

CHAPTER-I

INTRODUCTION

1.1 General Background of the Study

In the present era, the world is being turned into small village due to revolutionary, innovation, development and expansion of technology. The budding wave of globalization and liberalism in the world in past 1960s inputted socio-economic free thinking in the country and it has opened new opportunities of international trade, investment and capital movement including foreign employment opportunities in abroad.

Employment opportunity beyond the sovereign territory of a nation can be understood as foreign employment. It is not a new issue to Nepal because for around two hundred years, Nepali men have been leaving their homes to seek employment and living abroad. After the end of war between Nepal and British, Lahure tradition, that began immediately after the treaty of Sugauli in 1816. Since then, Lahure tradition has begun in Nepalese society and this marks the formal historical record of foreign employment in Nepal. Besides working as British Gurkha, Nepalese migrants have been found working in the tea state of Darjeeling and the forest of Assam during the 19th century. Foreign employment as a tradition Lahure pattern in Nepal has been observed for around two hundred years, from 19th to till (Acharya, 2013).

Remittance is created by the foreign employment which has the long experience of Nepal. Nepalese were known as 'Brave soldiers' in the history of the world before some decades. Due to that reason, the demand of Nepalese people for the foreign soldiers was highly demanded in the past time so they earned money in the foreign countries and brought in Nepal. The common 'Lahure' is called to Nepalese people because they employed and earned money in Lahore which is in Pakistan now. Some of Nepalese were earned

money in Malaysia so they were called ‘Malayako Lahure’ which indicates that they are being employed in the Malaysia now.

At present out flow of skilled, semi-skilled and unskilled labor for foreign employment has been growing significantly and it is found diversifying and encouraging. The various records show that Saudi Arabia, Malaysia, Dubai, Kuwait, Korea etc. main countries for the Nepalese workers. Besides, Nepalese workers are also working in some advanced countries like USA, UK, Japan and few others. A large number of Nepalese job seekers are attracted to foreign employment due to death of adequate employment opportunity in the country. The trend of outflow of Nepalese labor is increasing significantly every year. Various study reports show that large numbers of Nepalese workers have gone abroad for employment without security government permission as well legally and illegally 3.5 million people have gone for foreign employment (MoF, 2013).

The simple meaning of remittance is the transfer of money by foreign worker to have her/him home country. But, the world remittance can also refer to the accounting concept of a monetary payment transfer by a customer to a business entity. The process of sending money to remove an obligation may also be defined as remittance. This is most often doing not through an electric network, wire transfer or mail. The term also refers to the amount of money being sent to remove the obligation. Invest to Pedia says, “When a person send a check to the government to pay for a tax bill, the check is remittance to remove the tax obligation. If you were to send money to a friend to in Europe through a wire transfer service, the sum of the payment is the remittance” (NRB, 2010).

It is being witnessed that the foreign employment has supported in uplifting the socio- economic prosperity in rural Nepal and contributing in reducing the absolute poverty line. The foreign employment has supported in bringing economic prosperity in rural Nepal; and reducing poverty and enhancing Nepalese economy should be considered significant volume of remittance per

annum has a large size that as per the NLSS 2010/11, 56 percent family in Nepal have received remittance income in one year. The average household remittance receipt is estimated as Rs. 80423 at current prices. The share of remittance in total income of families is on increase. The share of remittance to household income in F/Y 1995/96 was 27 percent, which has gone up to 56 percent F/Y 2011/12 (MoF, 2013).

Nepalese economy has been suffering from the low level of equilibrium trap surrounded by poverty. The economy is still facing the problem of political instability and country in underway of economic development. Therefore in the recent year, thousands of Nepalese people are migrating abroad and remittance is becoming strong pillar for their livelihood.

Remittance now a day is considered as one of the six pillars of economy, other being investment, trade, agriculture, water and tourism. At the household level, it helps to smooth the consumptions and investment in human and physical capital. Remittance also generates benefit to the community, if they are spent on locally produced goods and services, and helps poverty reduction since money is utilized for rural development. In Nepal case, the penetration of the remittances into remote villages has helped in poverty reduction (Shrestha, 2009).

The IME has a broader definition, which includes the categories:

1. Workers remittance or transfers, in cash or in kind from migrants to resident's households in the country of origin.
2. Compensation to employees or the wages, to salaries and other remuneration, in cash or in kind, paid to individuals who work in a country other than where they legally reside; and
3. Migrant transfer involves capital transfer of financial assets as they move from one country to another and for more than one year.

1.2 Statement of the Problem

Emigration of Nepalese people for recruitment in the foreign armed force has been the first ever recorded emigration of Nepalese population. Growing population has increased labor force and lack of employment opportunities within the country have been the reason behind the recruitment to the foreign migration. In the recent years, the war of globalization has induced the Nepali youth for better living standard, which is the important pull factor for emigration. But unemployment and food scarcity are the strong push factors. Similarly, existing conflict due to the political instability is also being the cause of it. About 450,000 Nepalese enter into the job market every year (Labor Survey, 2008), but hardly one fifth get jobs in the country or are self-employed. There is no option for Nepalese other than to go to abroad for employment.

Foreign employment and its outcome remittance have large benefits to the receiving countries in national as well as in household's level. Large scale of remittance is entering in nation economy over last years and demand for middle level manpower is very high in international labor market especially in the Gulf countries, Malaysia South Korea Japan etc. The Economic Survey 2070/71 reported that 11, 92,924 persons were out of the country to foreign employment (except India). Remittance accounting Rs. 434.6 billion were received in Nepal (NRB, 2012/13).

The contribution of remittance in the economy mainly depends on the role it plays in increasing employment or the national income. This crucially depends on the productive use of remittance or investment in the economy. It has been found that, about 80 percent of remittances is used on repaying the debt, consumption purposes like purchasing land, more expensive education for children expenditure on social function like marriage and other ceremonies, etc. Only remaining 20 percent is used for productive purpose like small business, investment in the industry, agricultural business, etc. Therefore some author believes that remittances have greater negative impact in the economy

including the unproductive expenditure and the demonstration effect of the migrants, domestic currency appreciation and inflation. The human and social aspects of migration are also an important factor which should not be neglected (Pant, 2008).

Nepalese migrants used to leave the country for foreign employment with various motives long back ago. The demand for Nepalese labor abroad has relieved the unemployment problem to some extent and the remittance fund has contributed to reduce the poverty level of the country to a large extent. Among the various uses of remitted fund vary by reducing poverty, creating economic security and enhancing social status within the household and the community. Remittance have been playing pivotal role by relaxing foreign exchange constraint, increasing contribution to GDP and strengthening the balance of payment situation of the country. Various policy measure have been undertaken by the concerned authorities for encouraging remittance through official channels and use of the assets and skills of the returnees for themselves as well as for the economic development of the country. Recent global economic crisis has compelled the concerned authorities to revise policies and programs regarding foreign employment regime of the country (Sherstha, 2009).

The World Bank (2011) shows that in 2009, Nepal was one of the top ten remittance recipient countries in the world with a share of 23 percent in the GDP. However, its impact on macro indicators has been seen satisfactory. The consumption behavior of the consumer is being conspicuous and suffered from demonstration effect. The remittance money is almost being used on the purchase of comfort and luxurious items. Purchase of land, house, jewelry, expensive TV mobile phone, etc. has been increase significantly. Unproductive use of remittance and household behavior are significant factor for explosive rise in the present trade deficit of Nepal (Acharaya, 2013).

Remittance income is the major sources of income in many household in Aruchour VDC of Syangja district. People, in the study area have increased their consumption and living standard because of flow of remittance. Remittance income changes their attitude consumption as well. In that context, this Study has tried to answer the following questions.

1. How is remittances used in Aruchour VDC?
2. What are the reasons for labor seeking foreign employment?
3. How much the remittance is invested in productive sector as well as unproductive sector?

1.3 Objectives of the Study

The main objective of this study is to assess the uses of remittance in Aruchour VDC. The specific objectives are as follows:

1. To study the use of remittance in the study area.
2. To assess the impact of remittance income in the study area.
3. To identify the problems being faced by the migrant workers and suggest appropriate measures to overcome them.

1.4 Significance of the Study

Overseas employment has reduced the share of poverty and unemployment to a certain extent. The life style of the household who succeeded in going for overseas employment has changed. But they have not been able to utilized and invert the whole remittance in the productive sector. Therefore investment and utilization of the remittance has emerged as a major problem in the field of overseas employment. And the government has also encouraged the private institute to run skill development program to address increased demand of Nepalese workers in overseas countries as well as to make them capable to increase their salary and wages.

Poverty reducing and income distribution effects of remittance are significant. Generally, the recipients of the remittance in the poor countries are often from

low income households. It permits the household to increase their consumption level, enables better health care, nutrition, housing and education, migration and remittance influence the consumption through different mechanism such as via higher and locally produced goods, higher investment in family health and education. Thus remittance has socio- economic impact of the country (Shrestha, 2009).

However most of the remittance income is used in the unproductive fields like house building, land purchasing, purchasing of luxurious goods and consumption etc. (Regmi, 2007). Therefore, the remittance income is not playing vital role to increase productive economic activities of the country. This study has examined whether they are suffered from that tendency or not.

The study has to foster these persons who are willing to study the economic activities carried out by those indigenous people in Aruchour VDC which might be helpful in the study of the economic activities of the indigenous people of the rest of the country.

1.5 Limitations of the Study

Every study carries some limitations which are unavoidable. The main limitations of the study have as follows:

1. The study has based on the primary data collected from VDC of Aruchour Syangja District.
2. The study may not applicable at macro level because it has not covered the situation of whole nation.
3. The study has focused on the remittance received by people of Aruchour VDC and their uses.
4. Simple statistical tools have used like ratio, percentage, graph, chart etc.

1.6 Organization of the Study

This study has organized in six chapters. Chapter I deal with introduction, which covers general background of the study, statement of the problem, the objectives of the study, significance of the study, limitations of the study and organization of the study. Chapter II deals with review of literature, which covers review of international context and review of remittance on national context. Chapter III deals with the research methodology which covers selection of the study area, research design, sample selection procedure, sources of data, methods of data collection and data analysis. Chapter IV has included introduction of the study area. Chapter V shows data analysis and presentation. Chapter VI has summary of major findings, conclusion and recommendations of the study. Finally, appendix and references follow this chapter.

CHAPTER II

LITERATURE REVIEW

2.1 Theoretical Background

We have received many studies pertaining to foreign employment and remittance their socio economic consequences either they are in the form of books or article. That means study about the matter by finding the books, articles, newspapers, thesis reported that are published in the past. This chapter helps to make adequate feedback to broader the information base and inputs to the study. Since there are not so much adequate study materials related with this topic published in Nepal.

Addison in his research paper says that remittance has emerged as one of premier source of foreign exchange and in recent years they have been an important avenue of support for family members remaining at home. It has been already demonstrated that remittance send by the migrant workers is born to the economy, the facilities are inadequate to back up the increasing trend of migration inadequate information on jobs abroad lack of skill training pre-departure preparation, lack of assurance of safe working official chancels, remittance can create a positive impact on the economy through various channels. The general understanding among various economic thinkers is that remittance can impact on the economy through savings, investment, growth, consumption and poverty and income distribution. The importance of remittance flows become critical in economics with credit market in imperfection as is the case in most developing countries (Addison, 2004).

MoF in its publication focuses on remittance was one of the major sources of income of the country can be further increase if new potential destination of foreign employment like south Korea a part from the traditional employment destination such as the Gulf countries could be explored and utilized(MoF, 2006).

2.2 Review of International Context

2.2.1 Concept of Foreign Employment and Remittance

Foreign employment can be defined as the form of the dependent relationship of employee on an employer outside the territory of the country where the employee pursues activity according to employer's instructions at the time and in the place determined for that purpose by the employer for the remuneration agreed upon in advance. Similarly, remittance is the process of sending money to remove obligation. This is most often done through an electronic network, wire transfer or mail. The term also refers to the amount of money being sent to remove the obligation. On the other, it is the process of sending money check to recipient at a distance or money or its equivalent sent from one place to another.

UN/POP/MIG in its report has endeavored to determine the relationships between migration, remittances and the different income sources of Mexican rural households. First of all decomposing the households net income into its different sources has been done that international remittance have a negative impact in the income distribution. That the individuals who migrate do not come from the poorest households, because cost, may explain this impact. This assertion is backed up with the econometric results from the equation used to model migration. There it is possible to see that the wealth index variable has a positive and significant effect, suggesting an inverted-U relationship between migrants and their level of wealth. In other words, households who allocate international migrants are within the middle and middle upper income of the income distribution spectrum. The national remittances impact it a decrease in the Mexico rural household's inequality level. The lesser risks and costs of internal migration explain this effect. Hence, a higher member of households can engage in this activity, without regard to which part of the income distribution they belong. Furthermore, as the results from the migration function suggest, the household are the less wealthy, causing a decrease in the

distribution gap. The econometric results indicate that the principle motivators, as the literature predicts are the household size and the existence of migratory networks. In this manner, the remittances effects on the different income sources are not null. Migratory phenomena represent cost for households that allocate members to migration in the form of loss of workforce and reflected in the decrease of wage income. It also promotes other income sources such as the livestock and the agricultural sector. Additionally it influences directly the rural household's income capture. Establishing the net impact is among the future objective of the present investigation (UN/PoP/MIG, 2006).

Asian Outlook in its report shows that India received the highest remittance in 2013 compared with any country in the world. World Bank data also points to the fact that India receives the highest remittance, followed by china (\$51 billion) and Mexico (\$ 22.6 billion), Philippines (\$21.3 billion) and France (\$ 15.3 billion) (Asian Outlook, 2013).

World Bank in its publication said that remittance constitutes worker's remittance, compensation of employees and migrant transfer, migrant remittances are defined broadly as the monetary transfer that a migrant makes to the country of origin. International migrant remittances are the second largest sources external finance developing economics, heat to foreign direct investment migrant remittance received by developing countries are estimated to be approximately US \$ 167 billion in 2005 and have doubled in last five years (World Bank, 2008).

The study utilizes a multivariate regression model to estimate the factors affecting remittance utilization by family recipients at the origin using an index of remittance use constructed giving suitable weighs for different uses of remittance, as dependent variable. Although the results on remittance use patterns broadly tallied with those found all over the word, there was little evidences of remittances being frittered away on wasteful consumption, remittances were mainly utilized for living expenses, debt repayment, marriage

expenses and improvement in housing / purchase of land for house or buying a new house and furthering emigration of other family members. In a few cases, however, part of remittance was invested in agricultural land and equipment as well as small business ventures to augment the family income. The remittance use of pattern was mainly dependent upon three factors, namely, i] socio-economic background of the migrants; ii] mode of financing to emigration; and iii] duration of stay in host country ([http://iussp 2005 Princeton.edu \(papers/52493\)](http://iussp 2005 Princeton.edu (papers/52493).)).

Indian Times Daily in its features mentioned that though there was a slight dip in remittance from 2008 to 2009, it bounced back in 2010 to a level higher than in 2008. Kerala and Punjab are currently among the states which receive the highest remittances from overseas residents. Didar sing, believes the increase in remittances has much to do with a great degree of faith in the Indian banking system coupled with lack of faith in US bank. "Remittance may be in a number of forms, such as domestic consumption, property, health and education. This is real money that is very much a part of local economy and is not money that is simply parked in bank", he adds. Just how much do the 27 million global desist, scattered across 190 countries around the world, contribution to the Indian economy. World Bank figures show dramatic increases of almost 162% in the remittance that India receives from overseas Indians in 2003, the figure jumped to \$ 55 billion in 2010 (Indian Times Daily, 2013).

2.2.2 Empirical Review of International Context

Stark and Bloom in their article, have pointed out the international migration in the case of Mexico to the USA and found empirical evidences that the initial relative deprivation of households in their village reference group plays a significant role in migration. Controlling for initial absolute income and the expected income gains from migration they showed that the prosperity of household to directly related to participate in international migration is the household initial relative deprivation (Stark and Bloom, 1985).

IMF in its publication mentioned that workers remittance cover current transfer by migrants who are employed in new economics and considered residents there. A migrant is a person who comes to on economy and stays or in expected to stay for a year or more. Workers remittance often involved related persons. Person who work for and stay in new economics for less than a year are considered nonresidents; their transactions are appropriate mainly to the component for compensation of employees (IMF, 1993).

UNO in its publication states that fundamental characteristic of people is their movement from place to place. International migration can have positive impact on both the communities of origin and the communities of destination. Migration also has potential of facilitating the transfer of skill and contributing to natural enrichment. Today the number of people residing outside their country of birth is at an all-time high of about 175 million, more than double the number of a generation ago. The vast majorities of migrants are making international entails the loss of human resource for many countries of the origin and may give rise to political, economic or social tensions in countries destinations (UNO, 2002).

Karna in his research concludes that the risk in migration of youth of Nepalese abroad in search of work had contributed largely to revenue growth. It was believed that remittances sent by workers to their relatives back home from both formal and informal sources totaled Rs.100 billion, compared with the total contribution of the manufacturing sector in the national economy of Rs.36 billion and that of financial and real estate of Rs.51 billion (pant2004;6). It revealed then fact that the remittance sent by workers had contributed substantially are relative terms, to the growth in GDP. The factors that had contributed to whatever growth they had witnessed in the government revenue in the last fiscal year were undauntedly the corresponding growth in the migration of the youth people to their countries in search of work. The government revenue in the current fiscal year would increase at the current rate (Rai et al., 2013).

Makenzie has concluded in his research in the case of Mexico that children are less likely to be breastfed and less likely to receive their full schedule of vaccination. Additionally, he points out that migration can increase inequality at first, but because of spillover effect and increasing network, inequality can define later. He further reveals that migration lower and educational attainment of children due to the combination of parental absence of arising from current migration as well as from lower future returns to schooling for children who intend to migrant. However, Edwards and Vrete (2003) find that international remittances have lowered the hazard of dropping out of school in El Salvador due mainly to higher prosperity to spend on education out of remittance earning (Makenzie,2006).

Rajan in his article, has presented a working paper in Colombo about the Indian (Kerala) experience with using random sampling method with adopted probability proportion to no. of households which sample drawn from 300 panchayats (localities) used mention sample method in fifty households. He found that average age of emigrants 28, average age at return 44, life in Gulf 16, unemployment rate before emigration 23 and unemployment rate after return 29. In study found that most of the kerelian male workers migrant in Gulf countries to search the appropriate employment opportunities and they earned money and sent back their home country its impacts particularly 1.28 times more than the government revenue recipient, 4 times more than the transfer from central government, 1.5 times more than the government expenditure and 15 to 18 times more than receipts cashew and marine products. At last of the study remittances impact on poverty, unemployment, standard of living, ownership of house, consumer durables and social mobility with income distribution, on other hand, impact of migration on women, elderly people and children due to loneliness (Rajan,2006).

World Bank in its report shows the outlook of Migration and Remittance follows that Nepal has ranked 6th among all countries across the globe that receive more remittances as a share of gross domestic product in 2011, says a

report released on 1stDecember 2011 of the world bank on Migration and Development. The outlook for Remittance Flows 2012-14 estimates that Nepal will receive around US \$ 400 million worth of remittances from its overseas workers and in 2011, making remittance stand at 20 percent of country's total GDP. "Tajikistan, Lesotho, Samoa, Moldova and Kyrgyz Republic are the top five countries receiving more remittances as a share of GDP, and Nepal stands at the 6th place" says the report. Remittances received by these top five countries were equal to 31 percent, 29 percent, 25 percent, 23 percent and 21 percent of their respective GDPs. The new report shows that the top recipients of remittance among developing countries in 2011 are India (US \$58 billion), followed by China (US \$ 57 billion), Mexico (US \$ 24 billion) and the Philippines (US \$23 billion), Pakistan, Bangladesh, Nigeria, Vietnam, Egypt and Lebanon are other large recipients in term of US dollar. The report estimate that remittance flows to developing countries in 2011 could have touched US \$ 351 billion. This is 8 percent growth over what those countries received in 2010 and well above the growth forecast of 7.3 percent that the W.B had made earlier. When flows to high - income countries are included, the global remittance flows could touch US \$406 billion in 2012. "And this is the first time since the global financial crisis that remittance flows to all developing regions have increased in 2011", reads the report. The report attribute the rise in remittance flows to countries like Nepal to high oil prices something which enabled Gulf countries to hire more workers and pay them better than the past few years. The depreciation of local currency which enabled families back home enjoy net exchange rate gains, also contributed in the flow of remittances in countries like Nepal (World Bank, 2012).

ESCAP in its publication states that migration and remittances is the important feature of many economies and societies in the Asian- Pacific region. The region's ongoing recovery from the 2008 global crisis is also reflected in the rebound of migrant outflows and of remittances. In 2011, the developing Asia-Pacific economies received a record \$217 billion in remittance. India and China

received more than \$ 57 billion each, with the total amount accounting for more than half of all remittance flows to the region , while in some countries, such as the Republic of Korea, Indonesia, and the Russian Federation, remittance levels remained subdued in 2011, remittances inflows to the Philippines, Bangladesh, Pakistan and Sri Lanka increased sharply. This strong performance was mainly due to the fact that most destination countries in Western Asia were not severely affected by the global economic crisis and developed strategies to retain migrant workers. For many countries in the Asia-Pacific region, the level of dependence on remittances, measured as a ratio to GDP, continues to be significant. Among the 10 most remittance-dependent countries in the world, five are in the Asia- Pacific region (World Bank, 2011d). Notably, these are all landlocked developing countries or small island developing states. Tajikistan continues to be the most remittance- dependent country in the world with remittances representing 31% of GDP in 2010. Similarly, in Kyrgyzstan, remittances increased strongly in 2010, reaching 20.8% of GDP, exceeding pre- crisis levels (World Bank, 2012b).Countries of North and Central Asia generally experienced the sharpest declines in remittances due to the global economic crisis, reflecting a 29 % drop of remittance outflows from the region's largest source of remittances, the Russian Federation, in 2009. Remittance levels to some countries in the sub region started to recover in 2010 and continued to grow in 2011. It should be noted that larger remittances flows may in some cases be due to an increase in recording of such flows. In recent years, many countries have actively pursued efforts to promote remittances through official channels. This is, for instance, the case in Pakistan. Yet, the percentage of remittances that are made through informal channels and thus remain unrecorded is still estimated to be relatively high. Similarly, data on remittances have not been available for a number of countries, among them Afghanistan, Federated States of Micronesia and Uzbekistan, which are all countries where remittance are believed to be high. Afghanistan has a large diasporas abroad, who prefer to remit through informal channels (Asia-Pacific RTWG- Migration,2012) Similarly Uzbekistan

has a significant number of labor migrants in the Russian Federation, such that remittances are likely to make up a large proportion of GDP. The Federated States of Micronesia has a high net migration rate, with many of its citizens migrating to other Pacific island countries, namely Guam and Northern Mariana Islands (UNDESA, 2008). It is difficult to discern the particular of women to remittance flows, particular as only few countries publish remittance data disaggregated by sex of remitters. While the number of migrating women from some countries of origin is at least equal to or sometimes much larger than the number of migrating men, total remittances sent by women tend to be lower due to lower salaries and because women make more use of informal remittance channels than men. Sex- disaggregated remittance data is currently only available from the Philippines. In 2010, official data show that there were 1,068,000 male and 975,000 female Filipino workers overseas and that total remittances made through official channels by men were 69.3 billion pesos (1.6 billion \$), while remittances by women were 35.5 billion pesos (Philippines, National Statistics Office, 2010). However, although total remittance in Filipino Pesos increased by 2.3% in 2010, remittance by men slightly declined by 1.0%, while remittance by women increased by 9.1%. This could be due to the fact that many jobs that migrant women typically take up, such as domestic work or nursing, tend to be less affected by crises than many typical jobs for men, such as in construction. Collecting and publishing sex-disaggregated data is an important task for adequate policy design, such as formulating schemes for formal remittance transfer, which particularly target women, and also for social protection, an area in which women tend to be the more vulnerable. Although countries of destination in Western Asia continue to pursue policies aimed at limiting the intake of foreign workers, it is unlikely that demand for low – skilled labor, particularly large construction projects, would be filled by nationals. For example, Qatar is already planning large construction projects for the FIFA World Cup in 2022. Similarly, ageing populations, such as in the Russian Federation, which is the main destination

country for migrants from Central Asia, will significantly increase the demand for care-giving worker (ESCAP, 2012).

2.3 Review of Remittance on National Context

As per the information from Department of foreign Employment, a total of 2,76,787 Nepali workers are found to have gone to different countries for foreign employment in F/Y 2012/13. Large number of people is estimated to have gone to their countries via India through unauthorized mean taking advantage of open boarder with India. A separate Foreign employment Department was established on 31 December 2008 which has been carrying out foreign employment related activities. An Employment permit system (EPS), Korea section is established in the department while a separate Japan International Trading Corporation Organization (JITCO) unit has been formed in of foreign employees, sources of finance and cost of foreign employment, change brought by foreign employment and remittance in household economy and uses of remittance. His study is based on both the primary as well as secondary data. Primary data were fiscal year 200/10, for sending workers to Japan. A total 250829 are male while this number stood at 354716 unit the end of previous fiscal year of which 344310 are males and 10416 are females.

Karki in his thesis has attempted to identify the impact of foreign employment and remittance in rural community in the study area. Moreover he also tried to identify the past trend of foreign employment and remittance of Nepal. Socio-economic characters collected from the sampled households in the study area and secondary data were collected from the publication of CBS, NPC and WB etc. for the purpose of comparison of the composition of foreign employment and remittance in his study. He has analyzed the collected data by using simple statistical tools like percentage and ratio. The study has concluded that the main destinations of Nepalese workers are Gulf countries and Malaysia. Sixty percent of total workers are employed in Gulf countries. Like Saudi-Arabia,

Qatar, UAE and Malaysia etc. The remittance was increased in the year 2003/04 by 36 percent which base year was 1994/95 (Karki, 2006).

Bista in his article has presented growth of flowing out for overseas employment opportunities are estimated. Therefore state and structure of foreign employment is found encouraging and diversifying. By country wise Nepalese labor legally go to overseas employment for more countries like (Saudi Arabia, Qatar, Bahrain, Kuwait, Hong-Kong, Malaysia, Korea, etc.). Traditionally and legally Indian is another dominating country absorbing large size of labor. In addition Nepalese are working in developed countries like USA, UK, EU, Japan, etc. after higher education (Bista, 2008).

Sapkota has presented in his analysis on the remittance market in Nepal. The presentation and a policy note were very informative. This blog post draws in information from their analysis. Around two to five million Nepalese workers are working abroad. Officially recorded new migration increased dramatically during the last decade, from 36,000 in 1999/2000 to 2, 29,000 in 2007/08. On official estimates of stock of Nepali migrants range from 4,00,000 in Malaysia 3,00,000 Nepali migrants are estimated to be working in United Arab Emirates (UAE), of which half are in construction, hospitality, tourism and security. An estimated one- third of male population is working abroad. It constructed 17% of GDP in 2008 (\$ 2.3 billion). Remittance has also had large multiplier effect on sector such as construction, cement and furniture. Migration plays a crucial role in reducing poverty between 1994 and 2004. The WB estimates it contribute one fifth to one- half of decline in poverty. Within South Asia Remittance as a share of GDP is highest in Nepal (Sapkota, 2009).

Adhikari has presented in her working paper in Colombo conference the analytical result of NLSS 1995/96 and 2003/04. Similarly, prescribed the various survey conducted in households level with the cross-section data of Kaski district in different VDCs through the primary and secondary data followed the idea of NLSS. The analytical and empirical result found that

negative impact of labor sending country like as social and family breakdown, labor shortage, production decline and entering the dangerous diseases (HIV/AIDS, TB, etc.) and positive impact of remittances on poverty reduction and social welfare(Adhikari, 2009).

Subedi in her thesis to examine the utilization pattern of remittance and to compare the economic status of migrant's household before and after receipt of remittance. She uses the primary and secondary data and simple statistical instruments. The main conclusion of this study is the major sector of employment for Nepalese worker were security, building construction, hotel as well as manufacturing sector. On the other hand, the major portion of the remittance is used in unproductive sector and consumption, real state, paying loan and social spending. But some portion of the remittance is used in productive sector like education, business, agricultural sector etc. Remittance has emerged as one of the premier sources of foreign exchange in Nepal. Recent years they have been one important avenue of support for family members remaining at home. It seems migrants workers are an effective tools for poverty reduction. Though freeing employment is boon to the economy, the facilities are inadequate to back of the increasing trend of migration (Subedi, 2010).

CBS in its publication has published that 56 percent families in Nepal have received remittance income in one year. The average household receipt it estimated at Rs. 80,436 at current prices. Calculation of average remittance receipt per person comes out to Rs. 80,436 at current prices. Calculating of average remittance receipt is estimated at Rs. 9,245 of the numbers receiving such remittance, 58 percent is from within the country, 19 percent from India and 23 percent from other countries. The number of families receiving remittance has been rising last 15 years. The first survey showed that only 23 percent families had received remittance while the recent third survey showed 56 percent are receiving remittance. The share of remittance to household income in 1995/96 was 27 percent by FY 2010/11. For instance, the share of

remittance received from India has come down to 11 percent with a decline of 24 points in the last 15 years, whereas, the share of remittance received from countries other than India has increased to 69 percent from 22 percent in the same period (CBS,2011).

MoF in its publication conducted that the Nepali youth groups are attracted to foreign employment due to dearth of adequate employment opportunity in the country. The number of Nepali worker going for foreign employment is growing every year. According to various reports large number of Nepali workers has gone for foreign employment without security government permission as well. Base on the official and unofficial records as of now more than 3 million people have gone for foreign employment. The foreign employment has supported in bring economic prosperity in rural Nepal and reducing poverty. The contribution of foreign employment to reducing unemployment situation and poverty and enhancing Nepalese economy should be considered significant. The Foreign Employment Act, 2008 has already been issued and enacted for promoting the business of foreign employment while safeguarding the rights and interest of workers and foreign employment entrepreneurs by making it a safe, well managed and dignified profession (MoF, 2012).

Rai in his thesis shows that remittance income is emerging as one of the most significant and reliable sources of external finances for many developing countries. Not only in the macro level, but also the contribution of remittance has been direct and sizeable in remittance recipients in micro level as well. A significant number of people in developing world are receiving remittance earnings to finance their expenditures, in home, consumption, children's education and so on. In his thesis he concludes that the main medium to get foreign employment is manpower agencies with 52.22 percent and they are exploiting because of lack of knowledge. Out of them 58.59 percent emigrant workers have taken loan from Sahu and their relatives. It shows that foreign

employees are extremely poor and their access in financial sector is very low (Rai, 2013).

Acharaya in his article included that at micro level, earning from foreign employment is being the sources of household income for creating household demand. The contribution of remittance in economic value is very high because it is proven that in Nepal the poverty line has been significantly decreased that living standard of the rural people has risen. Consumption of nutritious food housing condition, clothing, and investment on the education of their children has been increased and socio- economic level has also been also changed. The World Bank (2011) shows that in 2009, Nepal was one of the top ten remittance recipient countries in the world with a share of 23 percent in the GDP. However, its impact on macro indicators has not been seen satisfactory. The consumption behavior of the consumer is being conspicuous and suffered from demonstration effect. The remittance money is almost being used on the purchase of comfort and luxurious items. Purchase of land, house, jewelry, expensive T.V., mobile phone etc. has been increase significantly. Unproductive use of remittance and household behavior are significant factors for explosive rise in the present trade deficit of Nepal (Acharaya, 2013).

2.4 Research Gap

From the above literature, international labor migrant is one of the great importance tools to receiving high degree of remittance. Foreign employment and remittance is one important component of national economy. The above articles have focused that migration happens due to push and pull factors. Because of them, people are migrating one country to another country. Foreign employment helps to enter large amount of remittance into national economy. Remittance is not only improving the standard of living of the people by reducing poverty level but also giving the entry of experienced human resources, technical knowledge and IT person to the country. Remittance directly helps in the empowerment of women, enrollment in primary level

reached its zenith position and people of the country could easily access to the new technology like mobile, computer other electric appliances. Remittance has positive impact on national economy as well as household economic condition. Therefore, every nation should have given more priority to this issue recently.

The role of migrants and remittance on reducing the vulnerability of rural productions shock is general equilibrium environment. Moreover, we would like to understand how migration and remittance affect physical/human capital investment, local labor productivity and the intergenerational transmission of poverty and inequality. The people in society and government should understand about the negativity of our productive capacity within the national. Soon policymakers have to target the positive impact in such productive activities and reduce the negative impact of economic access. All of about researchers and authors' views are conducted not for the short term gain from remittance but also it is the time to think for long term gain for economic growth using the remittance income productive sectors, utilization of natural resources with economic activities.

CHAPTER III

RESEARCH METHODOLOGY

This method helps to make a systematic way to solve the research problem as well as to attain the objective of the present study. The procedures or methods that have been used to obtain the objective and evaluate the factors are given below:

3.1 Selection of the Study Area

Syangja district is the famous district of Nepal in terms of various aspects. It is located in the western development region of the country. Syangja district consists of 57 VDC and 3 municipalities. Syangja district is multi- religion, ethnic and cast district where different people are involved indifferent sectors for their livelihood. The interview is taken from Aruchour VDC of Syangja district.

3.2 Research Design

This study is a case study of Aruchour VDC. It is a micro level study. This is analytical as well as descriptive type of research design. The main object of this study is to review the use of remittance income, therefore the required data to meet the objectives of this study, are taken from the primary as well as secondary sources. The simple statistical tools are used to describe and analyze the results.

3.3 Nature and Sources of Data

The present study basically is based on the primary and secondary data. It is also from the relatives of the migrants people in absence of the family of the migrated people. The required data was collected from the field survey and some data about remittance was taken from the secondary sources which are both published as well as unpublished. The required data were collated by

using the questionnaire method. The collected data were processed according to the need of the study.

3.3.1 Primary Data

Field survey and observation are one of the most important and popular method of data collection. In this study primary information has collected from field survey and observation. The questions are asked directly migrant employee or their family members and relatives.

3.3.2 Secondary Data

The secondary data had been collected from various published and unpublished materials by related organization. Publication of Central Bureau of statistics, Ministry of Finance, Nepal Rastra Bank, District Development Committee, World Bank, and International Monetary Fund are the major sources of the secondary data.

3.4 Sample Selection Procedure

In Aruchour VDC, there are 760 households and total population is 2,956. From the 760 total households in the study area, all 74 households were related in foreign employment, included into sample universe. The strata are the nine wards of the VDC; the selection of households of each ward was related to each households. This survey was conducted from June 5, 2014 to June 15, 2014 A.D. The selection of sample size is given in the following table:

Sample Size of Respondents Household of Aruchour VDC

Ward no	Total Number of Households	Number of Respondent Households
1	58	5
2	83	7
3	115	9
4	114	13
5	62	10
6	44	5
7	109	8
8	68	9
9	107	8
Total	760	74

Source: Field Survey, 2014

3.5 Methods of Data Collection

This study is mainly based on primary data collected by using different tools of data collection. The data for this study have been collected various method.

3.5.1 Interview

Interview method is one of the highly useable methods of obtaining information from the respondents. For the collection of data through the interview, semi- structured questionnaires were prepared in which at least 3/4 options are given for each question. Questionnaires were divided in several heading such as personal information, family background, working condition, earning and expenditure, attitudes towards work etc.

During these interviews, a good opportunity of collecting attitudes, experience of the people in various levels which assists in the research to go on was found. And more information concerning the remittances, migration on seduction family and community, causes as well as their opinion on migration were included.

3.5.2 Observation

This method is one of the basic techniques of data collection to collect information that are not possible from interview. Observations of physical and cultural environment especially details of the respondent's house structure, furnishing, clothes were observed and details recorded in the interview. Answer of respondents from questionnaires were collected and compared with information obtained from observation.

3.6 Data Analysis

While analyzing the data, the available data from the various sources were collected, classified and tabulated to meet the need of the study. Data processing was done with the help of a scientific calculator and the computer. Data has been presented in percentage form when required, table, graphs, diagram to meet the requirement of this study. Data have been studied comparatively to get required about results about the efficiency and use of remittance income and the effect of that remittance income in the research area.

CHAPTER-IV

INTRODUCTION OF THE STUDY AREA

Syangja district is a least developed District, Which lies in western development region of Nepal. It is situated at about 235km. south west from Kathmandu valley. The total area of this district is about 1164 sq. Km. It contains 9.48 percent of Gandaki Zone. It is basically a hilly district with altitude between 336 m.to 2515m. From the sea level and temperature ranges between 9.5° c and 28.3° and annual average rainfall is about 2665 ml. (VDC Profile, 2014)

Syangja district is divided into 57 VDCs and three municipalities. Aruchour VDC in one VDC of Syangja has been selected to carry out the research. This VDC is located about 30 km west from the district headquarters, Syangja (Putalibazar), and about 60 km. west from the Pokhara valley (headquarters of zone and western region). The VDC borders with Rapakot VDC in south, Panchamool VDC in East, Karkineeta, Thapathana and Bhagara VDC of Parbat district in north, Phalamkhani and Pakhapani VDC of Parbat district in west. This VDC lies between $28^{\circ}7$ to $28^{\circ}9$ north latitude and $83^{\circ}13$ to $83^{\circ}13$ to $83^{\circ}5$ east longitude. It is totally hilly and sloppy land structure VDC with altitude between 1150m to 2250m above the sea level. It includes the second highest peak, Dahare, of Syangja district at an altitude 2250m from the sea level. Dahare is the beautiful place and it is based on religious important place. Soil of the VDC is sandy loan and sandy. So land is not much fertile. Temperature ranges between about 10° c to 26° c and annual average rainfall is about 2500 ml (VDC Profile)

Here most of the people are engaged in the farming and rest are engaged on other occupation such as business, government jobs, foreign labor, local labor, student etc. which are categorized in non-agriculture sector of occupation. Agriculture is the main occupation of the people of Arouchour VDC. The main crops are paddy, millet, wheat, maize, potatoes and vegetables etc. The main

fruit is banana. The main cash crops are Chiraito and Alaichi and the domestic animals on this VDC are buffalo, cow, sheep, got etc.

4.1 Demographic Status of Aruchour VDC

There is no any certain determination to choose the respondent after completing the selection of the households. But interview was taken with main member of respective household.

Table 4.1

Demographic Status of Arouchour

Word No	Total Households	Population		Total Population
		Male	Female	
1	58	114	159	273
2	83	127	152	279
3	115	191	255	446
4	114	181	254	435
5	62	98	132	230
6	44	83	98	181
7	109	167	218	385
8	68	107	164	271
9	107	180	276	456
Total	760	1248	1708	2,956

Source: Demographic profile of Nepal 2013/14, Mega Publication

In Aruchour VDC, there are 760 households and the total population is 2,956 of which 1708 are female and 1248 are male according to the demographic profile of Nepal. It can be seen that the female population is more than male population above table.

4.1.1 Respondent's Household of Aruchour VDC

In Aruchour VDC, there are 760 households and total population is 2,956. From the 760 total households in the study area, all 74 households were related

in foreign employment, included into sample universe. The selection of sample size is given in the following table:

Table 4.2
Respondent's Household of Aruchour

Word No	Total Number of Household	Number of Respondent Household	Percentage
1	58	5	6.75
2	83	7	9.45
3	115	9	12.16
4	114	13	17.57
5	62	10	13.52
6	44	5	6.75
7	109	8	10.81
8	68	9	12.16
9	107	8	10.81
Total	760	74	100.00

Source: Field Survey, 2014

According to the table 4.2 there are 760 households and total population is 2,965. About 2.51 percent of the people are migrated for work. From the 760 total households in the study area, all 74 households were related in foreign employment included into sample universe. In the above table it is clearly shown that the highest numbers of respondents are in ward number four.

4.1.2 Distribution of Caste/Ethnicity of Foreign Workers

Caste/Ethnicity is also great issue of migration in Nepal. The table 4.3 explains the cast/ethnicity composition of migrant workers.

Table 4.3
Distribution to Caste/Ethnicity of Foreign Workers

Caste/Ethnicity	No. of	Percentage	No of Female	Percentage	Total	Percentage
Brahmin	12	16.21	1	1.35	13	17.56
Chetri	16	21.62	2	2.70	18	24.32
Janajati	26	35.13	1	1.35	27	36.48
Dalit	10	13.51	1	1.35	11	14.86
Others	5	6.75	0	0	5	6.75
Total	69	93.22	5	6.75	74	100

Source: Field Survey, 2014

As per the caste / ethnicity, the migrant people of the study area are 17.56 percent Brahmins in which 12 male and 1 female which contains 16.21 and 1.35percent respectively. As compared to Brahmins, Chhetri is relatively higher in number whereas 16 male and 2 female altogether 18 and 24.32 percent. Likewise, no. of Dalit in foreign migrant workers is low because in sample survey, only included 10 male and 1 female which contains 11 numbers and 14.86 percentages. Similarly, others are only 5 male and 6.75 percent. On the other hand, there is large number of going for foreign employment is Janjati. In the data 26 male and 1 female are in foreign countries for work. This constitutes 36.48 percent. This is approximately one third of the sample respondents. This indicates that still Janjati is not getting opportunities of job in own country. Or traditional forces like way of life to become Lahure must be accepted by the majority of Janjati communities in the study area.

4.1.3 Educational Status of Foreign Migrant Workers

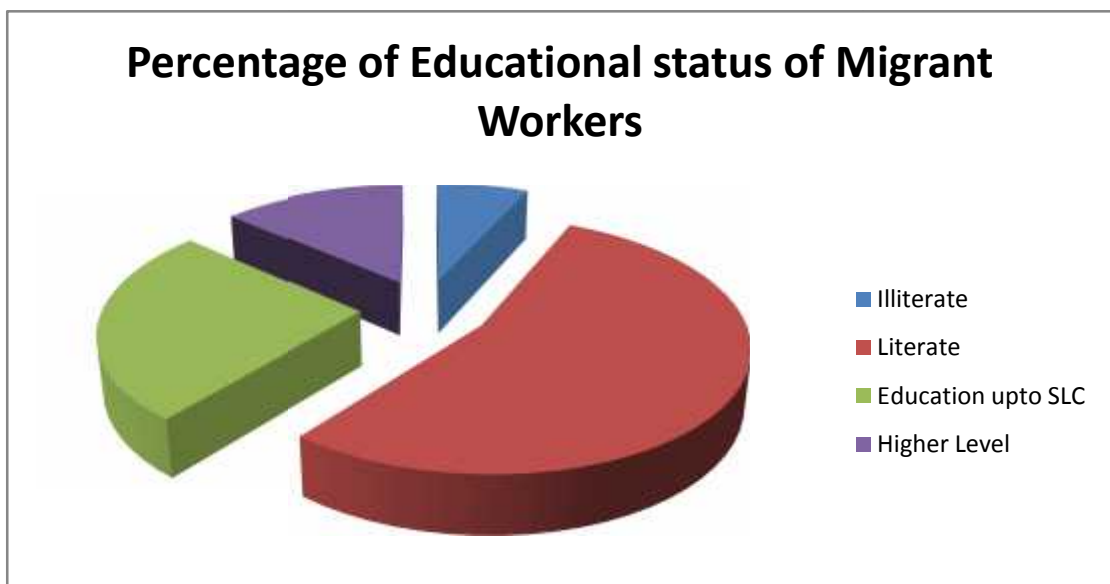
Table 4.4 shows the education status of migrants has been shown which illustrates the educational background of the migrant workers. Here we take migrant worker as an illiterate those who are not able to read and write in proper way his/ her name too. On the other hand, literate persons are able to read and write.

Table 4.4
Educational Status of Foreign Migrant Workers

Educational status	No. of Respondents	Percentage
Illiterate	5	6.76
Literate	40	54.05
Education up to SLC	19	25.67
Higher Education	10	13.51
Total	74	100.00

Source: Field Survey, 2014

Fig: 4.1



Source: Based on the table 4.4

Table 4.4 and figure 4.1 show the educational status of migrant workers. Out of total respondents about 6.76 percent are illiterate that is 5 workers are illiterate over the 74. On the other hand, exactly one fourth of total migrant workers are SLC pass. Above different educational status of migrant workers, higher percentage covered by literate workers that is equal to 54.05 percent. Similarly, only 10 migrant workers are form higher education which constitutes 13.51 percent. These data clearly shows that illiterate and higher educated people are low interested to go foreign countries for getting job but middle educated like literate and SLC level people are more motivated and interested to go for

foreign employment. This is because middle educated people are not interested to do lower level job and unable to do higher level work such as white color job.

According to these data persons like these characters are motivated to foreign employment.

4.1.4 Age and Sex Status of Foreign Migrant Workers

In this section, age description of migrant workers has been analyzed which helps to know how many people have been gone to foreign country among these age groups.

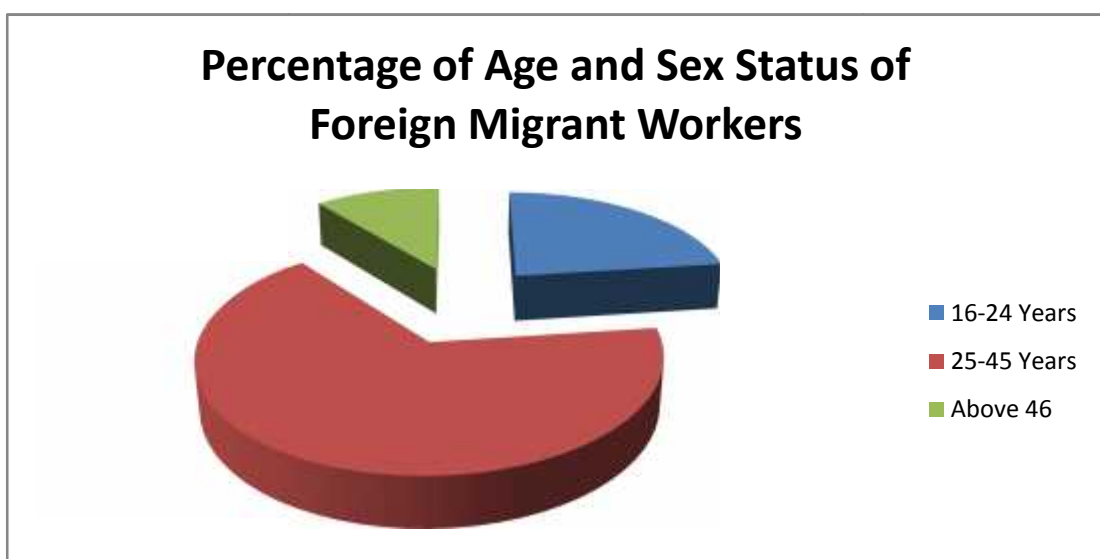
Table 4.5

Age and Sex Status of Foreign Migrant Workers

Age Group	Male Workers	Female Workers	Total	Total Percentage
16-24 years	15	2	17	22.97
25-45 years	46	3	49	66.23
Above 46	8	0	8	10.81
Total	69	5	74	100.00

Source: Field Survey, 2014

Fig 4.2



Source: Based on the table 4.4

The table 4.5 and figure 4.2 show out of total migrants worker only 74 households, we take as sampled households, out of them more than halve of the migrants worker are fall under the age of 25 to 40 years old that is 66.23 percent. Out of them, approximately male migrant's workers are fifteen times more than female. Similarly second largest percentage is held by the age of 16 to 24 years old, it covers the 22.97 percent of total workers where the male workers are about 7 times greater than female workers. On the same way, female migrant workers who have age of above 46 years are 0. This is because of family responsibility and male dominant society.

4.1.5 Marital Status of Migrant Workers

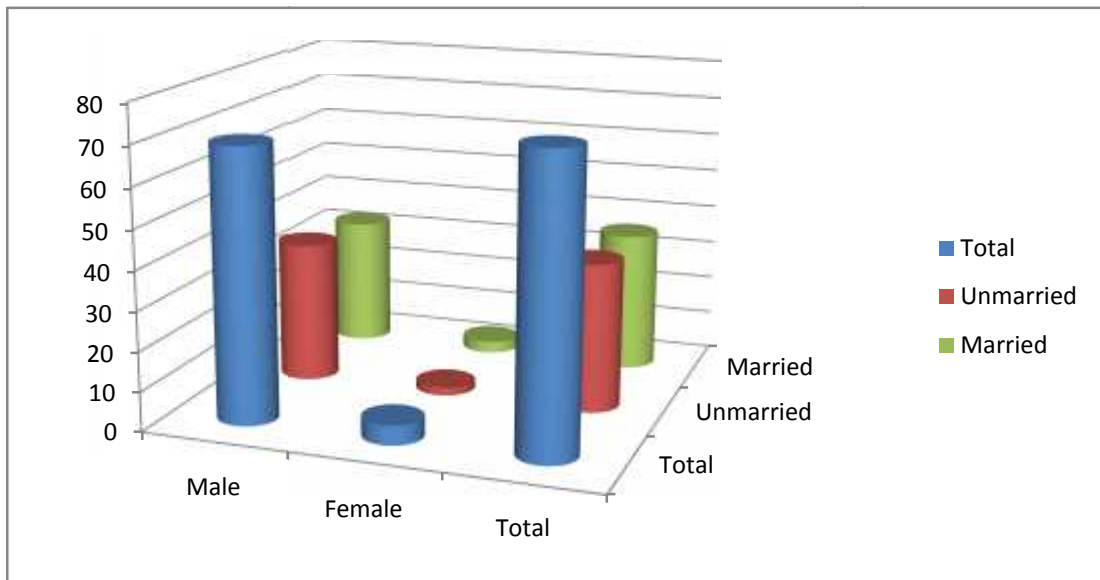
The marital status of migrant workers has been presented in the following table and chart. This chart shows how many migrant workers are having marriage or not.

Table 4.6
Marital Status of Migrant Workers

Marital Status	No. of Respondents		Total	Total Percentage
	Male	Female		
Married	33	3	36	48.65
Unmarried	36	2	38	51.35
Total	69	5	74	100.00

Source: Field Survey, 2014

Fig 4.3
Marital Status of Migrant Workers



Source: Based on table 4.5

The table 4.6 and figure 4.3 show most of the foreign migrant workers in the study area i.e. 48.65 percent of them are married and 51.35 percent are unmarried. Out of them male married migrant workers are more than ten times greater than female married migrant workers. Similarly, female unmarried foreign migrant workers are exactly eighteen times lesser than male unmarried migrant workers. If we analyze the ratio of married to unmarried workers under different sex, we get the ratio of married to unmarried female workers is high. That is only 3 married female workers out of 5 female migrant workers. This is because of male dominated, low economic condition and lack of education on female workers.

CHAPTER V

ANALYSIS AND PRESENTATION OF DATA

The data were collected during the field survey, which has been presented by using simple statistical tools such as tables, line graphs, diagram and so on. The basis economic information of migrates and their households are presented in this chapter.

Foreign employment in Nepal is seen to have been established with the inception of recruitment of Nepalese as Gorkha soldiers in 1815 A.D. till it has come to the current stage. Foreign employment now is completely different from what it was years ago. Currently 700 manpower agencies involved in recruiting the Nepalese for different purpose on behalf of the companies from abroad out of which only 648 agencies are operating as per the record of Department of Labor.

5.1 Reasons of Seeking Foreign Employment

There must be several reasons of seeking foreign employment. The reason might be economical, social and political. They may be related to the acquired skill and various other reasons. To find out the causes of seeking employment the respondents were asked to identify the prime cause to go for foreign employment, they gave more than one reason but they were asked to point out the one major cause. The reason of the survey is shown as following:

1. Unemployment and family pressure
2. Debt
3. Low economic condition
4. Conflict
5. To study and earn money

5.2 Major Destinations of Foreign Migrant Workers

In this section, major destination of foreign workers has been included which helps to know that, how many people have gone to foreign country.

Table 5.1

Major Destination of Migrant Workers

Countries	No. of male	%	No. of Female	%	Total	Total Percentage
Malaysia	29	39.18	0	0	29	39.18
Qatar	10	13.52	0	0	10	13.52
Saudi Arabia	17	22.97	2	2.70	19	25.67
UAE	5	6.75	2	2.70	7	9.46
South Korea	5	6.75	0	0	5	6.76
Other	3	4.05	1	1.35	4	5.40
Total	69	93.22	5	6.75	74	100.00

Source: Field Survey, 2014

Table 5.1 shows that 39.18 percent respondents are migrated in Malaysia, 25.67 percent respondents are most favored destination in Saudi Arabia, 13.52 percent respondents are agreed migrated for foreign employment in Qatar , similarly UAE, South Korea and other are migrated 9.46,6.76,5.40 respectively.

Most of the respondent select gulf countries as a best destination because of less skilled, less education and less amount of investment for abroad. Now a day's some respondent are migrated to South Korea by receiving higher education and having vocational training.

5.3 Sector-wise Employment of Foreign Migrant Workers

Education is essential to get a good job in the job market. So, education also determines the job for people to get in the foreign country. The most of the Nepalese workers demanded for Construction, Manufacturing, Hotel etc.

Table 5.2
Sector Wise Employment of Foreign Migrant Workers

Sectors	No. of Respondents	Percentage
Construction	33	44.59
Hotel	9	12.16
Services	12	16.23
Manufacturing	15	20.27
Other	5	6.75
Total	74	100.00

Source: Field Survey, 2014

Table 5.2 shows the most of people from our country has been working in other countries as unskilled and semi-skilled workers. In the same way, it is found from this study that many people have been working in construction of building as a laborer: 44.59,12.16,16.23 and 20.27 percent migrated members are found to work in construction, Hotel, Services and Manufacturing respectively. Very few people have been working in managerial post, which is only 7.58 percent.

5.4 Time Spent on Foreign Employment

Time spent in abroad is also one major factor that determines economic status of the respondents. It also plays the vital role of the socio-economic indicators. The table 5.3 show the spending duration time of the migrant workers in the abroad for foreign employment.

Table 5.3
Time Spent on Foreign employment

Description	No. of respondents	Percentage
One year	4	5.41
Two- Three years	15	20.27
Three –Four years	31	41.89
Four- Five years	20	27.02
More than Five years	4	5.41
Total	74	100.00

Source: Field Survey, 2014

Most of the Nepalese workers worked around 2 years in abroad in trip. In this field survey it is found that 41.89 percent of them have crossed 3 year stay in abroad. 27 percent of them have crossed 4 years stay in abroad. Likewise 20 percent migrant workers have crossed the 2 year length of stay in abroad. Similarly, 5 percent are migrants who have crossed more than five year long stay in abroad. This shows that generally the migrants spent abroad in between 3 to 4 years.

5.5 Sources of Financing for Foreign Employment

Most of the people of Nepal, who want to go for foreign employment, use the several source of financing. They are Loan, own income, borrowing from friends and relatives, selling fix assets and so on. Here, loan is categorized in two sources, one is organized sources and another is unorganized sources. To find out of context of sources used by the respondents, they were asked to provide their source of financing the foreign employment. The information collected from the interview is presented in the following table:

Table 5.4
Sources of Financing for Foreign Employment

S.N	Topic	No. of Respondents	Percentage
1	From own income	10	13.51
2	Having Loan:		
	a. From bank	5	6.75
	b. From merchant/higher class people	10	13.51
	c. From relative	25	33.78
	d. From public institution	13	17.56
3	Help from friend, parent	8	10.81
4	From selling things	3	4.05
Total		74	100.00

Source: Field Survey, 2014

In the study area, the mostly used sources of financing are loan from relative then public institution which are 13 respondents and contains 17.56 percent and

financing through own income is less in compared to loan amount. Only 13.51 percent or 10 respondents are capable of financing by their own income. Rest of 64.86 percent respondents are financing through various channel such as bank and financial institutions 6.75 percent, parent 10.18 percent, merchant 13.51 percent, selling things 4.05 percent, from relative 33.78 percent and public institution 17.56 percent.

5.6 Monthly Payment Received from Foreign Employment Basis

Nepalese migrant workers earn less than other countries labors. Income earned abroad depends on skill of workers, salary payment by accompany, working country, types of company, duration of stay etc. to find out the income earned by Nepalese labor in abroad, the respondents were asked to give their annual income in the table 5.5.

Table 5.5

Monthly Payment Received from Foreign Employment Basis

S.N	Amount	No. of respondents	Percentage
1	Up to Rs. 20,000	35	47.29
2	Rs.20,000-30,000	20	27.02
3	Rs.30,000-40,000	8	10.8
4	Rs.40,000-50,000	4	5.41
5	Rs.50,000-1,00,000	2	2.71
6	Above Rs.1,00,000	5	6.75
Total		74	100

Source: Field Survey, 2014

The table 5.5 shows the earnings included all income of workers they gain salary with contract time as well as overtime. From above table, Nepalese migrant workers except gulf countries they got an average income fifty thousand to one lakh and more than one lakh which is 2.71 and 6.75 percent respectively. Similarly, second good place for Nepalese migrant workers is

other countries like Malaysia, Qatar and Saudi Arabia where average income is lower than to developed countries.

5.7 Situation of Trained and Untrained of Migrant Workers

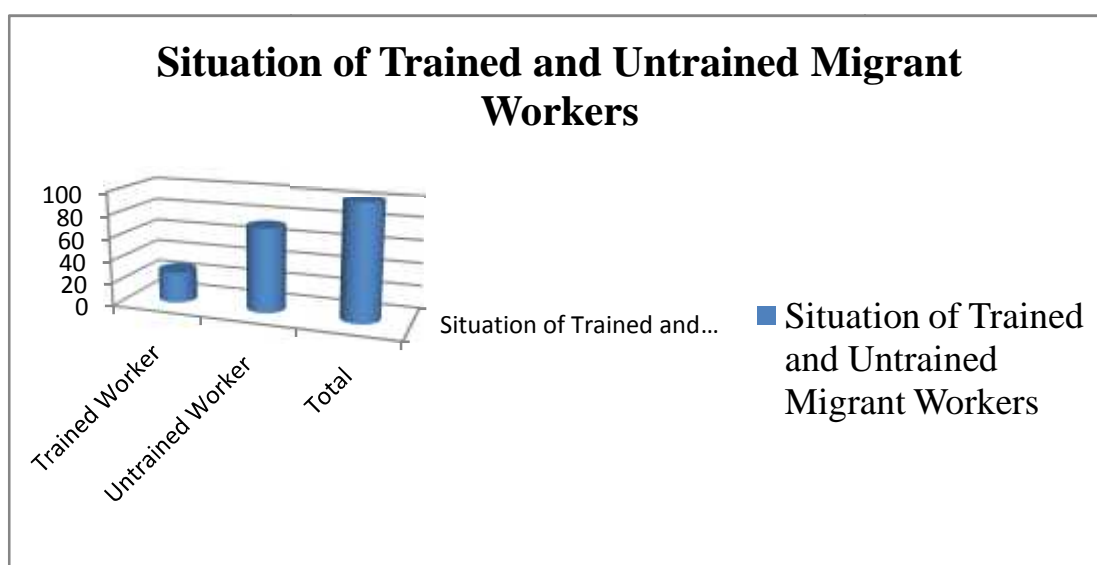
In this section, we explain the participation of migrant workers in vocational training before going to abroad for foreign employment. Vocational training is a practical skill or knowledge related to work which is done in workplace. It is helpful for migrant workers for adjusting in working environment. How many migrant workers are participated in training before going to abroad of study area? It is presented in following table.

Table 5.6
Situation of Trained and Untrained of Migrant Workers

S.N	Topic	No. of Respondents	Percentage
1	Trained Workers	20	27.02
2	Untrained Workers	54	72.98
	Total	74	100.00

Source: Field Survey, 2014

Fig 5.1



Source: Based on table 5.6

The table 5.6 and the figure 5.1 Show that very few Nepalese migrant workers are getting training before going abroad for employment. The field survey presents the out of 74 respondents only 20 migrant workers are in trained in vocational training and orientation class. This number is nearly 27.02 percent out if total migrant workers. On the other hand remaining 54 or about 73 percent Nepalese foreign job seekers are going abroad without any vocational training and orientation class. This result of Aruchour VDC is similar to the national figure.

5.8 Use of Money Receiving from Foreign Employment

Most of the respondents use their foreign income in household expenses like loan repayment, housing, socio-cultural rituals etc. Table 5.7 shows that 82.43 percent of the household use their income in such sectors. They are compelled to do so due to 'demonstration' effect also. Only few of them invest in the productive sector.

Table 5.7
Use of Money Receiving from the Foreign Employment

Description	No. of Respondents	Percentage
Household expenses:		
Loan repayment	61	82.43
Housing	15	20.27
Socio-cultural rituals	5	6.74
Land purchases	10	13.51
Saving	25	33.78
Lending	3	4.05

Note: Because of multiple answer totals seems to be more than 100 percent

Source: Field Survey, 2014.

Out of the 74 respondents 25 respondent save, 3 lend and others spend on household expenses. Only 9 respondents have invested in productive sector. This is shown in table 5.8.

Table 5.8
Use of Money in Productive Sector

Invested Sector	No. of Respondents	Percentage
Business	4	44.45
Small Industry	2	22.22
Commercialized Agriculture	3	33.33
Total	9	100.00

Source: Field Survey, 2014

Generally, People who use their income in productive sector chose the business. Table 5.8 shows that more than 40 percent do so. Similarly, second sector is commercialized agriculture and remaining about 22 percent invest in small industries like rice mill.

5.9 Reasons of not Investing Remittance in Productive Sector

The use of foreign income in productive sector is 12.16 percent. The main causes are lack of sufficient capital, technical skills etc. Most of the income is used for household expenses, paying loan and remaining is not sufficient to establish a business. Only 9 respondents have invested their foreign income in productive sector. Remaining respondents do not use in this sector. The causes of it are shown in the table 5.9

Table 5.9
Reasons of not investing in Productive Sector

Reasons	No. of respondents	Percentage
Conflict	12	18.46
Lack of knowledge	13	20
Lack of sufficient capital	18	27.69
Trying to go again	10	15.38
Planning to do	6	9.23
Others	6	9.23
Total	65	100

Source: Field Survey, 2014

There are various causes of not investing the remittance in the productive sector. Table 5.9 shows that due to lack of knowledge and sufficient capital, people do not like to invest. About 48 percent of the respondents say so. Table 5.9 also shows that around 25 percent of the migrant workers are in confusion. They are either trying to go to the foreign country again to do something else here. Regarding the cause, around 10 percent of the migrant workers express nothing.

5.10 Impact of Remittance on Major Household Economic Indicators

Remittances have widespread effect. Remittances not only affect the economic status but also every aspect of an individual's life. Some of the indicators have been evaluated to test whether remittances have the positive or negative impact on them. Regarding the impact of the remittance on household indicators land ownership has been increased and loan burden has been decreased but their average income remains the same. The trend of keeping money informal institute like bank has also been increased after returning from the foreign employment.

Table 5.10
Impact on Major Household Economic Indicators

Indicators	No of Respondents and Percentage							
	Increased No.	%	Decreased No.	%	Same	%	Total	%
Land ownership	46	(62.16)	6	(8.10)	22	(29.72)	74	(100)
Bank balance	48	(64.86)	10	(13.51)	16	(21.62)	74	(100)
Loan burden	8	(10.81)	54	(72.97)	12	(21.12)	74	(100)
Average income	28	(37.83)	3	(4.05)	43	(58.10)	74	(100)

Source: Field Survey, 2014

Table 5.10 shows that 62.16 percent of the respondents have purchased land and their land ownership has increased after returning from foreign employment. Similarly, 72.97 percent have reduced their liability but remaining has shouldering loan burden now. Table 5.10 also shows that the income of 58.10 percent remain same even after returning from abroad. Of

course remittance has raised the economic status of a few people but broad progress is seen to loan repayment.

5.11 Impact of Remittance on Other Household Indicators

Technical skill has increased after returning from foreign employment and productive investment has also risen but insignificant. Still some of them are facing food insufficiency and low level of health condition. The details are given in table 5.11.

Table 5.11
Impact of Remittance on Other Household Indicators

Description	Category	No. of Respondents	
		Prior to going	After returning
Technical skill	Yes	20(27.03)	45(60.81)
	No	54(72.97)	29(39.18)
Food sufficiency	Yes	45(60.81)	74(100)
	No	29(39.18)	
Productive investment	Yes	9(12.16)	26(35.13)
	No	65(87.83)	48(64.86)
Investment in education	Yes	20(29.72)	55(74.32)
	No	54(72.97)	19(25.67)
Health of family members	Yes	30(40.54)	56(75.67)
	No	44(59.45)	18(24.32)

Note: The figures in parenthesis represent percentage on the numbers.

Source: Field Survey, 2014

Generally, after returning from foreign employment technical skill of the Nepalese people have increased. Table 5.11 shows that before going abroad 72.97 percent had no such kind of skill. After returning from there, this data reduced to 39.18 percent. About 60.81 percent of the respondents had already sufficient food from their own and now zero percent instead of 39.18 percent before are facing food insufficiency. Investment in education has been raised to

74.32 percent and 25.67 percent same as before which is not affected by remittance. 75.67 percent respondents reported that the health condition of their family members after have improved foreign employment. It might be result of again income and affordability of medical services. 24.32 percent respondent reported worsened health condition of their family members. It might be due to over work or burden in the family cores.

5.12 Impact of Remittance on Professional Workers

Before going abroad, most of the respondents were engaged in agriculture. Remittances brought abroad change in their profession. This impact is shown in table 5.12.

Table 5.12
Impact on Profession of Workers

Profession	Prior to	No. of Respondents		%
		%	After	
Agriculture	48	(64.86)	40	(54.05)
Business	5	(6.75)	10	(13.51)
Driving	5	(6.75)	10	(13.51)
Labor	10	(13.51)	5	(6.75)
Other	6	(8.10)	9	(12.16)
Total	74	(100)	74	(100)

Source: Field Survey, 2014

Those people who are going foreign employment are from agriculture sector. Table 5.12 shows that 64.86 percent are from this sector. After returning from abroad this figure has reduced to 54.05 percent which is less than the national figure also. Next change seems on the business sector, while going less than 7 percent were from business sector but now more than 13 percent are in this sector. Similarly, agricultural labor reduces significantly. The table shows that people who are going foreign employment are from driving sector after returning from abroad figure has increased to 13.51 percent because of they invested on bus and truck with their friend.

5.13 Country-wise Agreement and Receiving Salary

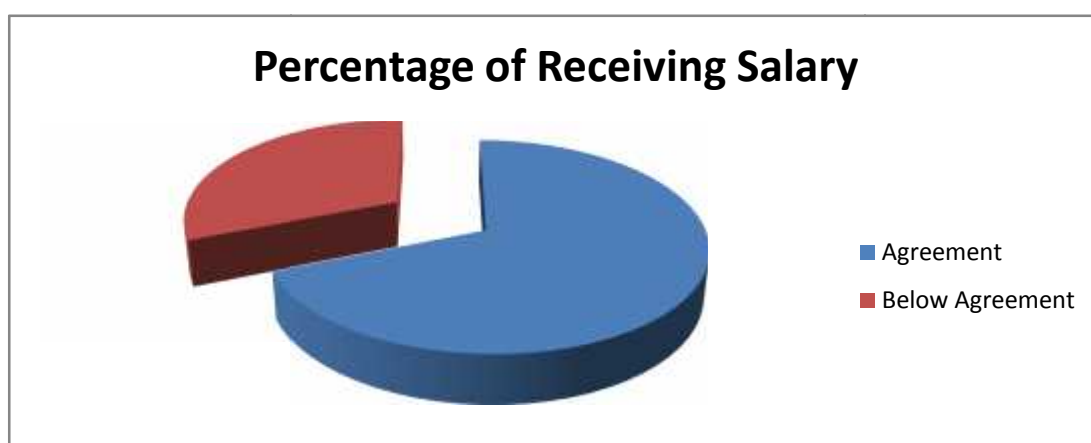
In this section we show the present situation of agreement salary before going Foreign Employment and really received salary in work place. Today's with many countries Nepal determined basic salary scale however somewhere and sometime Nepalese migrant workers are compelled to receive salary lesser than basic level. In following table and chart analyzed the situation of agreement and receiving salary in abroad of the study area that is Aruchour VDC.

Table 5.13
Country-wise Agreement and Receiving Salary

Countries	No. of Respondents	No. of workers receiving salary with agreement	No of workers receiving salary below	% of Workers receiving below
Malaysia	29	19	10	13.51
Qatar	10	7	3	4.05
Saudi	19	12	7	9.46
UAE	7	5	2	2.70
South	5	5	0	0
Others	4	3	1	1.33
Total	74	51	23	31.07

Source: Field Survey, 2014

Fig 5.2



Source: Based on table 5.13

The table 5.13 and figure 5.2 show on an average about 69 percent Nepalese migrant workers receive salary in agreement and 31 percent Nepalese manpower is compelled to work below the agreement salary. All Nepalese workers can receive employee compensation according to agreement in South Korea because of EPS. From the table, the high percentage of workers in Malaysia receives employee compensation below the agreement which is equal to approximately 14 percent. And same result found in Saudi Arabia which is equal to 9.46 percent. Similarly, 4.05, 2.70 and 1.35 percent workers get salary less than the agreement in Qatar, UAE and others countries respectively.

5.14 Educational Status of Children in Comparison to their parents

In this section, Educational status of Children has been analyzed in comparison to their parents.

Table 5.14

Educational Status of Children in comparison to their Parents

Educational status	No. of Respondents	No. of Remittance Holder's children	% of Remittance Holder's Children
Illiterate	5	0	0
Literate	40	20	36.36
Educated up to SLC	19	15	27.27
Higher Education	10	20	36.36
Total	74	55	100.00

Source: Field Survey, 2014

Table 5.14 shows that academic level of fathers and sending their children to school. As their academic level is increasing, sending their children in school is also increasing. This data have shown from illiterate level to higher education level of fathers. It implies educated parent are ready to send their children in

school because they have understood the importance of education. In this data, father of literate and higher education level are found that 36.36 percent of their children are in school. But illiterate fathers are also sending their children in school because they have understood the importance of education in their life.

5.15 Changes in Employment during their Period of Stay

Duration of stay of migrant workers depends upon availability of worker, facilities provided by companies, salary rate, and health condition and other various reasons. Some of Nepalese workers change in employment during their period of stay. The major reason changed in employment is shown in table 5.15.

Table 5.15
Change in Employment during their Period of Stay

Topic	No. of job Changed	Percentage
Not getting salary as agreement	12	16.21
Due to hard work	10	13.51
Having no interest	2	2.70
Others	0	0
Total	24	32.43
No. of no changes	50	67.56
Sum total	74	100.00

Source: Field Survey, 2014

Table 5.15 shows that, the change in employment during their period of stay. Many numbers of respondents are changed their job, not getting to salary as agreement this problem is shown in mainly gulf countries. Due to hard work in construction field 13.51 percent respondents are changed their job. Similarly smaller number of respondents changed their job due to having no interest.

5.16 Specific Changes after Returned Back Abroad

The socio- economic impact of remittance gives the specific change on economic condition, daily life spending, change in social status and development of skill. The remittance play vital role change in economic condition while as some respondent wants to change their social status. The remittance also helps to develop their skill in local area and some spend their life luxurious.

Table 5.16
Specific Changes after Returned Back Abroad

S.N	Topic	No. of Respondents	Percentage
1	In economic condition	20	27.02
2	In daily life spending	10	13.51
3	In social status	15	20.27
4	In Skill development	17	22.97
5	Others	9	12.16
6	Nothing	3	4.05
Total		74	100.00

Source: Field Survey, 2014

In the study shows that large numbers of respondents are changed their economic condition than in the skill development which is nearly 23 percent. In the society, social status is improved whose are received remittance which is 20.27 percent. About 14 percent of remittance holders are increasing their daily life spending. Similarly 12.16 percent of respondents are changed their life style, invest the remittance in different activities. But 4.05 percent of migrant workers are no changed in their life because low level of income and return back to home country less than one year.

5.17 Problems Faced by Migrant Workers in Abroad

The problem faced by the migrant workers in abroad has become a great issue. The major problems faced are shown in table 5.17.

Table 5. 17

Problems Faced by Migrant Workers in Abroad

Description	No. of Respondents	percentage
Working period	20	27.027
Hard working	15	20.27
Salary not sufficient	10	13.51
Salary not at time	15	20.27
Beating by owner	6	8.10
Sexual harassment	3	4.05
No problem	5	6.75
Total	74	100

Source: Field Survey, 2014

According to the table 5.17, 27.027 percent of foreign workers were faced of long period of working time than agreement. 20.27 Percent workers were faced of very hard working foreign job. Similarly, 20.27 percent of respondent faced the problem of salary not at time. 13.51 percent of foreign workers got other problems that are salary is not sufficient. So these types of problems are faced during the foreign employment because of being unskilled. This study shows that out of 5 female workers 3 or 4.05 percent are faced the sexual harassment. This shows that only 6.75 percent of the migrants are satisfied and other have problems. This may be due to the lack of proper orientation before migrating.

CHAPTER –VI

SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATIONS

6.1 Summary of Major Findings

Numbers of people going abroad for work has been on an increasing trend, especially after the origination of armed conflict in Nepal. Major concentration of Nepalese migrant workers was in the Gulf States till 2000/01 but the dynamics has changed as more people are seen to have been migrating to words Malaysia since 2001/02. The total number of Nepalese going abroad has stood at 1, 37,678 in 2005/06.

Foreign employment and its outcome remittance have large benefit to the receiving countries in national as well as in household level. Large scale of remittance is entering in nation economy over last few years and demand for middle level manpower is very high in international labor market especially in the Gulf countries, Malaysia, South Korea, Japan etc. The Economic Survey 2070/71 reported that 11, 92,924 persons were out of the country to foreign employment (except India). According to the NRB in the year 2013/14 remittance accounting Rs.434.6 billion were received in Nepal.

The trend of growth of remittance also increases at an increasing rate, which directly gives the positive contribution of nation's GDP.

The main destination of Nepalese migrant workers is gulf countries in out of this countries Malaysia is first destination country of Nepalese migrants. Only few percent of the respondents had gone in to other countries except gulf countries.

The major causes or push factor to go to abroad for employment purpose is unemployment. And others are low wage rate in home country, fall in debt and family pressures most relevant factors.

Out of the total respondents, one fourth of total are in Malaysia, and around 14 percent are in Qatar likewise, in Saudi Arabia approximately 26 percent which is similar to national figure.

Out of total respondents, about 27 percent respondents are trained migrant workers who went to foreign employment and about 73 percent migrant workers are unskilled.

The main sources of financing for foreign employment are from relative, help from friend and parent, public institution and own income which covers more than 13 percent.

If we analyze the educational status of migrant workers, 54 percent migrant workers have SLC level, illiterate nearly 17 percent and higher education level 13 percent.

Around half of total respondents are 25-45 years age group and nearly one third are below 25 years old.

The average earning of the migrant workers are quite less in gulf countries than other countries. The handsome salaries is received by Nepalese workers in South Korea and in compared to Gulf countries it is around 5 times higher than Gulf countries.

In gender description of migrants in the study area, male workers are 14 times greater in number of female.

To analyze the marital status out of total migrants, about 51 percent migrant workers are unmarried and only around 49 percent migrants are married.

The major portion of the remittance is used in unproductive sectors like day to day consumption, paying loan, housing and purchase land. But some portion of the remittance used in productive sector like education, small industry commercialized agriculture business etc.

The respondents of this VDC were not utilizing their remittance caused by conflict, lack of knowledge, trying to go again and unavailability of sizable investment funds for investing in productive sector of the economy.

The respondents of this VDC said that remittance have increased their household's economic and social indicators like technical skill, food sufficiency, health of family members, investment in education etc. after returning from foreign employment.

The opportunities created after foreign employment are increment in self confidence level for doing next new business, can invest in new enterprise, be employed, self-employment opportunities create, development of knowledge/skill that is learnt abroad.

Out of the total respondents, 31 percent of workers receiving salary below agreement with agent in home country before going abroad. In comparison with others countries the higher percent Nepalese migrant workers receive lower salary than agreement in Malaysia.

The highest, 54.05 percent of foreign employees have literate, 25.67 percent have passed SLC, around 14 percent has passed higher education level and around 7 percent have illiterate. It means foreign employees are not high educated person.

Likewise, it shows that those who are engaged in foreign employment especially in construction, Hotel, Service, Manufacturing and other sector are 44.59, 12.16, 16.23, 20.27, and 6.75 percent respectively. It indicates that they have low skilled or semi-skilled and bound to do low level of work like that of construction field.

Educated father with SLC pass and higher education area found to much conscious on the children for their education because of 36.36 percent of children have higher education.

The respondents of this VDC said that remittance have increased their economy and social indicators after receiving the remittance.

6.2 Conclusion

The study applies a survey method to analyze structure foreign employment and utilization of remittance in various sectors of migrant households. Nine wards of Aruchaur VDC chosen and a survey is conducted in 74 households.

A growing trend of remittances worldwide has drawn attention of both academic and policymaker in recent years. Remittance income is emerging as one of most significant and reliable sources of external finances for many developing countries. Not only in the macro levels has contribution of remittances been direct and stabilizes in migrant sending households in micro level as well. A significant number of people in developing countries are receiving remittance and spending in health, technical skill education and day to day consumption.

The advantage of migrant workers goes beyond the immediate monetary giants. The returning migrants increase the social capital through exposure to new technology, ideas, language and people and produce intangible but important benefits to societies. Remittance money represents the most essential of family values, hard work, thrift sacrifice and hope for effective use of remittance money which were lacking during the field survey conducted at various place.

International labor migration mostly in gulf countries, Malaysia, South Korea and European countries are as new phenomenon of migration .In the context of Nepal, numbers of people are going abroad for work has been increased for the last few years, especially the organization of armed conflict in Nepal. Unexpectedly, foreign employment development in such a way which has shifted from agriculture based economy towards remittance based economy.

Manpower agencies are about unfair about their business dealing with the workers and their professionalism is questionable .The role of trade union

organization is also ineffective to address the issuer of potential labor migrant in home country as well as in the country of destination.

6.3 Recommendations

On the basis of the findings and conclusion of the study's the following suggestions have been recommended for the use of remittance:

-) Government should manage to issue of passport in time with low costs, less harassment and provide soft loan to the foreign workers so that they can pay in installment basis.
-) Proper policy is needed to bring every region, caste/ethnic group into the foreign employment sector.
-) Policy for the use of remittance into productive sector is urgent to make economic growth sustainable and to reduce the level of poverty and unemployment.
-) Most of the respondents of this VDC have gone to foreign employment in unskilled and untrained condition. So, they cannot earn more income than skilled workers. So the technical training institutions should be established in rural areas, and person who wants to go to the foreign employment, should be given training related to the work has to be done in abroad and also the language of the migrating country before going to foreign employment.
-) Most of the respondents have not utilized their remittance and newly learnt skills at abroad when they come back home because of lack of technology, no availability of sizeable investment funds and lack of market and so on. So, the policy should be made to create good environment and provided sufficient technology as well as market.
-) There should be short and long –term training to create the skilled manpower according to the demand of international labor market.
-) The agent and manpower companies should be responsible until and unless the employees come back in motherland.

-) Most of the respondents of rural areas come from lower income group and based on agriculture occupation. So they cannot easily afford from foreign employment if they go foreign countries for employment, they have to borrow loan in high interest. So the policy should be made to give more opportunities to poor people of rural area as well as provide them funds for foreign employment.
-) The government should make secure employment policy for promoting foreign employment.
-) Income generated by the migrant workers from foreign employment is being spent on unproductive sector like as to buy land in urban areas, construct new houses, on luxurious good and others. Thus, government should bring the proper policies and programs that provide the better environment to utilized received remittance in productive sector that may create additional job opportunities and source of income in the native village and countries that may reduce the increasing trend of migration for foreign employment is not the permanent and long term solution.

APPENDIX-1

Household Survey Questionnaire -2014

Use of Remittance in Aruchour VDC of Syangja District, Nepal

How are you? My name is Gita Kumari Sharma .I has come here to see you and ask few questions about the impact of remittance on education of your children's/adults. This is a research study on "A Remittance and Its Impact on Education ".It is being conducted by Gita Kumari Sharma for her MA in Economics. I know you are busy but I would appreciate it very much if you help me by answering the questions in the questionnaires. I would like to assure you that this work is not associated with any government office or any organization and your answer to this question will be kept confidential and will be used for research purpose only.

Questionnaires prepared for the households whose members have gone abroad for foreign employment.

1. Background information of interview

Name:

Age:

Gender

Education: a) Illiterate b) Literate c) SLC level d) Higher Education

:

2. Foreign employee information

Name:

Address:

District:VDC/Municipality:Ward No.:

Age:

Sex: a) Male b) Female c) Other

Marital Status: a) Married b) Unmarried

Education: a) Illiterate b) Literate
 c) SLC level d) Higher Education

3. Destination country of foreign employee

a) Malaysia b) Qatar
c) Saudi Arabia d) UAE e) South Korea

4. In which sector of work foreign employees have been working?

a) Construction b) Hotel
c) Service d) Manufacturing e) Other

5. How much time did you /s/he spend in abroad?

a) One year b) Two-three years
c) Above three years

6. What are the causes for going to abroad for employment?

a) Unemployment b) Debt
c) Landlessness d) Family pressure

7. a) What are the major monthly expenses of the family?

S.N.	Expenses Heading	Expenses (in Rs)
1.	Food	
2.	Fuel	
3.	Electricity	
4.	Transportation	
5.	School Fees	
6.	Medicine and Health	
7.	Payment of interest on loan	
8.	Other (Mention Details)	
Total		

b) What are the sources of family income to meet the above mentioned expenses?

S.N.	Income Heading	Income (in Rs)
1.	Occupation and Business	
2.	Selling agricultural products	
3.	Daily paid labor	
4.	Government service	
5.	Foreign employment	
6.	Previous savings	
7.	Loan	
8.	Other (Mention Details)	

8. What are the sources of finance to go to foreign country?

S.N.	Topic	Amount (Rs)	Common Interest (in Rs)
1.	From own income		
2.	Having Loan: a)From bank b)From merchant/higher class people c)From relatives d)From public institution		
3.	Help from friends, parents		
4.	From selling things		
Total			

9. If you take loan do you pay that?

a) Yes

b) No

10. How much money do you receive from foreign employment monthly?

S.N.	Amount	Member
1.	Up to Rs.20,000	
2.	Rs.20,000-Rs.30,000	
3.	Rs.30,000-Rs.50,000	
4.	Rs.50,000-Rs.1,00,000	
5.	More than Rs.1,00,000	

11. How much money do you save per month?

Amount in Rs.

12. Some economic indicators before and after foreign employment:

Indicators	Before going	After returning
Loan burden		
Bank balance		
Best liability		
Land ownership		
Occupation		
Average income		
Technical skill		
Expenditure on education		
Productive investment		
Food sufficiency		
Family health		

13. After living abroad, how much money and other materials do you bring when you return toward Nepal?

S.N.	Topic	Amount (in Rs. and quantity)
1.	Cash	
2.	Jewelry/luxurious goods	
Total		

14. Did you/s/he participate in training before migrant?

a) Yes b) No

15. Did you /s/he get salary as the agreement done?

a) Yes b) No

16. How many rupees you spent in consumption earned from foreign country?

Amount in Rs.:

17. Do you have children of schools going age?

a) Yes b) No

If yes, their details:

Place to study	No of Remittance Holders children	Private	Public
Within village			
Within district out of village			
Out of district			
Total			

18. How do you pay the education expenditure?

Sources	Amount in Rs.(Last year)
Remittance	
Non- Remittance	

19. Are you faced the any problem in your job in foreign country?

i) If yes

a) Working period tight

b) Hard working

c) Salary not sufficient

d) Salary not at time

e) Beating by owner

f) Sexual harassment

g) No problem

20. Did any children have left going to school/college without completing?

a) Yes

b) No

i) If yes how many?

S.N.	Age	Sex	Education Level

21. Did you /s/he invest money in any vocational field?

a) Yes

b) No

i) If no why?

a) Lack of time

b) Lack of money

c) Don't like

d) Other reason

ii) If yes in which sector did you invest?

a) Skill related field

b) Social work

c) Other

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