth status of the households.

Table 9: Size of land holding before and after the remittance

Size of Land Holdings (in Ropani)	Before Remittance		After Remittance	
	N	%	N	%
Below 2	9	30	3	10
2-5	13	44	15	50
5-10	7	23	9	30
Above 10	1	3	3	10
Total	30	100	30	100

(Source: Field work, 2022)

Table 9 shows the impact of remittance on land size of the migrant households. Here we can see the increasing the size of land holding after remittance. 9 households had below 2 ropani before remittance which decrease to 3 household after remittance because increases the households of 2-5 ropani, 5-10 ropani and above 10 ropani land holdings. This trend means that remittance can increase the land holding size of the migrant households.

4.3.3 Fashion Expenditure

Fashion is changing over the time and steadily becoming in new form. Our dressing style always reflects our social class or status. Dressing style creates the difference between social classes. Fashion automatically acquires prestige because every people can't afford expensive branded dress. People to demonstrate their wealth through what

they wear and their proof of wealth manifests itself in the price of dress they wear. Expensive fashionable dress come to be more valued because they are more expensive. Most expensive good is the best choice of displaying wealth. Thus fashion is the best symbol of social class. Nowadays, people are wearing expensive fashionable dress because they want to take pictures and videos to post on social media. They update daily about new fashion trend and copied them. So people want to wear fashionable dress for displaying their social status. Because dressing style are related to wealth. Only well economic status household can buy fashionable or designed dress. International migration and remittance has improved household economic status and changed the dressing sense. After migration, people are buying fashionable and expensive goods. Below data on the table shows their clothing expenditure of the households before and after the remittance.

Table 10 Clothing expenditure of the household before and after the remittance

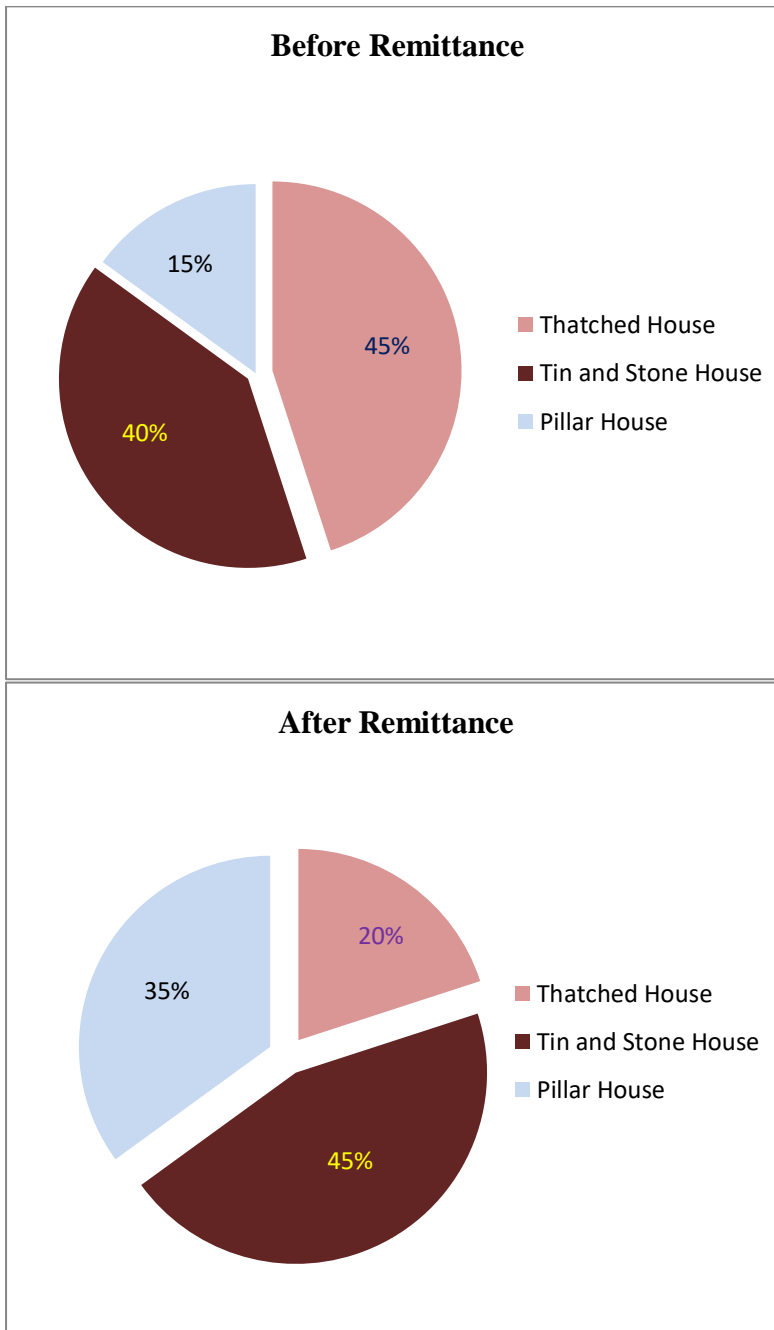
Clothing Expenditure of Household (Rs. per year)	Before Remittance		After Remittance	
	N	%	N	%
Below 50000	12	40	4	13.5
50000-75000	10	33.5	9	30
75000-1 lakh	6	20	13	43
above 1 lakh	2	6.5	4	13.5
Total	30	100	30	100

(Source: Field work, 2022)

Table 12 shows the clothing expenditure of migrant household, which has 4 ranges. Most of the household spends below Rs. 50000 before remittance. But it changes to 75000-1 lakh after remittance. Fashionable clothes are more expensive so the range of expenditure is being high because they use the fashionable clothes to maintain economic status of the household. Lower range is decreasing and higher range is increasing. It means that the remittance is using to maintain the economic status of household by good clothing behavior also. This is the impact of remittance.

4.2.4 Building Types

In the study area the houses are of different kinds physically. The physical structure of the houses in the study area shows the social and economic condition of migrant households before and after receiving remittance which is shown in the figure below.



(Figure 7, Source: Field work, 2022)

Figure 7 shows that the impact of remittance on the building types of migrant households. Here we can see 45 % thatched houses changed to 20% before to after

remittance. 40% Tin and stone houses changed to 45 % after remittance and 15% pillar houses changed to 35% after remittance. It means that thatched houses are converted into tin or pillar houses. Thatched houses are decreasing and tin and pillar houses are increasing after remittance. It shows the economic impact of Remittance on the migrant household.

4.2.5 Animal Husbandry

Table 11 Number of animal husbandry before and after the remittance

Animal Husbandry (Number of Animal)	Before Remittance		After Remittance	
	N	%	N	%
1-2	6	20	21	70
3-4	10	33.5	6	20
5 or above	14	46.5	3	10
Total	30	100	30	100

(Source: Field work, 2022)

Table 11 shows the animal husbandry before and after the remittance. Where we can see 20% household had 1-2 animal, 33.5% household had 3-4 animal and 46.5% household had 5 or above 5 animals before remittance. And 70% household have 1-2 animal, 20% household have 3-4 animals and 10% household have 5 or above 5 animals. That means most of the household had 5 or above animals before remittance but most of the household have 1-2 animals after remittance. That shows the decreasing scenario of the animal husbandry after remittance.

From the all above data, we can see the impact of the remittance in migrant household. There are many sectors in the society where remittance can effect. We see the two aspects that is social and economic impact. Remittance increased the social and economic status of the family.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

The main objective of the study is to find out the impact of remittance on the migrant household. Moreover the study also tries to analyze the average flow of remittance income in the study area.

To fulfill the above stated objective of the present study, the Jhimruk rural Municipality Ward 4 of Pyuthan district was selected as the research Based on the topic "Impact of remittance on the Migrant Household".

This study is based on both explanatory as well as descriptive research design. The study includes the households by purposive sample methods for this study. Quantitative and qualitative information were gathered from study area of Jhimruk-4 using census method through frequent field observation visits, and interview with key informants as well. As in the present era many people are engaged in the foreign labor migration. More or less the remittance has impacted in individuals and household in micro level. The impact of remittance is seen in the study area as people have managed to get rid form poverty by utilizing the remittance economy in productive sector and empowering themselves. To find out the impact of remittance researcher checked the situation of migrant household before remittance and after the remittance and compared it to make the research more effective.

In this study, 30 households were taken as the sample size.

The migrants are mostly in the age group of (19-29) some are (30-40) and minimum number of migrated people are the age group of above 40. Most of the migrants are male and some of the female also involved in the foreign labor migration. Most of the migrated people are Hindu and Brahmin in the study area. Highly educated people are migrated most and some are the normal educated people also involved in the foreign labor migration.

Many people are migrated in the Asian country where some are in the European country. More educated and high economic status people are migrated in Europe.

Most of the people sending the remittance 5-8 lakhs in a year that is 50%. Where 20% people are sending 2-5 lakhs and 30% people sending 8 lakhs above in a year. Which show the remittance flow range in the village. From this it can be find that the average flow of remittance on the study area is (20-25) lakh per year.

The extended family before remittance is rapidly converted into the nuclear family after remittance. Remittance increases the nuclear family.

Migrant households are almost leaves the agricultural activities, they are engaged in other activities. Many households are engaged in the agricultural production before remittance but they almost leave the agriculture after remittance. The households were grew the sufficient production for them almost for the year before remittance. But they are using the market production for the survival of daily life after the remittance. Remittance decreases the independency on the production of food and increases the dependency on market production. And animal husbandry also decreases after the remittance, Most of the households have 1-2 animals only after the remittance whereas they have 5 or above 5 animals before remittance.

Migrant households were sending their children in the government school or college and private school are almost at the same ratio before remittance. But most of the migrant households are sending their children to the private school or college after the remittance. They are spending the remittance money for the better education or English based education for the children after remittance.

Members of migrant family were going to the government hospital when they have health issues before remittance. But they are going to the private hospital more than the government hospital after remittance.

Use of household amenities is highly increases after the remittance. All of the people are using mobile phones and almost families have the Television and internet access. Uses of all the accessories are increased after the remittance.

Most of the household buying some land, invest of money on land is the most secure investing in Nepal. So the people are investing in the land. They are buying the plot or Ghaderi in the cities after remittance. They have land only on the village before remittance. Likewise they are changing their own building also. Thatched or tin

houses are converted into the pillar house after getting the remittance. Number of thatched houses are decreasing, the Tin or stone houses and pillar houses are increasing.

The remittance money is spending for fashionable wears also. Expenditure of the clothing is also increased after remittance. Most of the people were spend Below Rs. 50000 per year before remittance. But the household are spending Rs. 75000-100000 per year for the clothing after remittance.

5.2 Conclusion

Nepal is one of the world least developed and remittance based country in the world. The Nepali economy is the remittance based economy in the world due to continuous growth of migration and remittance flows. In the last two decades, there has been an increase in migration and reliance on foreign employment as the backbone of Nepali economy.

From this survey we can conclude that there is continuous flow of remittance on the Nepali villages. Peoples of the village are depending on the remittance day by day. They leaving the agricultural activities, they are depending on the foreign production, they are always looking for the better opportunities and easy way of survival so increasing in dependency is too high. They are trying to migrate on the cities for the better life and better education of the children. The migrant households are being socially strong and stable by getting remittance. Remittance is one of the major income sources of earning foreign currency in Nepal. It really affects the income level of the households as well as society.

This study analyzes the impact of remittance on migrant households. Overall finding of the study is that remittance helps particularly in escaping poverty and increasing overall social and economic status of the migrant households. But Increasing in expenditure in different sectors creating dependency so the migrants need to continue living abroad in order to maintain their daily life, Because They can't get the enough money in Nepal. That's why the flow of foreign labor migration is rapidly increasing in the developing country like Nepal.

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Appendix: 1

Questionnaires:

1) General Questions:-

Place of interview.....

Date of Interview...../...../.....

Name of the household head

2) About Migrants.

- ✓ Age group
- ✓ Gender
- ✓ Religion
- ✓ Ethnicity
- ✓ Education level of the migrants

3) In which country they migrate

- a) Asian Country (Like India, Japan, South Korea, Qatar, Malasiya etc.)
- b) European Country (Like UK, Germany, Poland, Portugal etc.)
- c) Other Country (Like Australia, USA, UAE etc.)

4) Average annual remittance income of Household (in Rs.)

- a) 2-5 Lakh
- b) 5-8 Lakh
- c) 8 Lakh Above

5) Types of Family Before and After the Remittance

- a) Nuclear Family
- b) Extended Family

6) Occupational Status Before and After the Remittance

- a) Agriculture
- b) Non- agriculture

- 7) Educational Institutions Before and After the Remittance
 - a) Government School/College
 - b) Private School/College

- 8) Go to check health Issues Before and After the Remittance?
 - a) Government Hospital
 - b) Private Hospital/Clinic
 - c) Both

- 9) Uses of Food Before and After the Remittance
 - a) Own Production
 - b) Market /foreign production
 - c) Both

- 10) Food Sufficiency on their own production Before and After the Remittance
 - a) 1-4 month
 - b) 5-6 month
 - c) 7 month-1 year

- 11) Uses of Household Amenities Before and After the Remittance
 - a) Television
 - b) Cable/ Dishhome
 - c) Refrigerator
 - d) Mobile Phones
 - e) L.p gas
 - f) Cycle/Motorcycle/Car
 - g) Computer/Laptop
 - h) Washing machine
 - i) Mixture
 - j) Internet

12) Size of Land holding (in ropani) Before and After the Remittance

- a) Below 2
- b) 2-5
- c) 5-10
- d) Above 10

13) Fashion Expenditure of household Before and After the Remittance (per year)

- a) Below Rs. 50000
- b) Rs. 50000-75000
- c) Rs. 75000-1 lakh
- d) Above Rs.1 lakh

14) Types Of Building Before and After the Remittance

- a) Thatched House
- b) Tin or Stone House
- c) Pillar House

15) Animal Husbandry Before and After the Remittance

- a) 1-2
- b) 3-4
- c) 5 or above

Appendix : 2

