

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Movement of people from one place to another is called migration. It is a usual phenomenon since the beginning of human civilization. There are various types of migrations. They are: internal, external, permanent, temporary, rural to urban and/or urban to rural. Among others, foreign employment is regarded as an external migration. Most of the migrations, like foreign employment, have been taking place for the purpose of economic prosperity or utility maximization or improvement in living standard. In this sense, migration and foreign employment are economic phenomena. There are various kinds of factors associated with migration.

We sometimes call them push and pull factors. Main thrust of this study is closely related to remittance-income, which is the consequence of the foreign employment. The remittance brings various kinds of consequences in short and long run. This study, which is a sort of case study, is mostly concerned with short run effect of remittance in specific place/village/community. Due to the globalization, modernization, liberalization and other global socio-economic phenomena, foreign employment rate is increasing in recent years. As a result, mostly the economy of the developing countries like Nepal is directly shaped by remittance.

One of the major sources of economy in the context of Nepal is remittance. In the last few years, demand for middle class manpower is very high in international labour market, especially in the Gulf countries. So, remittance has a vital role for capital-flow or currency-flow in developing countries. The World Bank's new report 2012 'Migration and Remittance fact book 2011' has mentioned that Nepal

is among the top five countries with remittance amounting to 23 percent of the Gross Domestic Product (GDP). Tajikistan, Tonga, Lesotho and Moldova are ranked ahead of Nepal.

Among the least developed countries, Nepal is placed second after Bangladesh. Along with agriculture which contributes more than 30 percent of the GDP, remittance and service sector have emerged as major contributors to GDP. Remittance has contributed significantly to the reduction of poverty in the last 15 years. The Second Living Standard Survey has shown that remittance is one of the major contributors behind the decline of poverty-rate from 42 to 31 percent (CBS, 2011).

In recent years, remittance has emerged as one of the primary sources of foreign exchange via foreign employment. In the economic development of Nepal, there is significant role of remittance especially in the context of poverty alleviation (Shrestha, 2004).

With the enactment of foreign employment act 1985, Nepalese people started to migrate outside India particularly to the Gulf countries: Saudi Arabia, United Arab Emirates (UAE), Qatar and Kuwait where natural resource like oil has created massive demand for foreign labour (*ibid*). Similarly, in February 2001, the government of Malaysia opened labour market to Nepali workers. Within six months over 12,000 labour migrants left for Malaysia and a year later Malaysia was hosting some 85,000 Nepali migrant workers. According to the statistics of Department of Foreign Employment (DOFE, 2015) in 1991, the number of immigrants going to India was 89.2 percent, in 2001 it was 77.3 percent in 2011, 354,716 where 344,300 were males and 10,416 were females. Likewise, DOFE report 2015, also mentioned that the total figure of foreign employment in 2011/12 was 384,665 where males were 3, 61,707 and females were 22,958. Nepalese people generally migrate abroad in search of job and other opportunities. Saranamati rural municipality is not an exception case to this phenomenon. The

remittance these migrated people send from abroad to their family can play a crucial role for the household, their society and the country as a whole.

Total number of absent population in Nepal is found to be 1,921,494 in 2011 against 762,181 in 2001. The highest proportion (44.81 percent) of absent population is from the age group 15 to 24 years (CBS, 2011). This is not clear, whether there is any relation among absent population, total migrated population and foreign employment or not. Despite these, this study mainly focuses on the impact of remittance income.

1.2 Statement of the Problem

If we concentrate on the poverty situation of our country its magnitude is very large especially in the rural areas most of the people are migrated to the other countries for work and earn money for the existence of their family. In the rural areas we can find that most of the lower and middle class families are burdened with debt. If any member of that family is migrated to other countries its debt is comparatively less than other families. So remittance income is playing a very vital role in the economic situation.

The major factors attributing to large demand labor employment from Nepal are related to higher rate of unemployment, limited employment opportunities, low salary structure in the economy, insecurity in the rural areas because of insurgency and so on. Other main reason is the willingness and enthusiasm of Nepal youth to visit and work in foreign country.

Nepalese labor force seeking foreign employment having very low level of technical education and formal training. They are compelled to take risky, difficult and dirty work in foreign country. Slowly, training institute is being established in Nepal to develop skills on individuals who are seeking foreign employment so that earning capacity of the employed can be increased. But these institutions are few. Individuals seeking foreign employment are spending large amount of

money as a cost for employment. The cost includes passport fee, Medical charge and visa fee, air fare and commission to the employment agency. To finance the employment individual have to depend on several source of funds which included internal saving, borrowing from the relative, funds received from the sales of fixed assets like and animals, borrowing from money lenders etc. formal financial institutions like banks, co-operatives and finance companies do not provide loan easily. It is very difficult to arrange the funds needed to foreign employment by people coming from lower income class.

One of the stagnant situations in over all development each improper in efficient use of remittance the National Planning Commission has also given priority for improvement in foreign employment and proper use of the remittance. In this regard thus study is designed to address the following questions:

Two major causes of people going abroad from the study area; for employment are the limited employment opportunities and the weak economic status in the country. The scale of foreign migration has created a shortage of skilled manpower, loneliness and helplessness. The Saranamati study area is also affected by enormous migration. However, no remittance records are available in the office of rural municipality as no past study has been conducted regarding this issue in this area.

-) What are the characteristics of migrants' households?
-) What are the causes and process of migration in the study area?
-) What are the impacts of remittance in migrants' households?

1.3 Objectives of the Study

General objective of this study is to analyze the impact of remittance in Saranamati Rural Municipality of Jhapa district. The specific objectives of this study are as follows:

-) To analyze the characteristics of migrants' households.
-) To explore the causes of migration in the study area.
-) To compare the socio-economic status of remittance receivers before and after receiving remittance.

1.4 Limitations of the Study

Saranamati rural municipality of Jhapa district is the research area of this study. Due to the lack of financial resources, human resources and time, this study is limited to this rural municipality and the study is also limited to foreign employment. Therefore, the results derived from this study may not be applicable in the country as a whole. The main limitations of the study are as follows:

-) This study has been conducted in Saranamati rural municipality ward no. 1, 4 and 9 of Jhapa district.
-) This study does not include the households if there is no participation in a foreign employment.
-) This study does not include the households less than one year time period of foreign employment.

1.5 Significance of the Study

The problem of foreign employment is serious in Nepal. This type of study is the first attempt ever made in Saranamati rural municipality. It may be useful to some extent for the researchers, students and for those who want to carry out further study. Similarly, this study may be fruitful to government, planners, policy makers, social workers and others. This study will help to supplement source of information to understand the impact of remittance, foreign employment and its cause and process in Nepal. It is also hoped that this study may be able to explore the socio-economic characteristics of foreign migrants.

1.6 Organization of the Study

This study is classified into five chapters. The first chapter deals with the introduction including general background, statement of the problem, significance of the study, objectives, limitations and organization of the study. Theoretical and empirical literature review and general review are included in the chapter two. The chapter three is methodological chapter where method of data analysis, tools of data collection, sampling design, profile of study area conceptual framework etc. are included. The chapter four is the main chapter of this study where all the primary data are presented and analyzed. In this chapter, socio-economic characteristics of migrants' households are presented. Similarly, causes and process of migration and socio-economic impacts of remittance are presented in the study area are also presented in chapter four. The fifth chapter is concluding chapter where summary, conclusions and recommendations of this study are presented.

CHAPTER II

REVIEW OF THE LITERATURE

The present study aims to analyze the socio-economic impact of remittances entering the rural area as well as the country. For this purpose, review of related literature in this concerned area will help to get clear ideas, opinions and other concepts. So, for this purpose our study basically focuses on previous studies and other related literature regarding this subject. This chapter has been divided into two sections: theoretical and empirical reviews.

2.1 Theoretical Literature

The remittance income has been growing over the years. Increased from Rs. 4,722 million in 2006/07 to Rs. 18,301 million in 2013/14. This figure includes remittances sent through formal banking channels only. There is no data on the remittance by gender. A study in 2011 noted that the contribution of women to total remittance inflow amounts to more than 10%. This calculation is mainly based on the assumption that women make nearly 10% of the migrant workers, their contribution to remittance income least their share in the total number of migrant workers. The same study found that high propensity of saving among women and their greater participation compared to men in migration high income countries like Hong Kong, Japan, United States and United Kingdom meant relatively higher contribution to remittance (Nepal Institute of Development Studies, 2013).

According to Ministry of Finance record the upsurge in remittances has led to a surplus in the current account, thereby strengthening the overall balance of payments (BoP) position. The share of remittances in total current receipts, for instance, soared from 33.6% in 2006/07 to 50.8% in 2012/13 as shown below. contribution to the GDP has also been substantial. The overall BoP posted a significant Rs. 37.7 billion in 2013/14 compared to a lower surplus of Rs. 29.7

billion in 2012/13. current account also recorded a massive surplus of Rs. 41.4 billion compared to a surplus Rs.23.7 billion in 2012/13. This was largely attributed to the rise in net transfers by 36.5%. Under transfers, workers' remittances increased by 47.0% in 2013/14 compared to a growth 42.5% in the previous year. In mid-July 2015, the gross foreign exchange reserves stood Rs.280.0 billion, an increase of 31.7% compared to the level as at mid-July 2013. On the US dollar, gross foreign exchange reserves went up by 15.6% to US\$ 3.59 billion in mid- 2015. The current level of reserves is adequate for financing merchandise imports of 11.8 months, and merchandise and service imports of 9.7 months (Ministry of Finance, July 2017).

Remittances agreement the recipients incomes and increase their country's foreign exchange reserves and if invested they contribute to output growth, if they are consumed, they generate positive multiplier effects, and it offset some of the output losses that a developing country may suffer from emigration of highly skilled workers (World Bank, 2004).

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

sources of foreign currency and contribution to the balance of payment. Internal & External employment have contributed to collect remittance which helps to fulfill the basic needs besides secondary needs such as expansion of communication services increase in income generative activities and increase the employment opportunities (Pant, 2008).

Among those developing and transition economies where labor market slack is a chronic problem, exporting labor in return for remittances poses an attractive component of a development strategy. The global system of remittances comprises both formal and informal transfers. Systematic data exists only on the formal flows; far less is known about the flows of remittances through informal channels. Global remittances, both formal and perhaps informal, have grown rapidly in recent years and remittances have proved a stable source of finance, certainly in relation to private capital flow but also in relation to Official Development Assistance.

Formal remittances to the developing countries amounted to over 72 billion US \$. India, the Philippines and Morocco are amongst the highest recipients of formal remittances, given their net migration rates. Pakistan and Indonesia record only small remittances despite high net out migration levels. Some of these differences represent the relatively greater importance of informal remittances in specific countries, such as Pakistan, or the inadequacy of recording mechanisms, as in Indonesia. Yet differences in the composition of migration and the policy stimuli or remittances matter too. Temporary migration to the Gulf has generated massive remittances over an extended period. The expansion of temporary labor migration within East Asia has also spawned large, though predominantly unrecorded remittances. Recognition of the importance of remittances as a source of external finance has evolved rapidly among the developing countries of the Western Hemisphere where, by 2000, gross reported remittances exceeded 40 percent of the current account balance and a quarter of the inflow of direct investments.

Of all countries in the world, the US is the largest single source of reported remittances, but relative to the stock of migrants the EU sends more and the GCC states far more. Within countries, the evidence on whether the impact effect of remittances tends to equalize the income distribution is mixed, though accounting for multiplier effects of remittance spending, seems to tip the balance toward a more equalizing effect. Similarly, although evidence from Morocco, several of the transition economies of East Europe, Mexico and Egypt point to a positive effect of remittances on investments, a number of studies dispute the generality of this positive influence. One suspects that much of this difference reflects the overall attractiveness of investing in any given economy, but this remains to be tested. Remittances accelerate economic growth, through investments (Dahal, 2005).

The systematic remittance system of Nepal is so bad. It is a new business, which help to improve the nation. Remittance system remains a significant method for business and individuals to repatriate funds. The system is favored because it usually takes less costs and time then moving funds through the formal banking systems without any risk, it Operates seven days a week it is almost always reliable and it requires minimal paper works. In remittance system, funds are paid to an agent on one end in one country or region and disposed by another agent in different country or region. The system is built on a relationship and trust and therefore can flourish in and environment characterized by the absence of oversight such as Nepal.

A key factor of remittance systems is that the monetary value is moved from one location to another often without the physical movement of the currency. In many instance elements of legitimate regulated financial services are employed, in other cases companies operate in secret and do not maintain adequate accounts or record making regulation difficult if not impossible. In all cases remittance system rely upon some form of netting or book transfer procedures to transmit value.

Officially foreign employment from Nepal was started with recruiting the Lahor's regime after losing the battle to British troops. After the unification of Nepal due to excessive tax burden, exploitation from country, carves labor, establishing of tea state in the east Assam, Sikkim and Nagaland forced to move there (Adhikari, 2007).

Moreover, after the democratic movement in 1990, it became easier to obtain travel documents and passport. The increased flow of information and the liberalization in travel document to a surge in the migration of Nepali citizens for employment has dramatically increased as the situation has compelled Nepalese youths to look for alternatives to abroad. The conflict has also resulted in increased flow of migrants from the mid-west and far-west region to India.

It is after the establishment of democratic system in 1990 that Nepal integrated itself into the world and then diversities in dimension of emigration occurred. Enhancement of foreign labor employment Act 1985 realized the importance of emigration through unofficial channel and recognized the future of foreign labor employment. Search of employment outside the country was entrusted to manpower agencies.

There are many perspectives on why Nepalese people migrate to abroad. Shrestha (2004) has recognized the major factors attributing to large scale out migration from Nepal as high growth of labor force, high rate of unemployment, limited employment opportunities outside the farm sector, low salary structure in the domestic economy and insecurity in the rural areas because of insurgency. Kshetry (2003) has attributed the main causes of Nepalese emigration as limited employment opportunities in the government and private sector.

Especially since 1990 with the open market and globalization of the world economy, and demand for the software industries and domestic workers have created more employment opportunities for the labor of the developing countries.

In addition, the changing feature of the international foreign labor migration has also enhanced the increasing feminization of foreign labor and migration. It has resulted the increasing trend in the participation of women labor force. Accordingly, the labours in Nepal including women labour also have enjoyed increasing opportunities of employment in countries outside India. The Government of Nepal has opened 107 countries for foreign employment including Gulf countries, South East Asia, Asia, Europe and the USA as of 2007 (Mathema, 2010).

According to world system theory, international labour migration is the heart of the global capitalist market. Wallerstein (1974) argued that due to the free flow of goods, capital, culture and services (labour) the modern world system is being globalized. Further he argued that modern world system is regulated by global capitalist market economy.

In addition to the above four theories, there are other theories which have been developed in course of defining intentional migration. These theories include network theory, institutional theory and the theory of causation. These and the above theories suggest that migration flows acquire a measure of stability and structure over space and time allowing for the identification of stable international migration systems.

In Nepal, remittance dates back for many years. In the 1990's after the restoration of the democracy, the government started the liberation and privatization process in the country. After the 1990s signifying number of Nepalese went to USA, UK, South Korea, and Middle East and so on for the employment opportunity. Particularly Malaysia, Qatar, Saudi Arab; many semi-skilled and unskilled labors are attracted for their employment. So that Nepalese government feels to obtain a remittance polices.

2.1.1 Growth of Remittance

Remittance provides not only significant portion of the GDP but also contributes in saving and investment at household level. The growth of remittance depends on the number of labor forces working outside the country, the level of earning, and the proportion of income that is sent back home.

Other sources of remittance are Government transfers and investment made by citizens in other countries. The size of remittance also determines the availability of foreign currency in the country. Nepal Rastra Bank, the central bank of Nepal publishes data related to remittances continuously. The growth of the remittances and source of remittances is given in the following table. The category of other remittance includes the money remitted by the labor employed in foreign land. It is only the money sent through formal channels.

The net transfer income that recorded a growth of 29.7 percent in previous year has increased by 16.8 percent totaling Rs. 299.94 billion in the first eight months of the fiscal year 2014/15. The remittance inflow under transfer income that rose by 34.7 percent in the first eight months of the previous year has increased by 22.2 percent totaling Rs. 266.9 in the same period year. In US dollar term, remittance income that recorded a growth of 24.2 percent during the first eight months of fiscal year 2013/14 increased by 10.5 percent amounting US dollar 3.05 billion during the same period of fiscal year 2014/15. Looking at monthly figure, the remittance inflow in April 2017 grown up by 49.9 percent as compared to March same year (MoF, 2017).

Table 2.1 illustrates remittance income inflow, annual percent change and ratio to GDP.

Table 2.1
Remittance Income

	2008/9	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Rs. in Billion	100.14	142.68	209.70	231.73	253.55	259.55	266.09
Annual Percent Change	2.5	42.5	47.0	10.5	9.4	41.8	-
Ratio to GDP	13.8	17.05	21.2	19.4	18.5	23.1	-

Source: MoF (2017)

The growth rate of remittance to Nepal may have slowed from double digits to single digit in recent years, but the country ranks among the top five in terms of the share of remittance of the Gross Domestic Product.

Nepal is among the top five countries with remittance amounting to 23 percent of the GDP. Tajikistan, Tonga, Lesotho and Moldova are ranked ahead of Nepal. Among the least developed countries, Nepal is placed second behind Bangladesh in terms of remittance inflow (WB, 2015).

Along with agriculture which contributes more than 30 percent of the GDP, remittance and the service sector have emerged as major contributors to GDP. Remittance has contributed significantly to the reduction of poverty inflow of remittance has been the major attributes in the decline of poverty level by 20 percent in a span of 14 years from FY 1996/97(MoF, 2017).

Remittance was one of the factors behind Nepal's remarkable success in human development in the last 40 years. Nepal emerged one of the world's fastest movers in Human Development Index (HDI) since 1970.

The top remittance sending countries in 2009 were the US, Saudi Arabia, Switzerland, Russia and Germany. Worldwide, the top recipient countries in 2010 were India, China, Mexico, the Philippines and France. With export declining over

the years, money sent back by migrant workers has become the main source of foreign exchange for Nepal.

Remittance growth has not kept pace with the rising number of migrant workers leaving for foreign employment.

The slowdown in the remittance growth has affected the economy, especially in the foreign exchange shortage. Earlier, even when there was a trade deficit, high inflow of remittance would cover it. However, with the remittance growth slacking and import rising, the country witnessed balance of payment deficit. The country was not able to turn around the negative balance of trade over a long period but balance of payment was in surplus in recent years. Table 2.2 shows remittance inflow trend of Nepal.

Table 2.2

Remittance inflow to Nepal (US\$ millions)

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
823	1212	1453	1734	2727	2986	3513	3843	5449	6647

Source: Nepal Rastra Bank, 2015.

2.1.2 Remittance Transfers Mechanism in Nepal

Remittances are the money that migrant workers send back home to their country of origin. Remittance income is transferred to Nepal mainly through the hand carriage, *Hundi* and bank transfers. In the case of the hand carry system, migrant or their friends take remittance with them when they go home to visit their family. The commercial bank system is self-transfer system. Nepali migrants send their money back home mainly through informal channels. This is partly linked to the undocumented migration, and is a major reason why official figures grossly underestimated the real value of remittances to Nepal (Seddon, 2003).

Hundi is a very common for sending money from other Asian states as well. Migrants that have worked in the Middle East, Hong Kong, Malaysia, Japan, South Korea, Taiwan, and Western countries used the *Hundi* system. Depending on the sending country, the money does not follow directly to Nepal, but flows via other *Hundi* centers like Hong Kong or Dubai. Sometimes the money is first converted into gold or other goods once it arrives in Nepal, it is reconverted into cash. The *Hundi* system is more prevalent when migration is illegal. None of migrants recorded any losses or bad experiences with the *Hundi* system.

2.1.3 Development of Remittance Companies in Nepal

The systematic remittance system of Nepal is not so developed. It is a new business, which help to improve the nation. Remittance system remains a significant method for business and individuals to repatriate funds. The system is favored because it usually takes less costs and time than moving funds through the formal banking systems without any risk; it also requires minimal paper works. In *Hundi* system, funds are paid to an agent on one end in one country or region and disposed by another agent in different country or region. The system is built on a relationship and trust and therefore can flourish in an environment characterized by the absence of oversight.

A key factor of remittance systems is that the monetary value is moved from one location to another often without the physical movement of the currency. In many instances elements of legitimate regulated financial services are employed while in other cases companies operate in secret and do not maintain adequate accounts or record, making regulation difficult though impossible. In all cases, remittance system rely upon some form of netting or book transfer procedures to transmit value.

Of the total remittances, 77 percent of remittances are transferred by person, 19 percent via financial institutions, 3 percent via *Hundi* and 2 percent by other

means. The majority of the remittances are brought in by “self” (by the donor himself/herself) in case of internal sources whereas financial institutions are the main media for external source except India. The majority of remittances are sent through financial institutions from these countries: Malaysia (81 percent), Saudi Arab (73 percent) and Qatar (64 percent). (NLSS, 2013).

In Nepal, remittance dates back for many years. In the 1990’s after the restoration of the democracy, the government started the liberalization and privatization process in the country. After 1990s large number of Nepalese went to USA, UK, South Korea, and Middle East and so on, for the employment opportunity. Particularly many semi-skilled and unskilled labors are attracted for their employment in Malaysia, Qatar and Saudi Arab.

Table 2.3 depicts remittance companies working in Nepal.

Table 2.3
Remittance Companies Working in Nepal

S.N.	Nepalese Remittance Companies	Foreign Remittance Companies
1)	Annapurna Travels and Tours Pvt. Ltd.	Western Union Financial Services International mc, USA
2)	Sita World Travels Pvt. Ltd	Western Union financial Services International mc, USA
3)	Yeti Travels Pvt. Ltd	Western Union Financial Services International mc, USA
4)	CG Finco	Western Union Financial Services International Inc., USA
5)	Easy Link Pvt. Ltd	Money Gram International Ltd., London
6)	Prabhu Travels Pvt. Ltd.	Money Gram International Ltd., London
7)	Prabhu Travels Pvt. Ltd.	Xpress Money Services Ltd., London
8)	International Money Express Pvt. Ltd.	Money Gram International Ltd., London
9)	International Money Express Pvt. Ltd.	Xpress Money Services Ltd., London

10)	International Money Express Pvt. Ltd.	Malaysia
11)	International Money Express Pvt. Ltd.	International Money Express, London
12)	International Money Express Pvt. Ltd.	Gopiasa LLC, USA
13)	Unique Money Exchange	Xpress Money Services Ltd., London
14)	Manju Shree Travels and Tours Pvt. Ltd.	Xpress Money Services Ltd., London
15)	Prabhu Money Transfer Pvt. Ltd.	Xpress Money Services Ltd., London
16)	Prabhu Money Transfer Pvt. Ltd.	First Remit, USA
17)	Prabhu Money Transfer Pvt. Ltd.	Baharain Financing Co., Babrain
18)	Prabhu Money Transfer Pvt. Ltd.	Wall Street Exchange Center LLC, UAE
19)	Prabhu Money Transfer Pvt. Ltd.	Zoha Inc., USA
20)	Across Travels and Tours Pvt. Ltd.	Xpress Money Services Ltd., London
21)	Across Travels and Tours Pvt. Ltd.	International Money Express, London
22)	Nepal Remittance Pvt. Ltd.	Xpress Money Services Ltd., London
23)	Nepal Remittance Pvt. Ltd.	KrisiPrimura, Hong Kong
24)	Summit Services Nepal	Summit Services USA
25)	Incentives Tours and Travels Pvt. Ltd.	Summit Services USA
26)	Incentives Tours and Travels Pvt. Ltd.	J & P International
27)	Incentives Tours and Travels Pvt. Ltd.	UNISMEC Universal Money Transfer Korea
28)	Union International Tours and Travels	Galaxy Network, Hong Kong
29)	Union International Tours and	Baharain Financing Co., Baharain

	Travels	
30)	Union International Tours and Travels	Wall Street Exchange Centre LLC, UAE
31)	Union International Tours and Travels	First Remit, USA
32)	Nepal World Wide Money Exchange Pvt. Ltd.	Gulf Exchange Company
33)	Muncha Money Transfer Pvt. Ltd.	Pay Quick Inc., America Japan
34)	Money Help Pvt. Ltd,	Travelex Money transfer, London
35)	Crystal World Wide Money Express Pvt. Ltd,	Union Money Exchange CO. WLL, Qatar
36)	Liberal Money Express Pvt. Ltd,	Kathmandu Quick Money Transfer Pvt, Ltd
37)	Kathmandu Quick Money Transfer Pvt, Ltd.	Xpress Money Services Ltd., London
38)	World Wide Tours And Travels Pvt. Ltd.	Money Gram International Ltd., London
39)	Shiva Travels Pvt. Ltd.	Choice Money Transfer, London
40)	Nepal Express Money Transfer Pvt. Ltd.	Dalil Exchange, Baharain
41)	Remittances Settlement Services Nepal Pvt. Ltd	

Source: Nepal Rastra Bank, 2015.

2.1.4 Pattern of Utilization of Remittance in Nepal

WB (2011), report number 55390-NP shows Nepal's economy is gradually entering into a vicious policy cycle of remittance. The report shows that symptoms of the Dutch disease-erosion of external competitiveness, decline in the manufacturing sector, higher disposable incomes and rising wage rates, appreciation of the real exchange rate due to large amounts of foreign exchange inflow, shortage of laborers both in the agriculture and manufacturing sectors,

increased dependency on remittances and vulnerability in the country's external sector have been witnessed in the economy.

The report, however, reveals a positive impact of remittance at the household level. Families receiving remittance are enjoying a comparatively better quality of life now than in the past. These families have been slowly overcoming the debt burden, relatively comfortable houses with good toilets are being constructed, children are studying in private schools if they are available nearby, and televisions and mobiles have become common amenities. New market centers are emerging in the periphery; new kinds of small businesses such as public telephone booths and cyber cafes; beauty parlors and cosmetic shops, readymade garment outlets and stationery stores have increased; employment opportunities in private schools and colleges has expanded and families are shifting from rural areas to cities and new market centers.

Including macro-economic vulnerability, Nepal is paying heavy social costs for the above mentioned social changes; two Nepali workers die abroad daily, a significant size of the active labor force is absent at home due to which domestic growth is being affected and agriculture is losing its attraction among farmers, extramarital affairs in families who have members working abroad are reported to have risen tremendously, kids are becoming obstinate and are less enthusiastic in their studies and parents are feeling helpless in their old age(WB,2011). Communities are facing hardships due to the absence of youths, especially males. Against this backdrop, Nepal must calculate whether the cost or the benefit is higher and devise social, economic and diplomatic policies to reduce the cost and increase benefit.

The two most reported uses of remittances received are: "for daily consumption" and "for repaying loans". About 79 percent of the total remittances received by the households are used for daily consumption while 7 percent is used for loans repayment. Other uses are – to acquire household property (5 percent) and for

education (4 percent). Only a small percentage of the remittances (2 percent) is used for capital formation and the remaining (3 percent) is used for other purposes (CBS, 2011).

In terms of uses, however, it has been revealed that remittances in Nepal have been used very little for productive purposes. The remittance earnings were primarily invested for household purposes, purchase of real estate and house, paying off the loan, purchase of jewelry and as bank deposits (Pant, 2011). For the last few years, remittance inflow has been registering a dominating figure in the balance of payments table by surpassing export and tourism earnings. In this context, the government should develop policies to channel remittances into the productive sector. The government can generate development funds through bonds or motivate remittance earners to invest in productive areas on their own. However this seems to be a fantasy if seen from the recipient household's perspective. A Nepali worker in these regions normally earns about Rs. 15,000 monthly. They have their own expenditure priorities at home—repaying loans, kids' education fees, financing social rituals such as marriages of family members and other family obligations. Due to the rising and higher rate of inflation prevailing in Nepal for the last few years, spending on consumption, clothes and houses is very large and rising. Thus, foreign employment for them is a means of livelihood that is helping to improve their living conditions.

The remittances received from other destinations are: NPR 41 billion (US\$ 530 million or 21 percent) from “other developed” countries; NPR 37 billion (US\$ 476 million or 19 percent) from India; and NPR 20 billion from Malaysia (US\$ 260 million, or 10 percent). On average, households with a migrant in “other developed countries” receive the highest amount of annual remittance (NPR 311,000, or US\$ 4,050) followed by the Gulf (NPR 163,000, or US\$ 2,120), Malaysia (NPR 113,000, or US\$ 1,470), and India (NPR 62,000, or US\$ 800). Internal migrants – those migrating for work within Nepal – send NPR 75,000 home on average, which adds up to 2 percent of GDP (WB, 2011).

Various surveys and the census state that normally Nepalese youths from the mid-west and far west regions go to India to work in low-paying jobs that barely provide them a hand-to-mouth existence. In this context, no policy of channeling remittance into productive investments will work. Therefore, the urgent need is to raise the income level of Nepali workers, control the malpractices of recruitment companies here and of the employers in the host countries and arrange safe and efficient remitting services.

The government of Nepal issued foreign employment bonds. However, they could not attract remittance, earners as expected. When more than 78 percent of the remittance goes to households which are facing hardships to solve their hand-to-mouth problems, they will not come to invest in bonds. Foreign employment bonds are an attraction only for those who are doing low-income work in the developed regions and are willing to come back. In addition, resumption of an attractive business environment, profitability and sound macroeconomic fundamentals can only attract Nepali migrants in the developed regions.

Above literatures mainly focus on the aspects of definition, trends, and way of remittance but they do not analyze the income inequality of households before and after family member being migrants. Besides the socio-economic impact of remittance, this study investigates the income inequality of migrants before and after the foreign employment.

2.2 Review of Empirical Studies

Bhattarai (2005) has conducted a study about migration of Nepalese youth for foreign employment. According to him international labor migration mostly in Gulf States, Malaysia and other South East Asian countries is a new phenomenon in the Nepalese context and that only have about 30 years long history. Unexpectedly, the foreign labor migration has developed in such a way, which has shifted the agricultural based economy towards remittance based economy. The figures on labour migration state that there are more than 500 thousand documented migrant workers in aboard where as other estimated figure conforms

that there are more than one million Nepali migrant workers including 100 thousand female migrant workers. This figure does not include the migrated population in India. Remittance sent by the Nepalese labor migrant is estimated to be Rs.100 billion each year and women share 11 percent of the total remittance.

Major concentration of Nepali migrant workers were in Gulf States for the very beginning but the dynamics has been changed and people are migrating towards other parts of the worlds including Malaysia and Korea since the past few years even though the number of people going to the Gulf States is still significant. A class division among the labor migrants is also found to determine the selection for the country of destination i.e. poor people use to go to India, Gulf States and Malaysia and rich people towards Japan, South Korea, North America and Europe.

Karki (2006) in this dissertation, “Foreign employment and Remittance Economy of Nepal, A case study of Dhuseni V.D.C, Illam District” 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 charters of Foreign employees, sources of Financing and cost for 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. Primarily 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 like percentage and ratio.

Thus, the study has concluded that the main destination of Nepalese worker is Gulf countries and Malaysia. Sixty percent of total are in Gulf countries. The main countries are Saudi-Arabia, Qatar, UAE and Malaysia etc. The remittance is increased in the year 2003/04 by 36% wile base year was 1994/95. The contribution of remittance to GDP in 2003/04 was 11.44 percent and the share of

remittance in convertible foreign exchange reserve was accounted by 46.9% in 2003/04. The average cost for foreign employment was Rs.93.25 thousands. It ranges between Rs.45 thousand minimum to Rs150 thousand maximum. Source of financing for foreign employment for 90.25 percent migrant workers was borrowings. The major sector of employment for Nepalese workers was building construction (41.66 percent) and Industry (26.38 percent). The Nepalese workers average stay duration was 2.66 years. Most of them respondents of that study area want to go again because of the unemployment (70.85 percent) and conflict (36.11 percent). Out of causes maximum respondents of Brahmin/Chhetri were suffering from the conflict problem. The study summaries that remittance has increase their household economic and social indicators after returning from foreign employment.

Around 55 percent respondents said that remittances have changed their economic status and standard of living and around 72 percent said that it has increased their social attitude and around 90 percent respondent's skill. But around 36 percent respondents said that economic status has been same, 44percent have remained same standard of living, and 27 percent said that it remained their social attitude same and 9 percent said that remained same level of skill after returning from the foreign employment. Around 77 percent respondents improve their clothing and 33 percent increased their cash available according to the field resources. But around 15 percent respondents have worsened their education of children, health of family members and cash available and around 36 percent respondents have same level of education of children and health of family members, around 47 to 50 percent have same level of cloth and cash available.

Kandel (2008) has studied the cause and effect of foreign employment Mithukaram VDC of Nawalparasi District. The main objectives of this study were to describe the causes and socio-economic effects of the foreign employment in the study area. The study comprises 70 of returned emigrant workers representing all wards of the VDC and different caste and ethnic groups. All the immigrants

were found to be male. All the represented households were engaging in subsistence farming. Foreign employment or labour migration had been an important occupation among males in the village to maintain the household. Remittance was used for immediate food and other household's requirements, pay debt, buy new lands and house. There were various push and pull factors for foreign employment. The volume (trend) of labour migration was increased due to increasing population pressure, unemployment and prevailing political conflict.

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Gurung (2010) has studied the underlying problems and prospects of international labour migration using a total of 120 samples collected in Kathmandu district. Among them 20 percent were female emigrants. The aim of the study was to analyze the socio-economic and demographic characteristics of individual emigrants and to find out the problems and prospects of international labour migration and use of remittance and money transfer as well as the contribution of remittance in the household and the country. The main reason behind the migration was to acquire for a prosperous life in the future. Most of the emigrants were low level of education, without any skills, training and lower level of income. Those who had good educational status got the good job and attractive salary. Most of the Nepalese migrants were involving in constructions, salesman, housemaid, care giver, security guards, driver and other types of work. The study summarizes that the flow of international migration was increasing and the major destinations were Malaysia and Gulf countries and other Asian countries as well as Europe and North America.

Pokhrel (2015) has studied the trend of foreign labour migration in Nepal. In total of 116 sample households 145 people were labour migrants. Among them the total number of males and females migrant were 143 and 2 respectively. A total number

of 52 returned labour migrants were also approached. The finding claims that the main push factors were under unemployment, family responsibilities and lack of opportunity whereas the major pull factors were high wage rate, presence of friends and relatives and easy availability of work. The process which involves for foreign employment was by contacting friends and relatives from abroad. Recruiting (manpower) agency expenses pertaining for foreign employment usually vary from one country to other, ranging from Rs 30,000 to 6 lakhs.

The study has some recommendations for the betterment of the foreign employment sector. These are, policy should be made to solve the conflict situation, create good environment and provided sufficient technology as well as market, give more information to the respondents, technical training institution should be established in rural areas, the required funds should be provided by the government sector for the people who can't afford foreign employment should be declared by the government etc.

2.3 Conceptual Framework

There are various types of migration taking place in the country. Temporary migration, permanent migration, seasonal migration, domestic migration, international migrations are some examples of migration. On the one hand, migration depends upon others independent variables like season, time and places. On the other hand, migration depends upon various push and pull factors. Factors such as unemployment, low wage rate, no security etc. are push factors and easy entry and exit, high wage rate, security, luxurious lifestyle etc. are pull factors. Foreign employment is a temporary migration from one country to another. Due to the foreign employment, most of the developing countries like Nepal are receiving more remittance. So, this study attempts to explore the impacts of remittance in the study area and possible causes and effects of foreign employment by the following conceptual framework:

Figure 2A: Conceptual Framework

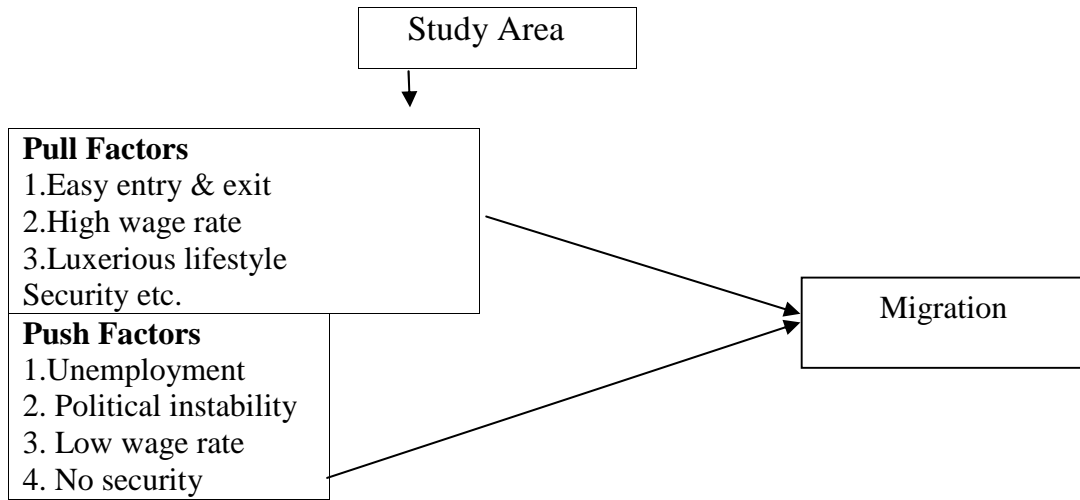
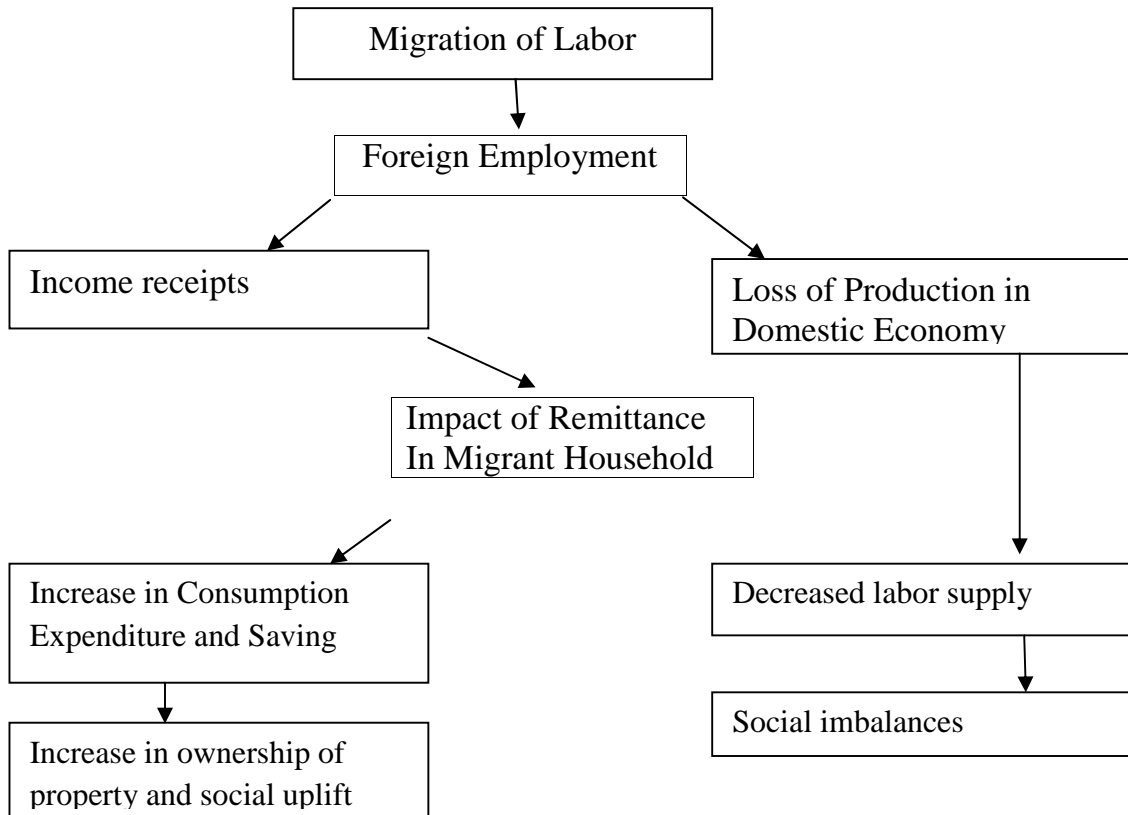


Figure 2B: Conceptual Framework



CHAPTER III

RESEARCH METHODOLOGY

This chapter deals with the methods employed by the researcher to complete the study. Methods are guidelines, which aid the researcher to research in a scientific and systematic way. This chapter provides the brief introduction of the study area including the determination of sample size, research design and conceptual framework. The method of data collection and the tools of analysis are enlisted at the end of the chapter.

3.1 Selection of the Study Area

This study is conducted in Saranamati rural municipality of Jhapa District. The study area is purposively selected on the basis of the researcher's interest and familiarity to the area. Moreover, the area where the study was conducted is highly affected by foreign employment and therefore the research topic "Impact of Remittance on Rural People" was selected as this has been burning and relevant issues in this area.

3.2 Research Design

The research design of the study is descriptive as well as analytical. Descriptive means, in this study all the primary data are presented in table and described in the figures of the table. Analytical means, there are various cause and effect relationships of foreign employment and migration which are logically linked and analyzed to make the study more robust.

3.3 Nature and Sources of Data

The study entitled "Impact of Remittance on Rural People" is the case study of Saranamati rural municipality of Jhapa. Basically, the study is based on the primary data. It also studies for those who are far from those family members. The required data is collected from the field study of the researcher himself as well as

some data about remittance is taken from the secondary sources which are both published as well as unpublished. The required data are collected by using the questionnaire method. The collected data are processed according to the need of study.

The nature of the data are both qualitative and quantitative in the study. Those data which can be counted in numbers are tabulated. These data are analyzed quantitatively. And those data which cannot be tabulated in numbers like impact analysis of remittance have been described qualitatively. In the same way, cost paid for foreign employment, sources of financing, income from foreign employment, utilization of remittance etc. indicates have been quantitatively analyzed.

3.4 Universe, Sample and Sampling Procedure

Saranamati rural municipality of Jhapa district is the study area. Hence, all the migrants people from Saranamati rural municipality of Jhapa district were assumed as population of the study. Out of 9 wards, higher number of migrants people were found from ward No. 1, 4 and 9. There are altogether 296 migrant households which are assumed as sample population of the study. Lists of 296 migrant households from selected wards were made and chosen the required sample households. After choosing the ward numbers, a total of 60 samples were chosen proportionately from each ward using purposive sampling method. In this study the households with less than one year time period of migrants in foreign employment are not included. The distribution of sample size is given in table 3.1:

Table 3.1

Sample Frame and Sample Size of Household in the Study Area

Ward no. of the Survey	Total Households	Migrated Households	Percent	Sample Households (Proportionately)	Percent
1	238	97	40.75	20	20.62
4	255	112	43.92	23	20.53
9	304	87	28.62	17	19.54
Total	797	296	37.13	60	20.97

Source: CBS, 2011 and Field Survey 2017

The field survey to collect data was conducted in 2 to 22 of November 2017. A set of structured questionnaire was used to collect required information for study. For the collection of information, respondents were household head of those households of the labour emigrants.

3.5 Techniques and Tools of Data Collection

This study is mainly based on primary data by using different methods of data collections.

i. Household survey

The questionnaire is the most important step of the data collection in this study. Questions had been designed in the circumstance of individual and reference statement of interviewers in which the demography, composition of the household social and economic condition, number and age of all household members has been included. The information regarding the livestock, landholding size, occupation, education and other facilities were also obtained. Other information including migrations volumes, causes and impacts remittances skills and sources of investment about foreign employment were also gathered. The format of household survey is in annex I.

ii. **Key Informants Interview**

An interview is a major support of the data collection. Interview was taken among the various classes of people. About 7 people were interviewed. In this case, two methods of question had been adopted; first method of structured and second unstructured.

3.6 Methods of Data Analysis

The quality of any research work depends upon the set of questionnaire, method of data collection and techniques used to analyze the data. In this study, primary data are analyzed by using the SPSS software by coding, recoding with frequency table and cross tabs. The details of the data analysis tools have been explained in next sections.

3.7 Terminologies Used in the Study

In this study, there are mainly four terms used in the field of foreign employment.

) Immigration

It is defined as a process where people are coming in the country from another country by crossing the national boarder and the people are called immigrants, who come in the country by crossing the national boarder.

) Emigration

It is defined as processes where people are leaving the country and go to another country by crossing the national boarder and the people are called emigrants who leave the country.

) Remittance

Remittance refers to that migrant earnings sent from migrated destination to the place of origin.

) Migrants

In this research, migrant is referred to those people who have gone abroad one year before for the purpose of foreign employment.

CHAPTER IV

ANALYSIS AND INTERPRETATION OF DATA

This chapter is main chapter of this dissertation. The chapter describes about the demographic and socio-economic characters of households of labor migrants of the study area. This chapter also describes causes and process of migration. Similarly, this chapter depicts socio-economic impact of remittance. To meet the objectives of the study, these demographic and socio-economic characteristics could be relevant and fruitful.

4.1 Characteristics of the Migrants

4.1.1 Age and Sex of Labor Migrants

Age and sex structure of the population is the major explanatory variable in demographic analysis. Importance of age and sex composition is not only limited to demographic analysis but also different socio-economic and development planning of a country. Age and sex distribution is the main demographic process. The age and sex composition of the study area is shown in the following table number 4.1.

Table 4.1: Distribution of Migrant by Age and Sex

Age (years)	Male		Female		Total percentage
	No.	Percentage	No.	Percentage	
Below 20	1	1.67	0	0.0	1.67
20 -30	8	10.0	1	1.67	11.67
30 – 40	22	36.67	5	8.33	45.0
Above 40	21	35.0	2	3.33	38.33
Total	52	86.67	8	13.33	100.0

Source: Field survey 2017

Table 4.1 shows the distribution of emigrants by age and sex. According to the table, the highest proportion of male is in the 30 – 40 age group (36.67) and

highest female proportion in age group above 30-40 years (8.33). We can see in the total figure up to 20 age group is the lower proportion and the highest proportion is for the 30 to 40 age group respectively. Similarly, the share of male labor emigrants is 86.67 percent and female labor emigrant is 13.33 percent in the study area.

4.1.2 Religion Composition

Practice of religion has greater role to shape the life of every people. Nepal is a Hindu religion dominated country. Now this country has declared secular for religion but majority of people are Hindu. Latest census shows that around 80 percent of the Nepalese people follow Hindu Religion (CBS, 2012). In this study area, most of the people are Brahmin, Chhetri, Dalit and Janajati groups. All groups are following Hindu religion.

Table 4.2: Religious Distribution of the Respondents

Religion	Frequency	Percent
Hindu	60	100
Total	60	100

Source: Field Survey 2017

From the table 4.2 it is found that all the respondents followed Hindu religion. However, Rai/Limbu have their own Kirat religion but today's people are found attracting towards Hindu religion.

4.1.3 Caste/Ethnic Composition of Migrants Households

The population of Saranamati consists of the various caste/ethnic groups. Similarly, among the respondents various caste /ethnic groups are observed.

Table 4.3: Distribution of Caste / Ethnicity by Migrants Households

Caste / Ethnicity	Frequency	Percent
Brahmin	12	20.0
Chhetri	22	36.67
Rai/Limbu	7	11.67
Madhesi	17	28.33
Newar	2	3.33
Total	60	100.0

Source: Field Survey 2017

Table 4.3 shows that Chhetri community constituted the largest group. This group comprised about 36.67 percent of the total population. Similarly, Madhesi are 28.33 percent followed by, Brahmin 20.0 percent, Rai/Limbu are 11.67 percent and Newar 3.33 percent of the total population.

4.1.4 Educational Status of Migrants

Education is one of the most important social characteristics of population. It is a vital and key factor for foreign employment. The quality of work and wages depends upon the migrant's skill and education.

Table 4.4: Distribution of Educational Level of Migrants

Educational Level	Frequency	Percent
Illiterate	13	21.67
Literate without formal education	14	23.33
Primary	6	10.0
Lower secondary	11	18.33
Secondary	13	21.67
Higher education	3	2.0
Total	60	100.0

Source: Field Survey 2017

Table 4.4 shows that the percent of migrants having higher level education (SLC and above) is very low which is only 5 percent. Likewise, the highest proportions of literate without formal education migrants are 23.33 percent, illiterate are 21.67 percent and 21.67 percent are passed secondary level.

4.1.5 Marital Status of Migrants

Marital status affects the migratory movement of people. It is found that married are more migrated than unmarried because they are compelled to care after their conjugal and family life.

Table 4.5: Distribution of Marital Status of Migrants

Marital Status	Frequency	Percent
Married	49	81.67
Unmarried	11	18.33
Total	60	100.0

Sources: Field Survey, 2017

Table 4.5 shows that, 81.67 percent of the migrant people are married and 17.33 percent are unmarried. It shows that majority of the married people are migrated for foreign employment.

4.1.6 Types of Family

Families of migrants of Saranamati rural municipality are categorized into two classes. The first one is nuclear consisting of husband, wife and their unmarried children.

Table 4.6: Distribution of Migrants Households by Types of Family

Types of Family	Frequency	Percent
Nuclear	33	55.0
Joint	27	45.0
Total	60	100.0

Source: Field Survey, 2017

The second one is joint family which is also known as ‘undivided family’. It normally consists of members who at least belong to three generations, husband and wife, their married and unmarried children and their married as well as unmarried grandchildren (Kandel, 2008). Family type of selected households is shown in Table 4.6. It shows the family composition of respondents where, majority of the respondents are dominated by nuclear family. The proportion of nuclear and joint family are 55.0 percent and 45.0 percent, respectively. This figure shows that, there is co-relation between foreign employment and nuclear family.

4.1.7 Land Holding Pattern of Migrants Household

Ownership of land is one of the important indicators of economic status of people in our society. Agriculture is the dominant occupation of Nepal but this scenario is being changed since last two decades. So, the question is that if agriculture is dominant occupation, how much land is owned by the family of labor migrants. Table 4.7 presents the land holding condition of migrant’s family. In this study, total respondent are 60 but two respondents are landless and are not included.

Table 4.7: Distribution of Migrants HHs by Size of Land Holding and Types of Land

Land amount (kattha)	Types of Lands		Total	
	Wet land	Dry land	Total no.	Percentage
Below 5	38.1	13.3	31	51.67
5 -10	22.9	1.9	15	25.0
11-20	10.5	0.0	6	10.0
Above 20	11.4	0.0	8	13.33
Total	82.9	15.2	60	100.0

Source: Field Survey 2017

Table 4.7, shows that the largest proportion of the respondents are holding up to 5 kattha land and lowest proportion of the respondents are holding 11-20 kattha

land. It shows that due to the low holding, majority of the migrants are migrated for foreign employment.

4.1.8 Sufficiency of Food

Insufficiency of food can be a push factor of migration. This research presents the condition of food sufficiency of the migrant’s family before and after going abroad. The major occupation is found agriculture but the land holding condition is poor. For about fifty percent families has the landless than 10 kattha. So we can easily guess the sufficiency of food. The condition of food sufficiency is presented in table 4.8.

Table 4.8: Distribution of Migrants Households by Food Sufficiency

Month	Frequency	Percent
Below 3	15	25.0
4 – 9	13	21.67
10 – 12	32	53.33
Total	60	100.0

Source: Field survey 2017

Table 4.8 shows that more than fifty percent of households of labor migrants have insufficient food production.

4.1.9 Drinking Water Facility of Migrants Households

The drinking water facility also presents the economic condition of households. In this study area all households have drinking water facility but from different sources as Table 4.9 shoes.

Table 4.9: Distribution of Migrants Households by Drinking Water Facilities

Sources water	Frequency	Percent
Well	9	15.2
Tube well	41	67.6
Piped water	10	17.1
Total	60	100.0

Source: Field Survey, 2017

Table 4.9 shows the quality of drinking water in the study area. The higher proportion is tube well water supply. It is more reliable source of drinking water in Terai. Second source of drinking water is piped water supply and third source is well as the source of drinking water.

4.1.10 Livestock Ownership of Migrant Households

Keeping the livestock is side occupation of all agricultural family and it is the main occupation in the study area. This means, livestock is one source of income of the society. So, people are rearing livestock in our society. Table 4.10 shows the livestock ownership in emigrant's households.

Table 4.10

Distribution of Migrants Households by Livestock Ownership

Categories	Frequency	Percent
No livestock	17	28.33
Cow/ox	12	20.0
Buffaloes	18	30.0
Goats	6	10.0
Chickens/Ducks	7	11.67
Total	60	100.0

Sources: Field Survey, 2017

Table 4.10 shows that the large percent households keep buffaloes (28.33 percent) cow/ox 20.0 percent, chickens/ducks 11.67 percent as livestock ownerships by emigrant's family. This pattern also shows that livestock is also related with foreign employment.

4.2 Causes and Process of the Migration

The main goal of the Social Science research is to find out the impact of any social phenomenon. Foreign employment is an important phenomenon of present globalized world. So, obviously there are various causes and effects of foreign employment. Some crucial causes and effects of the study area are summarized below.

4.2.1 Causes of Foreign Employment

There are various causes for going abroad for employment in the Nepalese context. Some major causes are lower living standard, insufficiency of food, cloth and lower quality of housing, insecurity and unemployment, landlessness and ineffective education system. Table 4.11 shows the frequency distribution of important causes of migration found in the study area.

Table 4.11
Distribution of Emigrants by Causes of Migration

Causes	Frequency	Percent
Landlessness	7	7.44
Indebtedness	3	5.0
Social conflicts	2	3.33
Family conflicts	4	6.67
Unemployment	40	66.67
Lack of facilities	5	8.33
Total	60	100.0

Sources: Field Survey 2017

Table 4.11 shows that 66.67 percent youth are going abroad due to the unemployment in Nepal while 7.44 percent are due to the landlessness and 6.67, 8.33, 5.0, and 3.33 are due to the family conflict, lack of facilities, indebtedness and social conflict respectively.

4.2.2 Process of Foreign Employment

Most of the people do not know the formal process of foreign employment. Some youths are cheated by the brokers. In the process of foreign employment, some people do not have any ideas for going abroad. So they have to depend on brokers. Some time, the broker demand pre-payment from emigrant and deceive amount. The brokers deceive them in different ways. In this case, people are compelled to go abroad depending on assurance of salary, type of work, facilities as provided by the brokers without taking full information. In this study, area, some migrants have cheated in the process of foreign employment.

Table 4.12

Distribution of Migrants by Process of Foreign Employment

Medium	Frequency	Percent
Employment Agency	34	56.67
Broker	10	16.67
Relatives / Friends	15	25.0
Family Members	1	1.67
Total	60	100.0

Source: Field Survey, 2017

Table 4.12 shows that the most of the respondents are decided to go abroad by the process of employment agency 56.67 percent followed by relatives and friends 25.0 percent, brokers 16.67 percent, and family members 1.67 percent. It shows most of the migrants depend on employment agency.

4.2.3 Selection of the Country

There are various causes for choosing the destination country by migrant employees. For this, mainly pull and push factors are responsible. Some important causes of pull and push factors are shown in the following table:

Table 4.13

Distribution of Migrants by Selection of the Countries

Selected Country	Frequency	Percent
High wage rate	24	40.0
Easy to available of work	25	41.67
Easy entry and exit	7	11.67
Social relationship	4	6.67
Total	60	100.0

Source: Field Survey 2017

Table 4.13 shows that, the highest percent migrants are migrated due to high wage rate (41.67 percent), followed by easy availability of work (40 percent), easy entry and exit (11.67 percent) and social relationship (6.67 percent).

4.2.4 Destination Country of Labor Migrants

In the process of migration, destination is another important and crucial factor. The destination is that country where migrant workers go for the work. The destination countries of the labor emigrants in the study area are shown in Table 4.14.

Table 4.14

Distribution of Migrant by Destination Countries

Countries	Frequency	Percent
India	9	15.0
Gulf Countries	41	68.33
Others	10	16.67
Total	60	100.0

Source: Field Survey 2017

Table 4.14 shows the destination countries of Nepalese emigrants. Highest proportion (68.33 percent) migrants go in Gulf countries followed by (16.67 percent) migrants go others countries and (15.0 percent) migrants go in India. It shows that gulf countries are main destination of Nepali labor migrants.

4.2.5 Occupational Status of Labor Migrants

Occupation is another important component of socio-economic factors of migrants. People move from one place to another for better job opportunities.

Table 4.15

Distribution of Migrants by Occupational Statuses

Type of Job	Frequency	Percent
Factory Worker	18	30.0
Driver	2	3.33
House Made	15	25.0
Labor	13	21.67
Security Guard	5	8.33
Cook man	7	11.67
Total	60	100.0

Source: Field Survey, 2017

Table 4.15 shows the occupational status of labor emigrants after going abroad. Factory workers are highest than other occupations, which is 30.0 percent followed by house workers 25 percent and labor 21.67 percent.

4.3 Socio-Economic Impacts of Remittance

This chapter concentrates on the most important impact of the remittance and the facts emerging due to migration in emigration area that is in Saranamati. Several factors impact the analysis of benefits and costs involved when people move from one place to another. In the first phase, we cannot say that movements are always beneficial. The advantages and disadvantages of migration are not similar within the households. Because of all these things, the study tries its best to analyze the true ‘social and economic impact’ of the movement of emigrants.

4.3.1 Economic Impact of Remittance in Migrants Households

There are some positive as well as negative effects of remittance in the economy of the Saranamati immigrant households. Agriculture is still the major occupation of villagers. By getting employment opportunities in the foreign countries, youngsters are ignoring agriculture these day but emigration to India and other countries for employment is not a permanent solution. These people definitely have to come back to manage their lands and agricultural production.

Table 4.16

Distribution of Economic Impact of Remittance in Migrants Households

Economic Impact	Frequency	Percent
Bought land	18	30.00
Constructed toilet	9	15.00
Returned indebt	8	13.33
Reformed in education	7	11.67
Increased in business	12	20.0
To buy leaving standard reform	6	10.00
Total	60	100.0

Source: Field Survey 2017

Table 4.16 shows the use of remittance. The table shows that the highest proportion (30.00 percent) remittance have been used to buy land followed by business investment 20.0 percent and construction toilet 15.0 percent respectively. This shows that foreign employment is playing positive role in the economic life of migrant households.

4.3.2 Change in Expenditure Pattern

Foreign employment is considered as the second major way of earning livelihood after agriculture in the rural municipality. In case of gulf countries, around 28 percent respondents said that they have relatively low paying jobs and had gone abroad by taking loan. So obviously, they give the first priority to pay debt. Large

proportion of the remittance is used for meeting daily expenses such as food, clothing, festivals, entertainment, education etc.

Table 4.17

Distribution of Migrants Annual Expenditure pattern in household Level

Use of Remittance	Before borrowing		After borrowing	
	Frequency	Percent	Frequency	Percent
Buying land	1	1.67	8	13.3
House build	-	-	14	23.3
Education	13	21.67	17	28.3
Health	6	10.00	1	1.67
Buying food and cloths	34	56.57	5	8.33
Payment of debt	2	3.33	6	10.0
Saving / provide	4	6.67	9	15.0
Total	60	100.0	60	100.0

Source: Field survey, 2017

Table 4.17 shows the expenditure pattern of migrants households before and after migration. About 56.57 percent households were found making expenditure on food and clothes before borrowing and maximum respondents i.e. 28.3 percent were found making expenditure on education after borrowing. There is very few households who have capability of buying land, making house, paying debt and saving before borrowing. But significant number of households were found capable to buying land, making house, education and saving after borrowing. From the analysis, it is found that migration has significant impact on capital expenditure and expenditure on education.

4.3.3 Change in Facilities

In the study area, immigrant households are using modern facilities like furniture (table, chair and cupboard), gas stoves, television, radio and vehicles. The living standard of some households is similar to those of the urban area. The living

standards of the households have changed drastically after the involvement of their family member in the foreign labor migration which is shown in Table 4.18.

Table 4.18
Distribution of Migrants Households by Living Standard Facilities (Before & After)

Categories	Before		After	
	Frequency	Percent	Frequency	Percent
Vehicle	-	-	6	10.0
Radio	29	48.33	3	5.0
TV	16	26.67	38	61.67
Mobile/Camera	17	28.33	27	45.0
Solar	1	1.67	14	23.33
Electric Fan	22	36.67	44	73.33
Cycle	34	56.67	46	76.67
Computer/Laptop	2	3.33	11	18.33
Internet Facilities	-	-	7	11.67

Source: Field Survey, 2017

Table 4.18 shows the changes in household assets, electronic goods and services which are related to living standards. In the migrant's households, all goods and services are increasing after going abroad.

4.3.4 Change in Housing Condition

Housing generally refers to the social problem of insuring that members of society have a home to live in, whether this is a house or some other kind of dwelling, lodging, or shelter.

The house structure shows the economic and social status of respondents in the society in Nepalese context. The types of house structure in this study area are shown in table 4.19.

Table 4.19

Distribution of Migrants by Types of House (Before& After)

Type of House	Before		After	
	Number	Percent	Number	Percent
Pakki	4	6.67	26	43.33
Ardha-Pakki	25	41.67	24	40.0
Kachchi	31	51.67	10	16.67
Total	60	100.0	60	100.0

Source: Field Survey 2017

Table 4.19 shows that, nearly 43.33 percent houses are *pakki* 40.0 percent are *ardha-pakki* and 16.67 percent are *kachchi* after the foreign employment. This shows that construction of *pakki* houses are increasing with going abroad.

4.3.5 Change in Toilet Facilities

Toilet facilities also present the level of living standard as well as consciousness of sanitation of the family. The facilities of toilet are presented in the Table 4.20.

Table 4.20

Distribution of Migrants by Type of Toilet Facility (Before& After)

Type of Toilet	Before		After	
	Frequency	Percent	Frequency	Percent
Modern	-	-	6	10.0
Simple	36	60.0	49	81.67
Others (No Toilet)	24	40.0	5	8.33
Total	60	100.0	60	100.0

Source: Field Survey 2017

Table 4.20 shows the better conditions of sanitation because more than 10.0 percent are modern, 81.67 percent are simple, and 8.33 percent are other (no toilet). So, we can say that toilet making process is increasing gradually.

4.3.6 Change in Food Sufficiency

The socio economic impact of remittance also relate with impact on food sufficiency. The food sufficiency plays a vital role on respondent for their change on condition of living standard. Most of the respondents increase their result on impact in food sufficiency.

Table 4.21
Impacts in Food Sufficiency Due to Remittance

Effect on Food Sufficiency	No. of Respondents	% of Respondents
Increased	38	63.33
Constant	21	35.00
Decreased	0	0
Don't know	1	1.67
Total	60	100.00

Source: Field Survey 2017

Table 4.21 shows the effect on food sufficiency due to remittance income. Out of 60 respondents, 63.33 percent respondents produce sufficient food for year which had increased due to remittances, for 35.0 percent respondents, had their food sufficiency constant due to remittances, 1.67 percent respondent did not know what the impacts in food sufficiency due to remittances.

4.3.7 Change in Income

Income is one of the most important factors and can play a greater role for taking decision to migrate. Income gives the higher social status in our society. So, those people are taking decision to migrate whose income is lower than other members of the society. In Nepalese context, the major occupation is agriculture and it is seasonal occupation. So, many people are seasonally employed. Directly, it can be seen that people are taking decision for labor emigration because of unemployment and low income. The income of labor emigrants before and after going abroad is shown in Table 4.22.

Table 4.22**Distribution of Labours by Income of Labor Migrants**

Monthly Income (Rs.)	Before		After	
	Frequency	Percent %	Frequency	Percent %
Below 2000	4	6.67	-	-
2000 - 4000	13	21.67	-	-
4000 - 6000	15	25.0	-	-
6000 -8000	19	31.67	-	-
8000 - 10000	6	10.0	-	-
10000 -12000	2	3.33	-	-
10000 - 15000	-	-	6	10.47
15000-20000	-	-	8	13.33
20000-25000	-	-	10	16.19
25000-30000	-	-	11	19.04
30000-35000	-	-	9	15.23
35000-40000	-	-	6	10.47
40000-45000	-	-	4	6.66
45000-50000	-	-	3	4.76
50000-55000	-	-	3	4.76
Total	60	100.00	60	100

Source: Field Survey 2017

Table 4.22 shows that, among the labor migrants about 31.67 percent (highest percentile) earn income between the ranges Rs.6000-8000 per month. Similarly, only 3.33 percent earned income more than Rs.10,000–12,000 per month before going abroad. However, all emigrants earned more than Rs.10,000 per month after going abroad. The highest frequency (19.04 percent) falls at income rank between 25,000-30,000. The table clearly shows that only 4.76 percent migrants were earning more than Rs.50, 000-after going abroad.

4.3.8 Social Impacts of Remittance

We can say that foreign employment brought some changes in the social setting of Saranamati. It is difficult to draw up a measuring scale for analyzing the changes in the social background of the rural municipality. Still some data obtained from interview, observation show that the social effects of emigration on the society

have been positive. In the field interview more than 50 percent respondents have reported that they had faced many problems abroad due to their illiteracy and low level of skills. They also explained that due to the difficulties they face abroad, they are promoting their children to read and write.

Table 4.23

Social Impacts of Remittance in Migrants HHs Life

Social Impacts	Frequency	Percent
We do not have to depend upon labor	8	13.33
Easy to adopt in society	9	15.00
We do not have to go others for borrow	9	15.00
Neighbors started to speak while they did not take before foreign employment	8	13.33
Easy access to marry	9	15.00
Decreasing to social discrimination	7	11.67
We get opportunity to be a member of <i>tole</i> reform committee	3	5.0
Migrated to city	7	11.67
Total	60	100.0

Source: Field Survey 2017

Table 4.23 shows the social impacts of emigrant’s households. Households that do not have to depend upon labor were 13.3 percent; households that do not have to go others for borrowing and easy access to marry were 15.0 percent and get opportunity to be a member of *tole* reform committee were is 5.0 percent. From this result, we can generalize that foreign employment is playing a positive role to increase social prestige and status.

4.3.9 Challenges of Receiving Remittance

Receiving remittance and its use is very challenging and risky. The challenges such as robbery and crime and misuse of remittance due to lack of proper use are some of the factor responsible for receiving remittance.

Table 4.24
Challenges of Receiving Remittance

Challenges of receiving Remittance	No. of Respondents	% of Respondents
Robbery and crime	1	1.67
Misused of Remittance	15	25.0
No use of remittance	2	3.34
Above all	16	26.67
No Challenges	26	43.33
Total	60	100.00

Source: Field Survey 2017

Table 4.24 shows that out of 60 respondents, 26(43.33 percent) respondents perceived no challenges of receiving the remittance. A total of 16 (26.67 percent) respondents faced challenges of all problems (robbery and crime, misused of remittance, no use of remittance), 25.0 percent respondents remittance was misused, 3.34 percent respondents agreed that their remittance income was no used, and finally 1.67 percent encountered with robbery and crime while receiving the remittances.

4.3.10 Change in Family Relation

Remittance is an income factor which shows various impacts on family relation. Most of the respondents reported balanced relationship and some of them reported problems in their relation due to remittance income.

Table 4.25

Impacts in Family Relation Due to Remittance

Relation with member	No. of Respondents	% of Respondents
Balanced	38	63.33
Same as Before	16	26.67
Other (conflict, divorce etc.)	6	10.0
Total	60	100.00

Source: Field Survey 2017

Table 4.25 shows the impacts on family relation due to remittance. Out of 60 respondents, 63.33 percent respondents had balanced in family relation with migrant member, 26.67 percent respondents had family relation same as before and 10.0 percent respondents had problem such as conflict, divorce with migrant member.

The result shows positive social impact of remittance on the study area. Most of the respondents' family relation was balanced with migrant member because of continuous communication with migrant member and regular receiving the remittance income but unfortunately some of them reported negative impacts in family relation with migrant members due to sharing of remittance. This result shows that even divorce rate is increasing among family members.

4.3.11 Other Positive and Negative Impacts

These impacts are mentioned on the basis of formal and informal interview and conversation. In the positive side, female education is increasing after receiving remittance and on the other hand female headed households were also increasing. This is because as male household heads go abroad female take over the household head status. This is most important effect of foreign employment as well as remittance. Similarly, as a whole education rate, health condition, average

age was increasing and mortality rate was decreasing. Consumption pattern was also increasing. In other words, we call them improving in living standards.

In the negative side, alcoholism was increasing, divorce rate was increasing, copy culture was increasing, playing card culture was increasing, HIV positive was increasing, conflict was increasing, and illegal physical relation was increasing. These effects not only depend upon remittance but also on foreign employment.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The contribution of remittance has been increasing since last decade. It can be justified by the expansion of number of remittance companies also. Received remittance has been used in various sectors such as household consumption, education, buying ornaments and land, and payment of debt. Much remittance is used in unproductive sectors. Because of the landlessness, huge debts, social conflicts and family conflicts, unemployment and lack of facilities, people are compelled to migrate abroad. Most of them migrate through official employment agency and others by individual agents and family members. Migrants choose their destination country depending on high wage rate, easily available work, easy entry and exit and social relationship. In other words, these are also pull factors of migration. This study shows large portion of migrants (68.33 percent) goes to Gulf countries. About 33 percent of them go to India and other countries. Most of the migrants work there as unskilled human resources such as factory work, housemaid and labour.

Majority of the migrants are over 30 years of age. In terms of caste/ethnicity Chhetri, Madhesi and Brahmin have occupied more than two third of the foreign employment. Most of the migrants are found below primary education and illiterate. Large parts of the migrants are from nuclear family. More than 50 percent have no sufficient land for fulfilling their basic needs. Nearly 50 percent migrants have no sufficient food for a year.

Only one fifth of the migrant families use their remittance in productive sector. After moving abroad construction of *pakki* (meaning: made up of rod, concrete, and cement) house from *ardha-pakki* (mud, stone and dry grass etc.) houses has been significantly increased. So that *kachhi* houses are decreasing gradually.

Because of the remittance, food sufficiency has positive impact among the migrants family. This is very crucial part of the study. Before going abroad, all migrants earned not more than twelve thousands whereas after going abroad they earn more than ten thousand to fifty five thousands. This shows that economic status of migrants is increasing. Likewise, income inequality has also increased among them. Because of migration, migrants family have experienced positive social change in the society such as being able to adopt in the society, no need to depend upon other for debt., easy access to get marry, neighbors have changed their behavior towards them, decreasing in social discrimination and easy to migrate to urban area. Besides this, remittance has some negative impacts, too. These are increasing robbery and crime, increasing divorce rate and domestic violence. Again, there are some notable positive impacts. They are: increase in education level, improvement in health care, increase in average age, increase in consumption pattern, decrease in mortality rate and improvement in living standards.

5.2 Conclusions

It is clear that foreign employment in Saranamati rural municipality has increased over time in recent years. It has been highly institutionalized and several local agents and man power agencies are working actively while considerable numbers are going on their own efforts.

A clear shift of foreign labor migration is seen in direction and destination with increasing trend and volumes. Gulf countries (including Dubai, India, Qatar) and Malaysia have the highest volume. In the process of going for foreign employment, the majority of migrants are going abroad from the route of Nepal. One fifth of the total migrants have gone abroad from India. The lack of information and being uneducated migrants some migrants are cheated from Manpower Company and local agents.

This study concludes that the majority of migrants have either below the primary level of education or illiteracy. Almost all the youths are leaving their study because of the trend of going abroad with friends and neighbors. Unemployment, lack of agricultural land and low level of agricultural production are important factors for migration. Likewise, higher wage rate, demonstration effects (a feeling that if one has been abroad, the other wants to follow his/her steps) and presence of friends/relatives at the destination place and no need of special skills and higher education are other important factors associated with destination.

The large part of remittance is being used in unproductive sectors like construction of houses, ornament buying, household consumption, buying land, alcohol and other individual purpose. Besides agricultural sector, there are not any options to invest and reinvest remittance. There are not any cottage industry and manufacturing industries also. Similarly, saving proportion is very low.

5.3 Recommendations

International migration is increasing day by day and it has made a great impact in household as well as national economy. It may cause lack of manpower in the place of origin. People go abroad through the legal and illegal way. As the government of Nepal has not been able to increase the employment opportunities inside a country, Nepali youth are compelled to go abroad for employment. Low level of income, low level of productivity in agriculture, strikes, insecurity high price of goods and services, dreams to earn more money are the other main causes of migration. After the analysis of data and studying the findings, it is recommended that:

1. Those who are willing to go abroad should be given skill trainings before leaving the motherland.
2. Information should be provided to them about the destination; nature of work, working hour, language, culture, contact address of employer and Nepal embassy or consulate in the country of destination.

1. The labor sending process should be made easier by making it possible for the prospective migrant to complete all necessary paper works from government offices.
2. Poor, conflict victims, Dalits and indigenous people willing to go abroad should be provided loan and special schemes.
3. From the commercial banks, poor people may not get sufficient loan at low interest rate which is needed to go abroad. Therefore a credit bank should be established focusing for foreign employment as soon as possible.
4. Suitable environment as well as policies should be created to encourage foreign migrant workers to invest their remittance in the productive works in their home country.
5. There should be further research about the impact and use of remittance covering the country as a whole. The study results suggest that the proper use of remittance helps in rural development by creating new opportunities.

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ANNEX I

QUESTIONNAIRE FOR HOUSEHOLD SURVEY

Section 01 General Background:

101. Respondents Name....., 102.Village.....,
 103. Ward No.....,
 104.Caste/Ethnicity.....,
 105.Religion....., 106.Sex.....,
 107. Types of Family.....,

Section 02 Present Characteristics

Name of family members 201	Relation with HHs head 202	Age 203	Sex 204	Marital status 205	Literacy status 206	Occupations 207	Migration status 208
							Yes...01 No...02

Section 03 Land Ownership and Household Assets:

301. What is your main source of water supply for these households?
 Well.....01 Tube well.....02
 Piped water.....03 others.....04
302. Which kind of fuel do you use for light in this household?
 Fire wood.....01 Bio gas.....02
 L.P gas.....03 Kerosene.....04
303. Do you have lands?
 Yes.....01 No.....02

If yes, landholding pattern:

Type of land 304	Dhur 305	Kattha 306	Bigha 307	No land 308
Wet land				
Dry land				
Other land				

309. Do you produce sufficient production from farming to feed whole family throughout years?

Month.....

310. How do you manage family remaining require food?

Regular income.....01 Labor wage.....02
Selling livestock.....03 Barrow indebt.....04
Others.....05

311. Livestock holding pattern?

Caw/Ox.....01 Buffaloes.....02
Goats.....03 Pigs.....04
Chickens/Ducks.....05 Others.....06

Section 04 Causes of Foreign Employment:

401. How many members of your family have gone abroad?

Members.....

402. What are causes that motivate to go abroad?

Landlessness.....01 Social conflicts.....02
Indebtedness.....03 Unemployment.....04
Family conflict.....05 Lack of facilities.....06
Others.....07

403. What are the sources of information about foreign job?

Newspapers.....01 Local broker.....02
Radio / TV03 Relatives/friends.....04

404. Why did he / she select that country?

Easy available of work.....01 Social relationship.....02
Easy entry and exit.....03 High wage rate.....04

405. Which medium was used as a means to go abroad for foreign employment?

- Employment agency.....01
 Local broker.....02
 Family members.....03
 Relation/neighbor.....04
406. What was the occupation of mover before going abroad?
 Agriculture.....01 Service.....02
 Business.....03 Wage labor.....04
 Study.....05 Others.....06
407. How much money earned by mover from his occupation other than agriculture before going abroad?
 Per month.....
408. What types of job he / she are doing there?
 Factory worker.....01
 Driver.....02
 House made.....03 Security
 guard.....04
 Labor.....05 Cook
 man.....06
 Others.....07
409. How much is his / her monthly salary?
 Per month.....

Section 05 Economic Impacts of Remittance

501. Do you have any change in your household's assets after receiving remittance?

- Yes.....01
 No.....02

502. If yes, what kinds of changes have occurred in your households?

.....

Types of house:

Types	Before 503	After 504
Pakki.....01		
Ardha pakki.....02		
Kachhi.....03		

Types of toilet:

Types	Before 505	After 506
Modern.....01		
Simple.....02		
No toilet.....03		

Living standard and others facilities:

Particulars	Before 507	After 508
Vehicle.....01		
TV / Radio.....02		
Mobile/ Camera.....03		
Furniture.....04		
Solar / Freeze.....05		
Others.....06		

Types of Children education:

Types of School	Before 509	After 510
Government		
Boarding		

511. How do you receive your remittance?

Hundi.....01 Bank.....02
 Friends.....03 Others.....04

512. Last year remittance used for?

Buying land.....01 House build.....02
 Education.....03 Buying food and cloths.....04
 Payment of debt.....05 Saving
06
 Others.....07

513. What is the effect of after remittance in food sufficiency?

Increased.....01 Constant.....02
 Decreased.....03 Don't know.....04

Section 06 Social Impacts of remittance

601. How is the relation with family after going abroad?

Balanced.....01 Same as before.....02
 Other (conflict, divorce).....03

602. What are the challenges of remittance?

Robbery and crime.....01 Misuse of remittance.....02
 No use of remittance.....03 No challenge.....04
 All of above.....05

603. Do you feel any social change after going abroad/ remittance?

If yes, specify.....

700. What is your suggestion those who are willing to go abroad?

1..... 2.....
Thank You!!

ANNEX-II

CHECKLIST FOR KEY INFORMANT INTERVIEW

Impact of Remittance on Rural People

- (1) What may be the push and pull factors of foreign migration?
- (2) What are the causes of foreign employment?
- (3) Do you know remittance have positive impact on rural people?
- (4) What are the areas of remittance utilization?
- (5) What are the social impacts of remittance?
- (6) What are the challenges of receiving remittance?
- (7) What are the positive and negative impacts of remittance?
- (8) What is the impact on family relation due to remittance?