

**A STUDY ON INFLOW OF REMITTANCE AND ITS UTILIZATION
AT JEETPUR VDC OF ILAM DISTRICT**

A Thesis

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MASTER OF ARTS
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By

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LETTER OF RECOMMENDATION

This thesis entitled **A STUDY ON INFLOW OF REMITTANCE AND ITS UTILIZATION AT JEETPUR VDC OF ILAM DISTRICT** is an original work prepared by Susana Sharma under my supervision. The analysis, presentation and formatting of this work is satisfactory. I hereby recommended this thesis for evaluation as a partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS.

I forward it with recommendation for approval.

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Thesis Supervisor

Date: 27 March 2015

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APPROVAL SHEET

We certify that this thesis entitled **A STUDY ON INFLOW OF REMITTANCE AND ITS UTILIZATION AT JEETPUR VDC OF ILAM DISTRICT** submitted by Susana Sharma to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS. The thesis has been found satisfactory in scope and quality to be the original work of the student and written according to the prescribed format. Therefore, we accept this thesis as part of the said degree.

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ABBREVIATIONS AND ACRONYMS

FY	Fiscal Year
GDP	Gross Domestic Product
ILO	International Labor Organization
NCDC	Namsaling Community Development Center
NRB	Nepal Rastra Bank
SLC	School Leaving Certificate
UN	United Nations
VDC	Village Development Committee

Chapter I

INTRODUCTION

1.1 Background of the Study

A form of geographical or spatial mobility between one geographical unit and another, generally involving a change in residence from the place or origin or the place of departure to the place of destination is called migration (UN Dictionary, 1956). People are moving from one place to another since ancient period and the continuous movement has been an international phenomenon resulted due to the complex mechanism involving social, economical, psychological, political, institutional, and other determinants (Singh, 1998). The phenomenon of migration is as old as history of mankind. People have moved from country to country in search of new resources and better opportunities.

Migration occurs because individuals search for food, sex and security outside their usual habitation. It is believed that towns and cities are the creations of the human struggle to obtain food, sex and security. To produce food, security and human reproduction of its species, human beings must, out of necessity, move out of their usual habitation and enter into indispensable social relationships that are cooperative or antagonistic. Human beings also develop tools/equipments to enable them interact with nature to produce the desired food and security. The improved relationship (cooperative relationships) among human beings and improved technology further conditioned by the push and pull factors all interact together to cause or bring about migration and higher concentration of individuals into towns and cities. The higher the technology of production of food and security and the higher the cooperative relationship among human beings in the production of food and security and in the reproduction of the human species the higher would be the push and pull factors in the migration and concentration of human beings in towns and cities. Countryside, towns and cities do not just exist but they do so to meet the

human basic needs of food, security and the reproduction of the human species. Therefore, migration occurs because individuals search for food, sex and security outside their usual habitation. Social services in the towns and cities are provided to meet these basic needs for human survival and pleasure.

International labor migration has emerged as a major global issue that affects most nations in the world and ranks high on the international, regional and national policy agendas. On the one hand, there are many positive aspects to cross-border migration and through their labor, migrant workers contribute to growth and development in their countries of employment. Their countries of origin greatly benefit from these workers' remittances and the skills they acquire during their migration experience. Yet the migration process also poses serious challenges. Many migrant workers, especially low-skilled workers, face exploitative working conditions and enjoy only limited human and labor rights. Women increasingly migrating on their own and now accounting for almost half of all international migrants, face specific protection problems. With rising barriers to cross-border labor mobility, the growth of irregular migration and the trafficking and smuggling of human beings constitute major challenges to the protection of human and labor rights.

Remittance income in the countries like Nepal 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 days, this source of foreign income has been growing rapidly in each year in developing and low-income countries like Nepal.

Since remittance, the issue under study, as commonly defined is a transfer of money by a foreign worker to an individual in his or her home country, it is basically related to the migration of workers from one nation to the next. Therefore, the discussion on migration, in this context is worthwhile.

Industrialization encouraged migration wherever it appeared. The increasingly global economy globalizes the labor market. The Atlantic slave trade diminished sharply after 1820, which gave rise to self-bound contract labor migration from Europe and Asia to plantations. Overpopulation, open agricultural frontiers, and rising industrial centers attracted voluntary migrants. Moreover, migration was significantly made easier by improved transportation techniques.

Transnational labor migration reached a peak of three million migrants per year in the early twentieth century. It fell to a lower level from 1930s to the 1960s and then rebounded.

In 1947, upon the Partition of India, large populations moved from India to Pakistan and vice versa, depending on their religious beliefs. The partition was promulgated in the Indian Independence Act 1947 as a result of the dissolution of the British Indian Empire. The partition displaced up to 12.5 million people in the former British Indian Empire, with estimates of loss of life varying from several hundred thousand to a million. Muslim residents of the former British India migrated to Pakistan, whilst Hindu and Sikh residents of Pakistan moved in the opposite direction.

In modern India, estimates based on industry sectors mainly employing migrants suggest that there are around 100 million circular migrants in India. Caste, social networks and historical precedents play a powerful role in shaping patterns of migration. Migration for the poor is mainly circular, as despite moving temporarily to urban areas, they lack the social security which might keep them there more permanently. They are also keen to maintain a foothold in home areas during the agricultural season.

Research by the Overseas Development Institute identifies a rapid movement of labor from slower to faster growing parts of the economy. Migrants can often find themselves excluded by urban housing policies and migrant support

initiatives are needed to give workers improved access to market information, certification of identity, housing and education.

Migration within and between countries is an important mechanism by which people get the advantages of economic opportunities but migration changes the original style of the society and migrant person. So, migration is said to be a barometer of changing social, economic, and political circumstances at the national and international level.

In Nepal emigration trends is more effective since the treaty of *Sugauli*, 1816. After the treaty, Nepali people started to migrate to India to be recruited in the British India army. New agriculture program carried out by then British India attracted many peasants of Nepali Hills to work and settle there. Later, many people started to go to India to work as guard (*chaukidar*), Hotel boy etc.

Although there were Nepalese from Kathmandu Valley who used to go to Tibet for business, their numbers were limited (400-500 families). Therefore, it was not of large-scale nature and played very insignificant role in Nepali emigration phenomenon. In recent days, unemployed youths are going to the Arabian countries as well as some European countries to seek job. After the country adopted liberalization policy, the number of job seekers to the Arabian countries is increasing day by day.

According to Census Report (2011), total number of Nepalese living in foreign land is 1921494 (16, 84,029 male, 2, 37,400 female). More specifically, the labors migrated from Ilam is 24746 (23972 male, 824 female) being more than 90 percent migrating in Arabian countries as a temporary worker.

1.2 Statement of the Problem

Migration is one of the most important components of population change that are happening in the world and in Nepal. Modern transportation and communication system have eased both the internal and international

movements reducing costs and risks. Therefore, migration is increasing day by day. In rural areas of Nepal, emigration has created a serious problem. Many young people unable to find job and dissatisfied with the environment around them are migrating rather than fighting for change. In the short run, emigration may relieve the problem of unemployment but in the long-run it can further intensify the problem causing a shortage of necessary capable manpower for all round development and other activities of the nation.

Though people are migrating from Nepal to different countries in search of employment opportunities, this ratio is seemed to be high at Ilam district since almost all the houses have at least a member in foreign countries. Hundreds of people are emigrating each year from Jeetpur VDC of Ilam as well. Yet, research study on migration from this area has not been conducted till now. Therefore, an attempt has been made to raise the issues of imigration from this VDC to the Arabian countries through this study as far as possible.

1.3 Objectives of the Study

The general objective of this study is to explore the utilization of remittance and skill brought from foreign land by the laborers to the country of origin. Specifically, the study has the following objectives:

- To analyze the inflow of remittance at household level
- To examine the utilization of remittance in the study area
- To highlight the problems associated with labor migration

1.4 Significance of the Study

As the study intends to explore the cause of migration along with the socio-economic impact of it in the place of origin, it has a great significance. Emigrant workers' contribution to the nation (as remittance and skill) and to the family (as cash) can be regarded as the backbone of the economic development of any family/society and accordingly of the nation. Thus, this study is helpful for those who are directly and indirectly related to the emigration for work abroad.

Especially, the study has great significance to those youths who are planning to migrate Arabian countries for earning and to shape their expectations as their wish. Further, the study will be useful for the planner, policy maker, program designer as well as the researcher who intend to work in this field.

1.5 Limitations of the Study

The study is limited only to:

- Youths of the study area are migrating different parts of the world but this study is concentrated only emigration to Arabian countries where about 90 percent migrants from the area are concentrated.
- Being a micro level study the information could not represent the nation but indicates the issue.

1.6 Organization of the Study

The whole study is divided into six chapters. The first chapter includes the introduction of the study. It further contains the background, statement of problem, objectives of the study, significance, limitations and the organization of study. Second chapter is review of literature. It includes the review of related books, journals, articles, previous studies and theses. Chapter three deals with research methodology. It contains study design, sources of the data, sample and sampling procedures, tools for data collection and the process of data collection in some detail. Chapter four is related to the introduction of the study area. Chapter five includes presentation, analysis and interpretation of data. Chapter six is the findings and recommendations of the study. It further includes a brief summary of the whole study as well. Necessary evidences and the related tools are kept in the appendix section at the end.

Chapter II

REVIEW OF RELATED LITERATURE

This chapter deals with the review of some of the important and related literatures that helps to gain the theoretical concepts of the issue picked for the study. The documents are reviewed and an attempt has been made to present their synopsis in the following pages and paragraphs.

Bogue (1969), follow “push and pull Model” or laws of migration of Regenstein. As a person, he believes that he cannot satisfy his needs and the atmosphere is undesirable, unpleasant or intolerable, he migrates to other place where he may get relief from the unpleasant situation. To him, push factor are declination in natural resource, lack of employment and natural calamities. The pull factors are superior opportunities for employment to earn large income, to obtain desirably specialized education or training facilities and preferable environment and living condition. Migration will cease only when disequilibrium disappears. Migration is favorable to young male and educated ones and affects both size and composition of the population. Moreover the fight of migration is an acute problem specially of developing nation.

Thapa (1989) examines the relationship between socio-economic factors and rural migration in Nepal. He analyses migration decision making at an individual and household level to explore aspects of migration as an adjustment strategy. By the examination of historical relations among landlords, traditional labor obligations of the peasantry and the role of caste, he identified process of socio- economic differentiation over a period of 10 years, from 1970 to 1980 the circumstances under which an individual or the entire household selects migration. He has investigated the consequences of out-migration and in-migration with respect to social and economic welfare of the household at origin and destination communities. He has used categorical date models to estimate the strength and direction of relationship between migration and socio-economic variables. The result indicates that an increase in the intensity of

cultivation improves the terms of tenure the process of marginalization is characterized by an increase in share cropping rather than by increase in fixed rental or working arrangements.

Adhikari (1991) has studied a case of all the wards of Nirmal Pokhari VDC of Kaski district to fulfill the objectives of identifying the causes of out migration, trend and to analyze the effect of migration on the income level. According to him the economic condition of the family of out-migrants had significantly improved after migration. The annual income of 34.03 percent of out migrants was more than Rs.12000. some 8.33 percent of the out-migrants earned Rs. 3000 to 6000 per year. Such out migration had changed the land – holdings of the people left in the village. Only 6 households owned above 30 *ropanies* of land before this out migration started. But the number of families holding land to this extent had been raised up to 13 percent. He found that poverty, food deficit, unemployment, migration and the trend of out–migration was always increasing.

Seddon (2001) finds that foreign labor migration and the income returned to the rural household of Nepal are the result of employment abroad while tending to consolidate existing inequalities can from a significant minority of individuals and household. Work against emigration trends and generate a real improvement in lives and living standards for the very poor, however, these opportunities seem not to be available as much because of the difficulties and risk of seeking employment abroad. The very poor are, in fact relatively little involved in foreign labor migration. Their livelihoods have so far been secured, through precariously, by the generation of local wage employment opportunities because of the outside earning of the households. Their survival is bought by their continued reliance and dependency on their employers and masters.

Subedi (2003) has explained that Nepal continues its status as a labor sending country in the 21st century, with current population size of 23.12 million. Growing constantly over 2.2 percent per annum; more than 200 thousands

young adults are entering into the labor force every year. Most of this entry is from rural areas. Overwhelming majority of this population is unskilled. He argues that with poverty, lack of in-country employment opportunities amidst youth bulge labor, labor migration from Nepal is imperative. Taking this into consideration the government considers promoting foreign labor migration of its citizens as a way of benefit to both citizens and the country. According to him, recent political event in the country is also forcing youths to leave the village and look for opportunities elsewhere; But mismatch between demand (quality) and supply and safety of industry workers in Saudi Arabia and other areas are the important issues to be considered while promoting labor migration.

Kansakar (2003) studies on migration to fulfill the objectives of examining the demographic, social, economical, and educational characteristics of emigrants, the role of remittances on local and national economy and the causes and implications of emigration from different perspectives. The study based on primary data collected through household survey incorporating the households with pensioners of the foreign army and households with non-pensioners and secondary information collected from census and treaty documents, historical records, relevant literatures, etc. has also been utilized for the analysis of the study.

Sharma (2005) has studied the labor migration to the Arab countries at a micro level from Jaidi VDC of Baglung district. The objectives of the study were to understand the causes and impact of emigration and the socio-economic characteristics of emigrants. The study was mainly based on primary data which were obtained from field survey conducted by sampling method. He concluded that all the migrants were young males who were literate. The push-factor of emigration were unemployment, food deficiency, increased expenditure, lack of security and some family causes. On the other hand, availability of work, presence of friends/relatives, higher rate of salary and bright light were the pull factors of emigration. The jobs picked by these people

were building construction, mechanics, agriculture/farming, industrial work and hotel works. The impacts of emigration fell upon economics, social and demographic dimension. Impacts were positive as well as negative. The positive impacts were: higher earning, saving and a main source of upliftment to their livelihood. The people tended to be more conscious. They tended to give more attention to education and sanitation. The negative impacts were labor shortage in the village, negligence of agriculture and mobility to urban areas. The domination of children and older population, low development activities and family problems were some other negative impacts of the emigration in the study area.

NRB (2005) studied on foreign employment, remittance, economy and Nepal. Its main objective was to study foreign employment and its effect of Nepalese economy. The study was based on primary data, which were collected through two districts from each development region. This study concluded that around half of the emigrants were *Brahmins* and *Kshetris*. The average family number was 5.4. Migrants to foreign countries were mostly young of rural background, poor and had no alternative occupation except agriculture. The average income was 50000–100000 per year and the main destination countries were India, Saudi Arabia, UK, Qatar, Korea, and so on. This study showed that most labor migrants were aged of 26 to 40 years. Their education situation was mostly under SLC. They went to foreign countries for labor. About 42.5 percent emigrants were sent through manpower companies. From the studies, it was found that most people invested 1 to 25 thousand to go to foreign countries, which was taken from loan and borrowing from friends and relatives. But some migrants invested their own savings. The research found that the salary of labor migrants was from 10 to 50 thousand per month. The households used remittance for livelihood, bought land built new houses invested on business and saved in banks.

UN (2010) has spent a lot of time to study migration in different parts of the world in different times. It states that a fundamental characteristic of people is

their movement from place to place. International migration can have positive impacts on both the communities of origin and the communities of destination. Migration also has the potential of facilitating the transfer of skills and contributing to cultural enrichment. Today the number of people residing outside their country of birth is at an all time high of about 75 million, more than double the number of generation ago. The vast majority of migrants are making meaningful contributions to their host countries. At the same time, however international migration entails the loss of human resources for many countries of origin and may give rise to political economic or social tensions in countries of destinations.

International Labor Organization (2010) in its report has concluded, international migration is going to increase, not decrease, in the twenty-first century. Global demographic trends, widening disparities in incomes, human security and rights across countries, increasing migrant networks, and environmental and climate changes make this a certainty. There is consequently a long unfinished agenda before the international community in making migration work for development and in providing a fair deal to migrant workers. The International labor organization has a unique role to play in addressing these challenges and promoting a fair deal for all migrant workers in the new millennium, in line with its rights-based approach and in partnership with all other stakeholders. As the commission on Global Governance (1995) pointed out, there is no alternative to working together and using collective power to create a better world.

Adhikari and Gurung (2010) in their study reveal that foreign migration is a growing sector in terms of volume of labor migrates going overseas and its contribution to the national economy. Labor migration has become a second important sector in terms of its contribution through remittances on GDP next to agriculture. The contribution of remittance to GDP is growing every year. In FY 2008/09 remittance contributed 23 percent. This sector contributes to government tax and non tax income. The contribution to government income

through passports, airport tax, registration and renewal fee of recruitment agencies and other service providers (like orientation, training, health checkup, insurance and the like). In FY 2008/09 passport and airport tax alone contributed Rs. 1.13 billion to government revenue.

As they write, the contribution of foreign labor migration industry has not been much recognized, but it seems that it has also contributed greatly in terms of employment opportunities for other and in generating economics activities within the country. The contribution of Recruitment Agencies (RA) and Money Transfer Agencies (MTA) in terms of employment to people within the country is huge. It is roughly estimated that about 0.34 million jobs are created all over the country by these service providers, which is almost equal to the number of migrants workers.

The countries of remittance to household economy and reduction of poverty has also been significant. In Nepal, poverty has been reduced to 25 percent in 2010 from 42 percent in 1995/96 despite the potential conflict for a decade. The main contribution to poverty reduction has come from remittance. Similarly, a longer part of remittance has been invested in the livelihood assets like reducing the burden of loan, education of children, food security and in generating assets including financial assets for further migration from the family.

Full positive outcomes of labor migration and remittance have also not been realized because this sector is also riddle with various problems, requiring urgent attention of the government.

According to CBS (2011) out of the total absent population from Nepal in the 2011 census, males comprise 87.64 percent and females 12.36 percent. Almost 85 percent of the total absentees are from rural areas of Nepal and 14.8 percent are from urban areas. Females from rural areas comprise 75.6 percent compared to 24.3 percent from urban areas. Private jobs or personal service alone accounted for 63 percent of all reasons for absentee. Out of this, 76

percent are destined to India. The census data gives a much smaller volume of Nepalese emigrants to foreign countries.

The statistics reveal that the number of people who have gone to various countries for employment is much higher than the number enumerated by the 2011 census. Within the last ten years, about 337,319 Nepalese are said to have already gone to various foreign countries for employment. Out of this total number, 75,885 went to Saudi Arabia followed by 45,825 in Qatar, 43,831 in Malaysia, 21,905 in United Arab Emirates, 3,831 in Bahrain, 3,014 in the Republic of Korea, 2,668 in Kuwait and 1,566 in Hong Kong, China. The Nepalese workers in these eight countries constituted 198,525.

These figures are not comparable to the census figures because the definition of the absentee population is based upon being absent from home for more than six months and living abroad before the census enumeration day. This does not mean that absentees always live in foreign countries as many of them might have returned home. Absentees also include housewives, dependants and students who do not work. Since it has already been two years after the census was taken in June of 2011, the additional number of Nepalese workers to these countries might have increased. Statistics for six major labor importing countries except Hong Kong, China and Kuwait (reported less than the census figures) amounts to 77,661 persons.

Statistics by the Department of Labor and Employment Promotion (2011) adds more numbers of Nepalese workers abroad to the census figures of 2011 such as 37,018 in Malaysia, 21,428 in Qatar, 9361 in United Arab Emirates, 8425 in Saudi Arabia, 1,094 in Bahrain and 335 in the Republic of Korea. It is likely that there might be many more Nepalese workers who had gone abroad for employment during the last two years. Even if one simply adds 337,319 Nepalese foreign workers to the figure of 762,181 absent population enumerated by the 2011 census, the total number would be 1,099,500 persons living abroad. This means that the total number of Nepalese going to various

foreign countries for various purposes would be more than one million during the last twelve years.

Khatiwada (2012) argues to go in international market except in India for employment is known as foreign employment, in Nepalese context. More than four lakh Nepali youths enter into the labor market and about 75 percent to 85 percent choose foreign employment. To save the economy of Nepal even at the time of conflict and during transition, the role of foreign employment is really commendable. The record shows that 71 percent unskilled, 27 percent semi-skilled, and 2 percent skilled manpower go for foreign employment from Nepal. Out of them, 15 percent unskilled returns being semi-skilled, and 5 percent semi-skilled being skilled.

Bhattarai (2012) finds that the life standard of the families has risen up due to foreign employment. Along with foreign currency, mobile, television, blanket, radio etc. has come into Nepal. At the same time, Nepali currency has gone out in the form of ticket, insurance, commission etc. A large number of Nepalese have lost their lives, many of them have been injured and Nepali girls have been victimized in different names.

The Prosperity Foundation (2011), in its discussion paper, has stated facts, policies, challenges and other various aspects of Foreign Employment in Nepal with respect to its role in making Nepal a prosperous nation. It has focused mainly on channeling the fruits of this widespread phenomenon in the direction of development since its proper utilization has become equally important as Foreign Employment itself.

Baral (2012) in his research entitled *Safe Migration in Nepal* has found numerous problems vis-à-vis to migration. According to his conclusion, lack of adequate information by the manpower companies and *dalals* (broker), charging extra fees, verbal abuse, physical threats, and irresponsiveness are the problems faced by migrants during migration cycle by manpower agency. He has also pointed out the problems like lack of skill among the migrants and the

choice of the illegal routes is some of the reasons of encountering problems by the migrants.

Terai Human Rights Defenders' Alliance (2012) in its report concludes that foreign employment is an immediate hope for Nepalese youth who face acute shortage of unemployment opportunities in the nation. They find foreign employment very much attractive as it gives respite from unemployment and enable them to earn more as well. Foreign employment and remittance have special significance for Madesh that has almost half of the total population of the whole nation but limited job opportunities. Remittance has obviously helped reduced poverty as Madesh. Those who used to face hardship in fulfilling even the basic needs, cloths and shelter to their family before are now capable, thanks to foreign concrete house to live. The most visible and positive effect of remittance give reflected in growing number of concrete buildings in the rural Madesh. The families with foreign remittance possess now modern gadgets like mobile set and TV.

Remittance is not however all glittering as it seems at first. These are a large number of telling stories of frustration, disappointment and pain reducing foreign employment and remittance. Although foreign employment increases the access to money, the productivity appears to be weak in Madesh. The use of local product is decreasing. People are seen to be attracted towards imported goods like cloths and electronic gadgets especially young capable person in Madesh nowadays seems rather indifferent towards agriculture and entrepreneurship.

Bhurtel (2013) has explained that remittance has eased the Nepali economy by decreasing the trade deficit, compensating the balance of payment and has supported the national economy of the overseas. In Nepal, 55.8 percent of the household receive remittance. About 31 percent of income among remittance receiving household in Nepal comes from remittance (CBS 2011). In recent years, Remittance has obviously helped to reduce incidence of poverty and

inequality. Poverty head counts ration at national poverty line has decreased from 41.8 percent in year 1996 to 31.9 percent in 2003 and 25.2 percent in 2010. Nepal ranks within top ten countries receiving migrants' remittance as a share of GDP in 2011, which accounts 22 percent of the total GDP. FY 2013/14 shows that the remittance income has increased from the formal channel, it is estimated that much of the remittance comes from informal channels like *hundi*. A study shows about 55 percent of remittance inflow to Nepal from formal sources.

Baral (2014) in a newspaper article entitled “Addressing the Youth Bulge: What Nepal can do” argues for good education and employment opportunities to stop the youths in the country. In his view, one day if the flying youths fail to get any opportunities abroad and if we too fail to address their problems the situation will further exacerbated and the consequences will be counterproductive.

Labor migration has contributed in social development in social development also. More people have migrated to cities for better education thus producing a better human capital. Evidence from rural Pakistan, India, Nepal, Srilanka, Bangladesh, The Philippines and South Africa suggest that temporary international migration is associated with increased school enrolment. Research studies also show development in access to technologies like television, laptops and mobile phones have increased people access to information.

To sum up the whole discussion, labor migration has different causes and impact, especially in the place of origin. Different researches carried out by different institution, scholars and practitioners have shown the facts in some detailed. However, the studies carried out so far in the field of labor migration are not satisfactory enough to explore the reality and comprehensive detailed of the facts. This is why; an attempt has been made here to briefly overview some of the earlier related studies both domestic and international.

Present study is different from these all the studies reviewed so far in a sense that it intends to explore the economic influence of labor migration to the point of origin. The focus of the study has been centered on the causes of emigration and an attempt has been made to explore the inflow and utilization of remittance to the point of origin.

Chapter III

RESEARCH METHODOLOGY

As the study covers all the nine wards of Jeetpur VDC of Ilam District, the study area has been selected purposively. There are two main reasons behind selecting the area for study. First, a large number of youths are migrated to different Arabian countries from this VDC as emigrant workers. Second, this is the local area for the researcher. As many cases and issues are known to her, it is expected to explore the intended facts of the study in detailed.

Jeetpur VDC is one of the VDC located at the western part of Ilam having 49.4 square kilometer area. The VDC is surrounded by VDCs and Municipality of Ilam in all the directions. Siddhithumka and Sangrumba lies in the east; Dhuseni and Mangalbare (Deumai Municipality) in the west and North; and Ivang in the south and West. It has tropical climate. According to the Census Report of 2011, the VDC has 6734 total population (1440 households) in which 3229 are male and 3505 are female. As agriculture is the main occupation, 95 percent of total population are engaged and depended on agriculture.

For the fulfillment of the determined objectives, the study has gone through the following methodological strategies.

3.1 Study Design

This research design followed in the study is descriptive as well as exploratory. As both the qualitative data and quantitative data have been used, qualitative data have been analyzed descriptively in a narrative style. The quantitative data have been analyzed and interpreted using simple statistical tools and are presented and displayed in different tables, graphs, charts and diagrams.

3.2 Sources of Data

The research work has made use of both primary and secondary data. The sources of those data are as follows:

3.2.1 Primary Sources

The emigrant workers returned to the place of origin from the foreign work in the Arabian countries have been taken as the primary sources of the information for the study. For this, 108 (each 12 persons from the nine wards of Jeetpur VDC) returned workers have been consulted.

3.2.2 Secondary Sources

The researcher has studied, evaluated and assessed all the related literatures and has picked the data up for the study as the secondary information. Related earlier studies, related books, Journals, articles, and all the other publications related to the subject matter have been taken as the secondary sources of information. The researcher has also visited some websites for the elicitation of require secondary information. Some of the main sources of secondary data will be Central Bureau of Statistics, NCDC profile, VDC profile of Jeetpur, Ilam district statistical office, etc.

3.3 Sampling Procedure

The researcher has made use of the non-random sampling method for the selection of the study population. For this, 108 emigrant workers returned from the Arabian countries have been selected for the study. The researcher has taken twelve informants from each nine wards of Jeetpur VDC for the purpose of the study.

3.4 Tools for Data Collection

A comprehensive questionnaire has been designed and administered to the informants for the elicitation of require information. The researcher has used a semi- structured interview to collect other required information wherever seen necessary. Focus group discussion also has been adopted in the informants group to collect some require information as well. Library study technique has been used for the collection of secondary information.

3.5 Process of Data Collection

- a) The researcher has gone through the stepwise procedure to gather the required information in conducting this study. First of all the researcher designed a comprehensive questionnaire and a semi- structured interview schedule and administer it to all the selected informants (Workers returned from emigrant work) from each wards of Jeetpur VDC.
- b) The secondary data have been collected from library study technique. All the data have been analyzed both qualitatively–in a narrative style and quantitatively–in simple statistical tools.

Chapter IV

THE INFLOW OF REMITTANCE AT HOUSEHOLD LEVEL

During the last few years, in Nepalese context, remittances have been an important source of support for family members remaining at home. According to Economic Survey, 2014, the contribution of remittance in GDP is 29 percent. As the number of workers going abroad for employment continues to rise, the corresponding growth of remittances has become a critical flow of foreign currency into Nepal. This has been partly the result of measures undertaken by the concerned officials to streamline financial systems, dismantling controls and creating incentives, with the aim of attracting remittances particularly through the official channels. The Census Report 2011 shows the total no of absentees out of 1,440 houses of Jeetpur VDC, 336 households have at least 1 member out from their house. The total no 406 (374 male and 32 female) have been contributing Nepalese economy and thousands have returned after their stay at different countries (CBS, 2011).

4.1 Socio-economic Status of the Informants

In order to justify the objectives proposed, 108 respondents were randomly selected from 9 wards of Jeetpur VDC of Illam district taking 12 respondents from each ward. The respondents include them who have come back after staying few years in foreign countries and decided not to go there again.

Table 4.1.1: Gender wise distribution of the respondents

Gender	Number	Percentage
Male	93	86.1
Female	15	13.9
Total	108	100.0

Source: Field Study, 2014

Table 1 presents the percentage of gender distribution in the study area where 86 Percent respondents were male and 14 percent were female. It indicates the number of female going abroad is considerably low, that is, only one-sixth in comparison to the number of male.

Table 4.1.2: Age Wise Distribution of the Respondents

Age group (in year)	Number	Percentage
20-25	10	9.2
26-30	22	20.3
31-35	38	35.1
36-40	28	25.9
40-45	7	5.5
46 and above	3	2.7
Total	108	100

Source: Field Study, 2014

Table 2 shows the age-wise distribution of the respondents. Almost 80 percent respondents were between 26 and 40 years of age, the most productive time of anyone's life. The highest percentage of them was from 31-35 years age group, in which 35 percent of them were participated. The data provide a glimpse of the outgoing population and returnees who spend their precious years in the service of foreigners.

Table 4.1.3: Distribution of the respondents in terms of caste/ethnicity

Caste/ethnicity	Number	Percentage
Brahmin/Kshetri	17	15.7
Limbu	28	25.9
Rai	21	19.4
Newar	2	1.8
Magar	18	16.6
Tamang	15	13.8
Dalit	7	6.4
Total	108	100

Source: Field Study, 2014

Table 3 shows the caste/ ethnicity- wise distribution of the respondents. Majority of the respondents belong to *janajati* and *dalit* communities being around 84 percent and remaining about 16 percent respondents are from Brahmin/Kshetri community. Though the large number of people from Jeetpur VDC has gone foreign countries like Singapore, UK, from the Rai, Magar and Tamang communities, their number seems low in case of Arabian countries. The table shows the highest number of respondents as Limbu, whose population is the highest in Jeetpur VDC.

Table 4.1.4: Educational Status of the Respondents

Educational status	Number	Percentage
Literate	106	98.1
Illiterate	2	1.8
Total	108	100

Source: Field Study, 2014

Among the respondents more than 98 percent were literate even some of them having higher academic qualifications; even Master's degree. Despite their

higher degree they served and have been serving the foreigners due to lack of proper opportunities in the country. Some of them even expressed their dissatisfaction towards the government for not being able to create employment opportunities within the country. The large cohort of youth leaving their motherland in search of job is really not a good sign for the countries; however we have been satisfying with the remittances they send. Only remaining two percent respondents were illiterate, who comparatively found more satisfying in doing job in foreign land. Their answers show that they at least have earned a small amount of money, which they could not do if they had not gone in Arabian countries.

Table 4.1.5: Educational Attainment of the Literate Informants

Educational Attainment	Number	Percentage
Just literate	12	11.3
Primary education	27	25.4
Secondary education	30	28.3
SLC	10	9.4
Higher secondary/Intermediate	22	20.7
Bachelor and above	5	4.7
Total	106	100

Source: Field Study, 2014

The table 5 presents the educational status of the respondents. Only 12 respondents out of 106 literate respondents were just literate. Around 25 percent had primary education, 28 percent secondary education, 9 percent SLC pass, 21 percent intermediate level and 5 percent had bachelor's degree and above. The table clearly shows the fact that despite having good academic status they were compelled to leave their country in search of job.

Table 4.1.6: Occupational Status of the Respondents

Occupational Status	Number	Percentage
Self employed in agriculture	45	41.6
Wage labor in agriculture	8	7.4
Wage labor in non-agriculture	11	10.1
Self employed on business/trade	34	31.4
Service at non-government sector	7	6.4
Foreign employment	3	2.7
Total	108	100

Source: Field Study, 2014

Among the returnee respondents almost half of them are found engaged in agriculture. Around 42 percent of them have started their own agricultural farms like, keeping goats, fishing, tea plantation, large scale farming of ginger, broom, potato etc and 7 percent have been working as wage labor in agriculture. Ten percent of the respondents have started to work in non-agriculture sector like workers at tea factories, van driver etc. More than 30 percent respondents have been working on business sector being own self the owner of shops as well as the assistants of business houses or opening some kind of business in collaboration. Only 6.4 percent were found working in non-government sector and almost 3 percent in foreign employment.

Table 4.1.7: Marital Status of the Respondents

Marital Status	Number	Percentage
Married	68	62.9
Unmarried	36	33.3
Single	4	3.7
Total	108	100

Source: Field Study, 2014

Out of 108 respondents, majority (62.9%) were married. Because of the lack of opportunities in the country, some responded, they left their family, children and motherland. And returning to the country they wanted to do something for the betterment of the family, bright future of their children and prosperity of the nation. The number of unmarried respondents was 36 (33.3%) and remaining almost 4 percent were single. They too were dissatisfied towards the government for not making policy to stop the youth bulge, which can be very useful for the nation building.

4.2 Inflow of Remittance at Household Level

Nepalese youths living in different parts of the world have been sending money to the country. In many European countries, Gulf countries, Malaysia, East-Asian and South Asian countries, a large group of Nepali youths are selling their labor and sweat. Since the limitation of the study is Arabian countries only, the analysis is made as per the objective.

Table 4.2.1: Countries of Working Abroad

Countries of working abroad	Number	Percentage
Iraq	3	2.7
Saudi Arabia	36	33.3
Yemen	6	5.5
UAE	25	23.1
Kuwait	8	7.4
Oman	5	4.6
Qatar	24	22.2
Bahrain	1	0.9
Total	108	100

Source: Field Study, 2014

Respondents were found to have come back from different 9 countries. Among 108 respondents one third, i.e. 36 (33.3%) sent remittance from Saudi Arabia, around 23 percent from UAE, 22 percent from Qatar, 7 percent from Kuwait, 6 percent from Yemen, 5 percent from Oman, 3 percent from Iraq and 1 percent from Bahrain. The amount they sent, though used much in everyday household activities, some of them, after returning to the motherland have been investing in different sectors of earning.

Table 4.2.2: The Causes for Leaving the Country

Causes for Migration	Number	Percentage
Landlessness	4	3.7
Unemployment	98	90.7
Hope of good job	60	55.5
Expectation of high wage	58	53.7
Debt	46	42.5
Family pressure	18	16.6
Desire to go foreign country	8	7.4
Lured by the friends, relatives and family	12	11.1
Promise of marriage	2	1.8

Source: Field Study, 2014

Not all people have the same reason for leaving the country. Among the multiple answers more than 90 percent replied unemployment as the main reason, hope for good job being the second (55.5%). Similarly, expectation of high wage being the third highest reason (53.7%), and debt to pay being the fourth reason of going in foreign land. Field survey as presented in table no 9 also shows that other reasons were family pressure (16.6%), lured by friends, relatives and family (11.1%), landlessness (3.7%), and even promise of marriage (1.8%).

Table 4.2.3: Channel Used for Foreign Employment

Channel Used	Number	Percentage
Manpower agency	72	66.6
Local agents of manpower	26	24.0
Family/relatives/friends	6	5.5
Personal effort	4	3.7
Total	108	100

Source: Field Study, 2014

Majority of the respondents used manpower agency as the channel for foreign employment. Table no. 10 shows that 66.6 percent of the respondents used manpower agencies as the channel. 26 respondents, i.e. about 24 percent used Local agents of manpower whereas only around 6 percent were assisted by family, relatives, and friends and only nearly 4 percent went through their personal effort.

Table 4.2.4: Reasons for Selecting Arabian Countries for Work

Reasons for Selecting Arabian Countries	Number	Percentage
Easy availability of work	78	72.2
Higher wage to receive	16	14.8
Low cost to go	82	75.9
Advise of the family/friend/relatives	21	19.4
Counseling of the agents of the company	14	12.9
Lack of specific technical skill	91	84.2

Source: Field Study, 2014

Responding the reasons for choosing the Arabian countries, among multiple answers 84.2 percent said that it was because they lack specific technical skill. Their answer indicates that they expected to get job in Arabian countries even if they lack technical skill. Nearly 76 percent respondents took low cost to go

as the reason and 72 percent took easy availability of the work in those countries. More than 19 percent answers were because of family, friend and relatives' advice to go in Arabian countries. 14.8 percent respondents chose those countries for the expectation of higher wage to receive whereas nearly 13 percent chose because of the counseling of the agents of the company.

Table 4.2.5: Receiving of Work Related Skill Training in Nepal

Receiving of Work Related Skill Training	Number	Percentage
Yes	6	5.5
No	102	94.4
Total	108	100

Source: Field Study, 2014

Before going for foreign jobs, only 5.5 percent had taken work related training in Nepal. Remaining 94.4 percent went those countries having no any training that is related to the job that they are supposed to do in those countries. Not to have any training related to the job to the workers is really a tragic; however the data show that only a few had taken training before going for their works.

Table 4.2.6: Receipt of the job as per the agreement

Job status as per agreement	Number	Percentage
Yes	86	79.6
No	22	20.3
Total	108	100

Source: Field Study, 2014

The table no 13 shows that more than one fifth (20.3%) of the respondents didn't get the job as agreed in Nepal. Manpower companies told them about the supposed to be job as one while they were in Nepal but when they reached to

their destination they found the job something else. Almost 80 percent respondents, as they said, got the job as said by the manpower companies.

Table 4.2.7: Average expenditure of the workers in process of going

Particulars of the average expenditure in process	Amount (in Rs.)
Passport	5000
Visa	35000
Local transportation	10000
Medical	5000
Air fare	38500
Agent/manpower fees	30000
Miscellaneous	25000
Total	148,500

Source: Field Study, 2014

According to the responses of the respondents, the average expenditure of the workers was NRs 148500. This expenditure includes the expenditure on passport, visa, local transportation, medical, air fare, agent or manpower fees and miscellaneous. Some had paid more than 250 thousand and minimum expenditure was 75 thousand.

Table 4.2.8: Sources of the expenditure amount

Sources of the expenditure	Number	Percentage
Saving of family	9	8.3
Selling household properties (tangible/fixed)	11	10.1
Borrowing from relatives and friends	78	72.2
Borrowing from money lender	19	17.5
Borrowing from bank, financial institutions, and cooperatives	28	25.9

Source: Field Study, 2014

In the answer of the question “How did you manage the money that you spend for going abroad (including pocket money)?” more than 72 percent of the respondents replied that they had borrowed money from their relatives and friends. Almost 26 percent replied they borrowed from banks, financial institutions, and cooperatives. Money lender had given money for around 18 percent of respondents. 11 respondents (10.1%) had collected the needed money by selling their properties; both tangible and fixed and only 9 people, i. e. 8.3 percent of the respondents used the money that the family had saved.

Table 4.2.9: Period of work abroad

Period of Work Abroad	Number	Percentage
Less than one year	6	5.5
One year	4	3.7
One and half year	2	1.8
Two years	36	33.3
More than two years	60	55.5
Total	108	100

Source: Field Study, 2014

Table 16 shows that out of the 108 returnee respondents, 55.5 percent had worked in foreign countries for more than two years period. 33.3 percent

worked for two years, only about 2 percent for one and half year, around 4 percent for one year and 5.5 percent less than one year.

Table 4.2.10: Job Description Abroad

Job Description Abroad	Number	Percentage
Skilled labor	6	5.5
Menial works	52	48.1
Official Jobs	21	19.4
House keeping	17	15.7
Agriculture	12	11.1
Total	108	100

Source: Field Study, 2014

Only 6 percent of the respondents worked as skilled labor in gulf countries. As table 17 shows almost half of the respondents (48.1%) involved in menial works, 19 percent got the opportunity to work in offices, 16 percent involved in housekeeping and 11.1 percent in agricultural activities.

Table 4.2.11: Average monthly earnings by work abroad

SN	Average Monthly Earnings (in Rs.)	Number	Percentage
1	10,000-15,000	3	2.7
2	15,000-20,000	5	4.6
3	20,000-25,000	15	13.8
4	25,000-30,000	18	16.6
5	30,000-35,000	32	29.6
6	35,000-40,000	21	19.4
7	More than 40,000	14	12.9
Total		108	100

Source: Field Study, 2014

In a question related to monthly earning of the respondents, they answered their earning was in between NRs 10 to 40 thousand or more. Nearly three percent of the respondents earned only NRs 10 to 15 thousand monthly whereas other 4.6 percent's income was NRs 15 to 20 thousand. Earning NRs 20 to 25 thousand population was nearly 14 percent and 16.6 percent earned NRs 25 to 30 thousand per month. The highest percent of the respondents was 29.6 who earned NRs 30 to 35 thousand each month. 19.4 percent respondents were the earners of NRS 35 to 40 thousand and remaining almost 13 percent earned more than 40 thousand. Table 18 justifies the description.

Table 4.2.12: Average Monthly Saving

Average Monthly Saving (in Rs.)	Number	Percentage
5,000-10,000	10	9.2
10,000-15,000	8	7.4
15,000-20,000	60	55.5
20,000-25,000	16	14.8
25,000-30,000	9	8.3
More than 30,000	5	4.6
Total	108	100

Source: Field Study, 2014

In the answer of the question “how much did you save per month?” respondents’ replies range from NRs 5 thousand to more than 30 thousand. More than half of the respondents’ monthly saving was in between NRs15 to 20 thousand and only about 5 percent of the respondents save more than NRs 30 thousand per month. NRs. 5 to 10 thousand was the monthly saving of the 9 percent of the respondents whereas 7.4 percent respondents’ saving per month was NRs 10 to 15 thousand.

Table 4.2.13: Mobilization of the Earned Money

SN	Particulars of the Money Mobilized	Number	Percentage
1	Send to the family through formal channel	63	58.3
2	Send to the family through informal channel	38	35.1
3	Brought with self while returning home	2	1.8
4	Send to the family and brought with self	97	89.8
5	Sent through friends	16	14.8

Source: Field Study, 2014

Respondents had used different channels to send their money home. Among multiple answers nearly 90 percent directly sent their money to their families and brought themselves when they came home. 58.3 percent used formal channels like banks, money transfer whereas 35.1 percent used informal channels like *hundi*, friends, agents of manpower etc. sometimes they sent through their friends (15%), and only 1.8 percent brought money at their return.

Chapter V

UTILIZATION OF REMITTANCE IN THE STUDY AREA

Remittances can generate a positive effect on the economy through various channels such as savings, investment, growth, consumption, and income distribution. These inflows can also contribute to stability by lowering the probability of current account reversals. Since they are a cheap and stable source of foreign currencies, remittances are likely to stem investor panic when international reserves are taking a downward trend or external debt is rising. At the community level, remittances create multiplier effects in the domestic economy, producing employment opportunities and spurring new economic and social infrastructure and services, especially where effective structures and institutions have been set up to pool and direct remittances. A significant portion of relevant literature on remittances argues that they are primarily spent on consumption, housing and land, and are not utilized for productive investment that would contribute to long-run development (Pant, 2011). At this context, the present study has made an assessment on the utilization of remittance at Jeetpur VDC, Ilam.

5.1 Utilization of Remittance in the Study Area

Table 21 presents how the remittance receivers utilize the earned money. As a usual trend, majority of the respondents were found using major portion of remittance in necessary household durables and consumables followed by repayment of loan and interest and education of children. The table shows the facts that people are not utilizing remittance in productive way. For the capital formation process, investment on productive activity is required. However, regarding remittance, this rule does not follow at large majority of the respondents opined that they use remittance in consumption, luxuries, festivals and social ceremony and so on.

On the other hand, remittance has raised the awareness and capacity of educating the children. This is obviously a positive aspect to be considered as making investment in educational sector is one of the major ways of capital formation.

Table 5.1.1: Utilization of the Remittance Money

Particulars of the Money Utilized	Number	Percentage
Necessary household durables and consumables	94	87.0
Luxuries household durables and consumables	12	11.1
Feast/festivals/social ceremony and entertainment	42	38.8
Loan and interest payment taken to go abroad	87	80.5
Loan and interest payment to fulfill family needs before planning migration	62	57.4
Purchase of land	37	34.2
Education of children	81	75
Health of family members	17	15.7
Investment in trade and business	12	11.1
Lending for interest	17	15.7
Bank deposit/Saving	63	58.3
Miscellaneous expenses	108	100

Source: Field Study, 2014

Working abroad is not merely a way of earning money rather it is also a significant opportunity of learning, and transferring the technical knowledge. There are several cases of replication of exemplary works being initiated by the returnees in Nepal. Realizing this fact, respondents were asked about the benefit received from the work abroad. More than 90 percent of respondents viewed that major benefit of the abroad work is the improvement in economic conditions. Percentages of skill learners in the study area were found nearly 24 percent as shown in the table 22.

Table 5.1.2: Benefit Received from the Work Abroad

Particulars of the Benefit Received	Number	Percentage
Improved quality of life	95	87.9
Improved economic conditions	97	89.8
Learned new skills	26	24.0
Learned about foreign countries	19	17.5
Raised social status	38	35.1
Improved education of children	67	62.0
Improved health condition of the family member	34	31.4
Got no visible benefit	16	14.8

Source: Field Study, 2014

During study, economic condition of the respondents was also assessed. The table presents the percentage of the respondents who feel their living standard upgraded after receiving remittance. About 39% respondents were found feeling better life than before. Six percent respondents found their live best. However, considerable number of respondents did not feel any change in their living standard. This shows that remittance alone cannot be the means to reduce the poverty of the people.

Table 5.1.3: Comparison of Economic Condition Then and Now

SN	Comparison of Economic Condition	Number	Percentage
1	Best than earlier	6	5.5
2	Better than earlier	42	38.8
3	Good than earlier	42	38.8
4	No change	15	13.8
5	Bad than earlier	3	2.7

Source: Field Study, 2014

5.2 Impact of Foreign Employment in the Study Area

Despite the fact that Nepal does not have long history of foreign employment, several mixed experiences can be found regarding the status of the returnees. Some have successfully replicated the skills and knowledge in Nepal and have been doing some exemplary works while some are still struggling to maintain hand to mouth problem. The study area of the present study is not out of this trend. In the table 24 current involvements of the returnees have been presented. This table shows that 58.3 percent of returnees have started business followed by agriculture nearly 18 percent, and private service 7.4 percent respectively. However, considerable matter is that nearly 15 percent returnees are still engaged in household works. This shows that, returnees still do not have alternative to utilize their earning.

Table 5.2.1: Current Involvement of the Returned Employers

SN	Current Involvement	Number	Percentage
1	Agriculture	19	17.5
2	Business	63	58.3
3	Private service	8	7.4
4	Public service	3	2.7
5	Household works	16	14.8
6	Sports	1	0.9
Total		108	100

Source: Field Study, 2014

Raising the level of employability in a family is important than to make a family member employed. Meaning, employment of a family should have capacity to increase the employability of other family members. In this connection, the remittance needs to have capacity to increase employability in the corresponding family. Taking into account this fact, this study has assessed the creation of other employment opportunities resulting from remittance. Table 25 shows that 44.4 percent families have generated other employment opportunity utilizing remittance and have increased employability. However, a large portion of families (35.1%) could not generate additional employment opportunities.

Table 5.2.2: Creation of other employment opportunity

SN	Creation of Employment Opportunity	Number	Percentage
1	No more employment opportunity created	38	35.1
2	Created opportunity to family members	48	44.4
3	Created opportunity to people in society	22	20.3
Total		108	100

Source: Field Study, 2014.

In the answer of the question, “Have other families or individuals of your society influenced from your present job based on new skill and thinking earn in foreign land?” the respondents’ answer was Yes and No both. Almost one third of them thought that the skill influenced the people at society and remaining 32.5 percent thought their knowledge had no impact in the society.

All the dream of migrant workers may not change into reality. The life of ex-migrant worker in Nepal after returning from abroad is both sweet and sour. Positive and Negative reflection can be found in their life. Some of the returnees have been involved in different professions based on their gained skill from their migrant life. Some as tourist guide for particular language and restaurant owner of different continental food make their life easy and happy.

On the other hand, some of them are very confused. Whatever knowledge and skill they gained abroad are not practical in Nepali context and it is very hard to find out the same technology in Nepal. The business environment is not favorable for investment and it is hard to make a decision to invest all their earning in particular business. Ex-migrant workers do not feel comfortable even to work in Nepal after their return because the earning in Nepal in comparison is nothing and it is also very hard to find any job in Nepal. Most returnees are unemployed. Only 10 percent are able to get different job and remaining are trying to go aboard for better work again. Government itself has no Reintegration Plan and present poor economic condition is forcing to move abroad again.

Chapter VI

THE PROBLEMS ASSOCIATED WITH LABOR MIGRATION

6.1 Problems Faced during the Working Period

Thousands of skilled and unskilled Nepalese youths fly for foreign employment daily to secure their financial future. Different sources show that the percentages of unskilled labor flying abroad are higher than the skilled labor. According to the Government of Nepal, Ministry of Labor and Transportation Management (MoLTM) shows that 75 percent Nepalese worker are unskilled and 25 percent labor is semi-skilled. Out of them; around 80 percent are from 20-30 years age group and 75 percent are even not completed their school education (MoLTM, 2010). Skilled youths relatively have better job opportunities in foreign markets. However, unskilled workers have reportedly been facing several problems. The reality is that they have been doing low ranking jobs at lower salary. Some labors even have been facing several problems including loot, deception, and torture. Table 27 and 28 also present the fact that in the study area 63 percent employee do not get pre departure training, as well as other basic trainings, which are necessary for the employee to be abroad.

Table 6.1.1: The Status of Pre-departure Orientation Training

Status of Pre-Departure Orientation/Training	Number	Percentage
No any training provided	68	62.9
Training on work provided	18	16.6
Training on wage and overtime provided	38	35.1
Training on society, culture, language	34	31.4
Training on laws of destination countries	27	25
Training on environment	2	1.8
Training on human rights	4	3.7
Training on transit and destination airport	26	24.0

Source: Field Study, 2014

With increase trend of Nepali workers in foreign employment in recent period, various issues are arising including increasing of fraudulent activities and irregularities inside the country, lack of adequate information regarding social, cultural lifestyle of destination country as well as lack of information regarding rights and security measure of foreign employees at destination country; and incidents of illegal migration, trafficking and human smuggling through informal medium also increasing.

The stated problems have raised the problems and risks in the working area. The following table shows this fact.

Table 6.1.2: Problems and Risks Faced during the Period of Work

Problems and Risks Faced	Number	Percentage
False information about work and wage passport and visa matter and date of departure	34	31.4
Delay in getting visa	69	63.8
False promise of good job	12	11.1
Overcharging of fees	92	85.1
Verbal abuse	102	94.4
Physical abuse	15	13.8
Human trafficking as foreign employment	5	4.6
Harassment including rude behavior of airlines staff, emigration, police, transit, custom	97	89.8
Threat (beating to life)	11	9.2
Force to work for a long time	53	49.0
No overtime payment	12	11.1
Did not get salary in time and reduction salary	42	38.8
Hold the passport and other documents by the employer/manager of the company	18	16.6
Breaking contract	3	2.7

Source: Field Study, 2014

Labor discrimination is a major problem being faced by Nepali workers in aboard. Due to lack of proper skills and knowhow, Nepalese workers are generally paid low in comparison to other labors. The table 29 presents the discrimination statistically.

Table 6.1.3: Discrimination between Nepalese and non-Nepalese workers

Forms of Discrimination	Number	Percentage
Different wage and overtime payment	36	33.3
Different hours of work	41	37.9
Different working environment	13	12.0
Biasness in service facilities	15	13.8
Biasness in medical treatment	3	2.7
Total	108	100

Source: Field Study, 2014

Nepalese workers are bound to face several problems while working abroad. Looting, violence, physical injury, low earning etc are the common problems of Nepalese workers. A survey conducted by Joshi (2011) in total 408-participants postulates the fact that "they were harassed in their work place, some by more than one person. Most of these (136, 69.8%); of those who reported that they were harassed) stated that the person most responsible for monitoring their work (supervisors/foramens) were also the person making them feel harassed. A very small proportion of participants, 3 (1.5%), reported that their co-workers were responsible for harassing them at work. Verbal abuse was one common type of behavior which was reported as harassment. The demands of supervisors of staff under their supervision was referred to as pressure or "work load" by the participants and was perceived as a form of abuse."

The present assessment is also not that much different from what Joshi found out in his survey. Table 30 shows that almost all respondents have faced certain type of harms during their work in abroad.

Table 6.1.4: Harms Felt/Observed from the Problems Faced

Forms of Discrimination	Number	Percentage
Lost money	16	14.8
Lost property	2	1.8
Burden of loan/interest added	11	10.1
Killing of social prestige	3	2.7
Physical injury	14	12.9
Violence of human rights	19	17.5
Low earning	52	48.1
Psychological effect	54	50
Insult	62	57.4
No any harm	38	35.1

Source Field Study, 2014

6.2 Utilization of the Service Facilities

Services being provided for the workers by the host country and the corresponding company are crucial factor to examine how the workers are honored. Regarding the study area, majority of the respondent received the services from the member of the concerned company and agent of the manpower. Table 31 shows this fact.

Table 6.2.1: Receiver at the Airport of the Destination Country

Persons to Discriminate	Number	Percentage
Member of concerned company	74	68.5
Agent of the manpower	16	14.8
Relatives/friends	6	5.5
Nobody	12	11.1
Total	108	100

Source: Field Study, 2014

Around 90 percent of the respondents were found received by people at the airport of destination country, the highest (68.5%) being the members of concerned company, followed by 14.8 percent, who were received by agents of manpower. 5.5 percent of them were received by their friends and relatives working in those countries and 11.1 percent were received by none.

Table 6.1.2: Status of Getting Facilities as per Promise

Promised Facilities	Status of Getting the Facilities	
	Yes	No
Job	64	44
Salary	72	36
Over time facility	32	76
Medical and insurance facilities	32	76
Facility of food	69	39
Living facility	97	11
Compensation	6	102

Source: Field Study, 2014

The table shows the fact that the promise with the workers were not kept seriously either in one or the other. Facilities were seized in all the issues; job, salary, overtime work, food, compensation, living facility etc.

The skill and the resources of the returned migrants are assets of the country which can be used for development of the economy. The productive use of these skill and asset would automatically result in their rehabilitation (Zachariah et. al., 2002). This requires investigation into their numerical dimensions, skill and accumulated health, their investment and saving behavior, and reasons for not utilizing their asset for productive purposes.

Longitudinal macroeconomic and micro economic case studies of migrant households' consumption could be conducted and analyzed to examine their short and long run consumption behavior in order to explore the precise relationship between their average and marginal propensities to consume. On that basis, one could estimate the volume of potential saving and investment that could be generated from households dependent on remittances to design appropriate financial packages (bonds, equity and mutual funds) for their saving and investment needs. Fiscal and refinance policies further could be tailored to support the effective use of remittances (Shrestha, ND).

Chapter VII

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter has presented the summary of the major findings, conclusion, and the recommendations of the study. For the ease of the presentation, these three contents have been presented separately in different headings as below:

7.1 Summary of the Major Findings

The study entitled the “Utilization of Remittance Income at Jeetpur VDC, Ilam,” aimed to explore the utilization of remittance and skill brought from abroad by the employees. Specifically, it aimed to analyze the inflow of remittance at household level examining the utilization of remittance in the study area along with the finding out of the problems associated with labor migration.

To achieve these objectives, the research was carried out in the mixed of both qualitative and quantitative research design. Both the primary and secondary sources of data were used in the study, in which 108 emigrant workers returned to the place of origin (Jeetpur, Ilam) from the foreign work in the Arabian countries were taken as the primary sources of data. They were selected using non-random (purposive) sampling method. Questionnaire, semi-structured interview schedule, and focus group discussion guideline were the major tools to collect the data. As the collected data were both qualitative and quantitative in nature, the qualitative data were analyzed by describing in narration. Quantitative data were analyzed and interpreted using simple statistical tools like frequency distribution, percentage etc, and presented in the tabular form.

The study found that 86 percent of the respondents were male and rests of only 14 percent were female. It indicates that the number of female going abroad for work is considerably low. Based on the age of the respondents, more than 80 percent respondents were youths (between 26 and 40 years of age), in which the highest percentage (35.2%) of them were from 31-35 years age group.

Similarly, majority of the respondents (84%) belonged to *janajati* and *dalit* communities having only 16 percent from Brahmin/Kshetri community. In context to educational attainment, 98 percent of them were literate (even some of them having higher academic qualifications); and only two percent of them were illiterate. The respondents were involved in six different types of occupations. Among them, many (41.6%) of them were self-employed in agriculture. Another portion (31.4%) of them were self-employed in business. Rest of others were wage labor, foreign employer, and in government service.

Among 108 respondents, majority (62.9%) of them were married. The number of unmarried respondents was 33.3 percent as having four percent of them as single.

As their employment is concerned, they were worked in eight different countries. Among them, one third (33.3%) of them were gone to Saudi Arabia, following UAE (23.1%), Qatar (22.2%), Kuwait (7.4%), Yemen (5.5%), Oman (4.6%), and Bahrain (0.9%). For 90 percent of the respondents, unemployment was the main cause of international labor migration. Other reasons were hope for good job, expectation of high wage, debt to pay, family pressure, lured by friends, relatives and family, landlessness, and even promise of marriage. Majority (almost 67%) of the respondents used manpower agency as the channel for foreign employment, whereas 24 percent had used local agents of manpower following other less than 10 percent assisted by family, relatives, friends and by self.

Many people have selected the Arabian countries for labor migration mainly due to easy availability of the work. However, 94.4 percent of the total respondents did not get any work related skill training before going for labor migration. The study found that only 80 percent of the workers got the same job as per the agreement with the manpower company in Nepal. That is, 20 percent of the migrants did not get the job as per the agreement.

The workers have spent an average of one hundred forty eight thousand and five hundred rupees (148,500) for labor migration to the Arabian countries as overall expenditure. The study found five different sources of the expenditure to the migrants. Among them 72.2 percent of them had borrowed the money as loan from the relatives and friends. Other 25.9 percent had borrowed from the bank and financial institutions.

According to the study, 55.5 percent of the respondents were stayed more than two years abroad for the work. However, other 33.3 percent had just stayed for two years. Rest of others had expended less than two years time abroad for work. Almost half (48.1%) of the workers were unskilled and engaged in menial works. 5.5 percent were skilled and 19.4 percent were only working in the official jobs. Rests of others were semi-skilled workers.

Based on their job, the migrant workers earned ranging from Rs. 10,000 to 50,000 per month however; the average monthly earning was approximately Rs. 30,000. From this earning, the average rate of saving was Rs. 25,000 (ranging from 5,000 to 45,000). As the transfer and mobilization of the earned money is concerned, 58 percent of the workers had transferred the amount through formal-channels like bank and financial institutions. Total 35.1 percent of them had used informal (illegal) channel as well.

As the utilization of the remittance is concerned, the earned money was used in twelve different sectors. In this, majority of the respondents (87%) were used the major portion of remittance in necessary household durables and consumables followed by repayment of loan and interest (80.5%) and education of children (75%). This showed that remittance has raised the awareness and capacity of educating the children, which is obviously a positive aspect to be considered. Other sectors of remittance utilization were luxuries household durables and consumables (11.1%), feast/festivals/social ceremony and entertainment (38.8%), loan and interest payment to fulfill family needs before planning migration (57.4%), owning of land (34.2%), health of family

members (15.7%), investment in trade and business (11.1%), lending for interest (15.7%), and saving in the bank (58.3%). The earnings from labor migration have improved the quality of life and have increased the consumption rate as well. Learning of the skill, employment, socio-economic prosperity were other achievements obtained from labor migration.

The study found some impacts of foreign employment in the study area. Modernization of the occupation, skill promotion, and respect to the works were the major positive impacts of the foreign employment. In this, the returnees have started business (58.3%) followed by agriculture (17.5%) and private service (7.4%). It was found that 44 families (among 108) had generated other employment opportunity utilizing remittance and had increased employability. However, considerable portion of families (35.1%) could not generate additional employment opportunities.

In relation to problems associated with labor migration, no provision of pre-departure orientation to the migrants seemed problematic as 63 percent of the migrants under study faced problems due to it. As the problems and risks faced during the period of work is concerned, the study found 14 different problems faced by the migrants. They were false information about work and wage passport and visa matter and date of departure, delay in getting visa, false promise of good job, overcharging of fees, verbal abuse, physical abuse, and human trafficking as foreign employment. Similarly, other problems were harassment including rude behavior of airlines staff, emigration, police, transit, custom, Threat (beating to life), Force to work for a long time, No overtime payment, Did not get salary in time and reduction salary, Hold the passport and other documents by the employer/manager of the company, and Breaking contract.

There was discrimination between Nepalese and non-Nepalese workers in the service and facilities. Some of such discriminations felt were Different wage and overtime payment (33.3%), Different hours of work (37.9%), Different

working environment (12%), Biasness in service facilities (13.8%), Biasness in medical treatment (2.7%). Similarly, physical injury (12.9%), violence of human rights (17.5%), psychological effects (50%), and insult (57.4%) were also felt during the work.

In context to the use of service facilities during the work, in 11 percent of the cases, nobody came to receive the workers in the airport from the employing agencies and they themselves reached in the given address. Similarly, not all the workers had the promised facilities of job, salary, overtime facility, medical and insurance, food, room, and compensation.

7.2 Conclusion

Nepal is generating a huge amount of national income through the remittance earned mainly from the unskilled human resources working abroad as labor. However, this service sector is not well-managed mainly by the government of Nepal. Due to this, many problems are there in the foreign employment system. The manpower agencies, and their brokers/agents are taking maximum amount of money for the processing of the related work from the migrants, to which, only some portion of the amount is used in the concerned field. This is a form of abusing workers' money, which the government has not been able to control. Because of this, the unemployed poor youths are compelled to pay more money, which they commonly brought in loan, in one hand. In the other hand, in the lack of necessary awareness, the culture of consumption is increasing. As a result no (little) saving and investment has been fostered. Thus, to get substantial economic effects of remittance and foreign employment, many things are yet to be done.

7.3 Recommendations

Based on the aforementioned findings and conclusion of the study, the following recommendations have been suggested for the further betterment of the study as well as the labor migration and remittance utilization system in future.

- Government of Nepal has to create the better job opportunities according to skill of manpower in its nation in spite of sending them abroad as unskilled immigrant workers. At the same time the government should raise the awareness of the workers through different means of communication like radio, television, internet etc. regarding labor migration and remittance.
- As the people going abroad for work are earning least amount of money mainly due to lack of required skills and knowledge on them, it is suggested to enhance the concerned skills before going to the countries for work. For this, the government of Nepal should strictly train the employees in the related works before sending them for work abroad.
- Since most of migrant workers have gone to gulf countries and Malaysia, their destinations are congested and narrow. These destinations are not regarded as the charming destiny as well. This is why, government of Nepal should adopt new policy to explore and identify other potential destinations, which are better than these and should send the workers there accordingly.
- In order to make remittance productive and beneficial to the rural development, the government of Nepal should bring the policy and program to encourage and motivate the people towards the saving and investment reducing the unnecessary consumption. For this, the habit of saving behavior with developing micro saving program, credit program, saving bank etc. should be launched and practiced.
- Above all, skill development for work and better salary as well as development of the habit for high saving and investment with least and adequate consumption is suggested for better earning and proper utilization of the remittance money by the migrants.
- The Government of Nepal in coordination with the Manpower Company should provide technical skill or training to unskilled Nepalese workers

so that they could achieve better earning during their employment period.

- As female participation in international labor migration is observed least, it is recommended to the government of Nepal to assure personal security in the work by coordination with the employing agency and the country. Further, schemes for capacity development, soft loan in cheap interest, and awareness programs could also be introduced for encouragement of female participation.
- In order to minimize the cost of employment, government of Nepal should make an immediate provision to make the labor market broker/agent free. Further, the provision of soft loan in cheap interest by the bank should also be provisioned and managed by the government.
- The migrant workers should be well-oriented before going to the work in abroad. The orientation should mainly focus on the development of the habit of more saving, less consumption and more investment.
- The government of Nepal should assist the workers for their skill promotion before going abroad for work. After their return, a comprehensive plan, program and policy should be made for proper utilization of the learnt skill and experiences of the workers in the country so that they should not go for labor migration after they returned once.
- Provision of pre-departure orientation to the migrants should be made compulsory so that they could not face any problems during their journey in course of labor migration.
- As there found discriminations between Nepalese and non-Nepalese workers in the service and facilities, government of Nepal should try to solve this problem by a diplomatic attempt with the countries where Nepalese workers are in discrimination.

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- Marital Status: 1. Married 2. Unmarried 3. Others

Inflow of remittance at household level

8. What are the causes for going abroad?
 1. Landlessness
 2. Unemployment
 3. Hope of good job
 4. Expectation of high wage
 5. Family pressure
 6. Economic hardship of the family/ Indebtedness
 7. Political conflict
 8. Threat in the village
 9. Demonstration effect
 10. Desire to go foreign country
 11. Lure by the friends, relatives and family
 12. Promise of marriage
 13. Others (specify)
9. Which channel did you use while going for employment abroad?
 1. Manpower agency
 2. Local agents of Manpower
 3. Family/relatives/friends
 4. Through dalal
 5. Personal effort
 6. Others (specify)
10. How many times you failed to go for foreign employment? Times
.....
12. What was the main reason to be failed your attempt?
 1. Betrayal on financial matter
 2. Betrayal on visa
 3. Postponed plan to go there
 4. Could not manage costs
 5. Could not trust agent or Manpower Company
 6. Delayed in document processing as did not helped by others
 7. Delayed in visa arrival
 8. Others (specify)
13. Which countries have you gone for employment so far?
Countries: 1. 2. 3.
14. Why did you select that (those) country (ies)?
 1. Higher wage rate
 2. Easy available of work
 3. Less cost to go
 4. Easy to entry and exit

- 5. Family/Relatives/friends contact
- 6. On family/friend/relatives advice
- 7. On advice of agents or dalal
- 8. Others (specify)

15. From which sources did you get first information about the country and job?

- 1. Radio/TV
- 2. Newspaper
- 3. Friends/relatives/neighbors
- 4. Parents/other family members
- 5. Agent/ Branch office of manpower companies
- 6. Unauthorized agent/s
- 7. Others (specify)

16. Did you got any work related skill training before going for foreign employment?

- 1. Yes
- 2. No

17. If yes, to what extent the skills become helpful at your destination?

- 1. Did not help
- 2. To some extent
- 3. Very much helpful

18. Did you informed about your job description before departure?

- 1. Yes
- 2. No

19. From which source/s did you know it?

- 1. Parents/guardians
- 2. Agents
- 3. Manpower companies
- 4. Friends/relatives/neighbours
- 5. Others (specify)

20. Did you get job according to job description you informed before departure?

- 1. Yes
- 2. No

21. How much money did you spend in order to go abroad as preparation cost?

S.N.	Expenditure heading	Amount
1	Passport	
2	Visa	
3	Local transportation	
4	Medical	
5	Air fare	
6	Others (specify)	
	Total	

22. How much money did you carry with you as pocket money while going abroad?
Rs.
23. How did you manage the money that you spend for going abroad (including pocket money)?
1. Saving of family
 2. Selling household properties (tangible or fixed)
 3. Borrowed from relatives and friends
 4. Borrowing from money lender
 5. Borrowing from bank and financial institutions
 6. Borrowing from cooperatives
 7. Others (specify)
24. If you have taken loan to manage your expenses, what was the annual rate of interest?
.....Percent
25. How long did you stay in the country of employment? Months
26. What type/s of work that you performed in the destination country?
1. Labor
 2. Menial works
 3. Official Jobs
 4. Others (specify)
27. How much you earn per month in the foreign land (including over time work) in NRs.
28. How much you save per month in NRs.
29. What you have done your saving?
1. Send to the family through formal channel (bank, money transfer....)
 2. Send to the family through informal channel (hundi, friends/relatives/manpower company or its agents ...)
 3. Brought self while returning home
 4. Send to the family and brought self
 5. Others (specify)
30. Of the total saving, how much you have sent/brought in cash and how much consumer/household durables?
1. Cash Rs. Kind Rs.

Utilization of remittance in the study area

31. How you spend/spending the money you earned?
1. Necessary household durables and consumables
 2. Luxuries household durables and consumables
 3. Feast/festivals/social ceremony and entertainment
 4. Loan and interest payment taken to go abroad

- 5. Loan and interest payment to fulfill family needs before planning migration
- 6. Purchase of land
- 7. Education of children
- 6. Health of family members
- 7. Investment in trade and business
- 8. Lending for interest
- 9. Bank deposit/Saving
- 10. Others (specify)

32. How you and your family have been benefited from migration?

- 1. No benefit
- 2. Economic conditions improved
- 3. Learned new skills
- 4. Learned about foreign countries
- 5. No benefit
- 6. Raised social status
- 7. Learned about foreign countries
- 8. Education of children has improved
- 9. Health condition of the family member has improved
- 10. Others (specify)

33. How do you compare economic status of your family after migration?

- 1. Very good
- 2. Good
- 3. Bad
- 4. Very bad
- 5. Same (not changed)

34. What you are doing at present in place of origin?

.....

35. If you are running business/trade that did you get any help/support from the following institutions?

- 1. Government
- 2. Private organizations
- 3. Family
- 4. Others (specify).....

36. What special assistance/support did you get from them?

- 1. Financial
- 2. Technical
- 3. Managerial
- 4. Others (specify).....

37. Has your business/trade created other employment opportunities to your family member and or outsider?

- 1. No more employment to others (.....persons)
- 2. Family members
- 3. Outside from family (.....person)

38. Has other families or individuals of your society influenced from your present job based on new skill and thinking earn in foreign land?

1) Yes

2) No

Problems

39. On what topic did you receive pre-departure orientation training?

- | | |
|------------------------------------|-------------------------------|
| 1. Not any training provided | 2. Work, OSH |
| 3. Wage and Overtime | 4. Society, Culture, Language |
| 5. Laws of destination countries | 6. Environment |
| 7. Transit and destination airport | 8. Human rights |
| 9. Others (specify) | |

40. What types of problems and risks you and your family faced while going foreign employment from the beginning the process to present? (Multiple answer)

1. Human trafficking in the name of foreign employment
2. Verbal abuse
3. Physical abuse
4. Harassment including rude behavior of airlines staff, emigration, police, transit, custom, work place
5. Sexual harassment, attempt, rape
6. False information about work and wage
7. False promise of good job
8. False information on passport and visa matter and date of departure
9. False promise of marriage
10. Discrimination (gender, caste)
11. Threat (beating, to life)
12. Overcharging of fees
13. Delay in getting visa
14. No any problem
15. Force to work for a long time
16. Did not get salary in time and reduction salary
17. No overtime payment
18. Force to do hard work
19. Breaking contract
20. Others (specify)

20. Hold the passport and other documents by the employer/manager of the company

21. Others (specify)

42. Was there provision of medical facilities and compensation during occupational diseases and workplace accidents?

43. Was there discrimination between Nepali and non-Nepali workers working the same amount of work in the following issues?

1. Wage and overtime payment

2. Hours of work

3. Working environment

4. Facilities

5. Treatment

6. Others (specify)

44. Did you ever go to destination country in the following situation?

1. Visa to be acquired in other countries

2. Without employment contract

3. Without approval from govt. authority

4. Without pre-departure orientation

5. Without training

6. Without labor permit

45. What type of harm did you feel from the problems faced caused by foreign employment?

1. No any harm

2. Lost money

3. Lost property

4. Burden of loan/interest added

5. Killing of social prestige

6. Physical injury

7. Psychological effect

8. Violence of human rights

9. Low earning

10. Insult

11. Others (specify)

46. Who receive you from the airport of the destination country?

1. Member of concerned company

2. Relatives/ Friends

3. Others(specify)

47. Did you file complain or case against such harms before any authority?

1. Yes

2. No

48. Did you get justice?

1. Yes

2. No

3. Case not finalized

49. Did you get compensation?

1. Yes 2. No

50. Are you satisfied with the justice and compensation you get?

2. Yes 2. No

51. What types of training you receive at destination?

1. No any training 2. Training related to the present job 3. Others

52. Did you get following facilities according to promised in the origin country?

Promised Facilities	Yes	No
Job		
Salary		
Over time facility		
Medical insurance facilities		
Fooding facility		
Living facility		
Others (specify)		

53. Could you tell how problems/risks related to overseas migration can be minimized?

1. Creation of employment opportunities in the country
2. Effective enforcement of law
3. Raise awareness through massive campaigns on fereign employment
4. Empowerment and entrepreneurship programs for youth
5. Full pre-departure knowledge \
6. Regular monitoring by the government
7. Elimination of poverty
8. Educational development
9. Provide knowledge to the remittance recipient households for proper use of the remittance income
10. Skill and language training
11. Others
(specify).....

54. Do you have a plan to go for overseas employment again in the near future?

1. Yes 2. No, Never 3. Not fixed yet 4. Other
(specify)

55. In your opinion what should be done by different stakeholders to make this sector more prestigious and beneficial?

Government

1. 2.
3. 4.

Migrant Worker and His/her Family

1. 2.
3. 4.

Manpower Companies

1. 2.
3. 4.

Society

1. 2.
3. 4.

Thank You for Kind Cooperation