

CHAPTER I

INTRODUCTION

A livelihood comprises people, their capabilities and their means of living, including food, income and assets. Tangible assets are resources and stores and intangible assets are claims and access. (Chambers and Conway, 1991)

A person's livelihood refers to "means of securing the basic necessities -food, irrigate shelter and clothing- of life". Livelihood is defined as a set of activities, involving securing water, food, fodder, medicine, shelter, clothing and the capacity to acquire above necessities working either individually or as a group by using endowments (both human and material) for meeting the requirements of the self and his/her household on a sustainable basis with dignity. The activities are usually carried out repeatedly. For instance, a fisherman's livelihood depends on the availability and accessibility of fish.

Generally people gain their livelihoods on the basis of five assets. These are: Natural Capital, Human Capital, Social Capital, Financial Capital and Physical Capital.

Natural Capital: The natural resource stocks from which resource flows useful for livelihoods are derived (i.e. land, water, wildlife, biodiversity, environmental resources)

Social Capital: The social resources networks, membership of groups, relationships of trust, access to wider institutions of society) upon which people draw in pursuit of livelihoods.

Human Capital: The skills, knowledge, ability to labour and good health important to the ability to pursue different livelihood strategies.

Remittances consist of goods or financial instruments transferred by migrants living and working abroad to residents of the home economies of the migrants. It is limited to transfers made by workers that had stayed in foreign economies for at least one year stayed transfers from migrants that are self employed are excluded (IMF, 1999).

Nepal is one of the least developed countries in the world. It is mainly agro based economy where about 66 percent population depends upon traditional

agriculture, where growth rate of agriculture is 1.3 percent and growth rate of industry is 1.5 percent (Economic Survey of FY 2069/70). Similarly, 23.8 percent population survives below poverty line where per capita income is \$ 721. Nepal has a population growth rate of 1.35 percent; with this growing population, Nepalese labor force entering into the labor market is increasing. The problems of unemployment, underemployment and disguised unemployment have become widespread. Still 66 percent people are engaged in the agricultural sector. In comparison to the past, dependency ratio on agriculture is decreasing whereas insufficient growth of industries and service sector couldn't generate the sufficient employment opportunities for growing population. Due to traditional agriculture, low level of agro production causes low productivity so it tends to low payment of human resources. So the foreign employment has played the significant role in the Nepalese economy and it has been providing space to the growing labor forces. (MOF, 2013)

Nepalese migration for the purpose of work has a long history. It was started before early nineteenth century when the first Nepalese travelled to Lahore to join army of Sikh Ruler Ranjit Singh. Formally it was started after Anglo-Nepal Friendship Treaty of 1816 that recruited 3000 Nepalese soldiers in British Gorkha Regiment (Dahal, 1999). The growing population and lack of employment opportunities, low payment within a country have been the reasons behind the recruitment to the foreign armed forces and foreign labor migration. It was extended more after the restoration of multiparty democracy once it opened the door to international labor market. It was initiated from the Gulf countries but now even tough Gulf, Korea and Malaysia are the major destination, Nepalese laborers are spread all over the world.

Population Census of 2068 B.S. shows that 1.9 million Nepalese are abroad but the Economic Survey of FY 2069/70 shows 2.45 millions are abroad. Using the Indian airports to go abroad is also popular so the calculation of migrant workers is difficult and it is many times larger than the estimated.

According to Oxford dictionary of English, "Remittance is the sum of money which is sent from one place (person) to another". In Nepal, the term remittance is defined as the amount of money or article which is sent by labor migrant to their families or relatives. Remittance contributes the major parts of GDP whose amounts were NRs 430 billion within first eight months of economic year 2069/70. About 60

percent households are getting remittance. The population below the poverty line decreased from 41 percent to 31 percent and then 25 percent and lastly 23.8 percent within a decade is the impact of remittance. In the previous decades, tourism, exports of handicrafts and garments were the major sources of foreign currency. In FY 2069/70, tourism contributed only 1.7 percent of GDP at the same time remittance contributed 22.4 percent of GDP. Nepal is the top tenth remittance earner in the world. It is transferred into remittance based economy from agro based economy. (NRB, 2012)

Remittance has many aspects; it enriches the foreign exchange reserves of a country and it raises the total economic activity through a particular individual. It also has the role to compensate the import of our country since trade deficit is our regular character. Similarly due to the foreign employment, non skilled and semi skilled manpower have sharpened their skills which may lead to the way of economic development. In the other hand Nepalese economy is passing through the critical phase of low-level equilibrium trap circumscribed by poverty and stagnation; in this situation remittance can rescue the economy from low level equilibrium trap which could provide a new lease of life to ailing Nepalese economy. The flows of cash in the form of remittance and pension from the foreign countries have enabled the economy to survive even during the downswing in the other sectors of the economy. Remittance has also helped to bring moderate improvements in the lifestyle of the remittance receiving households. Similarly contribution of remittance in BOP is remarkable and on other hand the economic activities within the country are also increasing. Except the traditional sources of remittance from India and Britain, rest of the world is also contributing to enlarge its volume. Government's policies are also made to promote it. Thus the remittance has become a necessary part of our economy and its analysis is a burning issue for Nepalese economy.

1.2 Statement of the Problem

It is clear that remittance has played an important role in both macro and micro economical activities of the country in poverty reduction and making the balance of payment positive; it has increased the female ownership on property. It has both benefit and human cost. At the same time, it increases the workload to other member of the family, insecurity and transmission of STDs like syphilis, gonorrhea, HIV, AIDS and others.

Global production that grew by 3.4 percent in 2014 is estimated to register a marginal growth of 3.5 percent in 2015 according to the World Economic Outlook, published by International Monetary Fund (IMF) in April, 2014. Among the South Asian countries, economies of all member state, except that of Bangladesh and Afghanistan recorded higher economic growth in 2014 as compared to 2013. Likewise, economic growth rate of all south Asian countries except Maldives, Nepal and Sri Lanka is expected to rise in 2015 in comparison to 2014. Economies of two giant Asian countries China and India that had Grown by 7.2 percent and 7.4 respectively in 2014 are estimated to grow by 7.5 percent and 6.8 percent respectively in 2015. As per revised estimate, Nepal's real GDP was estimated by 5.0 percent in FY 2014/15. Such growth rate, however, is estimated to stagnate at 3.0 percent at basic prices against the growth rate of 5.1 percent in the previous fiscal year. Nepal has reached the insignificant growth rate because of prevalence of the political conflict, earthquake, unfavorable climate for agricultural and reduction in export of readymade garments, carpets and also insufficient growth in Tourism. Remittance as a major source of foreign exchange earnings can improve a country's credit worthiness and enhance its access to international capital markets and it is sustainable only when country grows other sectors like industry and agriculture along with remittance.

The flow of remittance can be affected by various internal and external factors like economic, financial, political and foreign policy of the host nation. Nepal is the countries which supply mostly semi or unskilled labor to international market. For the sustainability on poverty reduction and development of the nation the use of remittance by receiving households is vital and important. There will be sustainability in poverty reduction only when such remitted money is used in family well fair (health, education), and production sector or entrepreneurship development. On the other hand, when such money is used in consumerism then there will be huge question mark on its sustainability.

As the effect of remittance is both boom and bane for both receiving and sending country, the study has carried out to find the answer of following questions.

-) What are the demographic and socio- economic characteristics of migrant workers?
-) What are the cost of migration and earnings made from foreign employment?

-) What are the areas where the remittances are being expensed and invested?

1.3 Objectives of the Study

The overall of the objective was to explore and analyze the socio-economic impacts of foreign employment and remittance on area under study. The specific objectives were as follows:

-) To identify the impact of remittance on production, poverty and gender empowerment and awareness.
-) To investigate financial aspect of migrant workers, and nature and types of migration.
-) To analyze the savings, investments and expense made by household receiving remittances and its socio- economic impacts.
-) To examine the perception of the family member regarding foreign employment.

1.4 Significance of the Study

This study was focused on the expenditure and investments done by the households receiving remittance, hence this study will be beneficial to understand and identify the area of investment and expenditure made by households receiving remittance. This study will help to report the socio-economic as well as the demographic characteristics of migrant worker and to report the pull and push factors for foreign employment. Furthermore, this study will help to report the change in gender role of individual households. Similarly, this study will attempt to diagnose the general perception of family members and migrant labor towards foreign employment and will attempt to find out the required improvement for the betterment for foreign employment.

1.5 Limitation of the Study

The limitations of the study were as follows:

-) This study was carried out only in Arunodaya, Bhimad Municipality -2, of Tanahun district.
-) Therefore, findings is generalized only in the similar setting.

) This study covers only household receiving remittance, hence it has not cover all sociological aspects.

1.6 Operational Definition

Foreign employment: It is defined as labor migration beyond the political boundary of country for work.

Remittance: In this study remittance is defined as the earnings sent from foreign employment in terms of cash or kinds. The remittance from within country is excluded.

CHAPTER II

LITERATURE REVIEW

2.1 Historical Perspective and Global Phenomenon of Remittance

The history of international migration is time immemorial. In post world war first period, migrants from developing countries have been a source to fill up the labor shortage in the developed countries as guest worker (Martin, 1999). A large number of Turks migrated to Germany, Pakistan to Saudi Arabia and Mexican to United States. At that time migration was largely for the purpose of settlement in North America, Latin America and Eastern Europe. After second World War; the character of migration has changed, the settlement migration has declined in favor of the temporary migration for foreign employment. After the oil boom in the Gulf, destination of the migrant labor from Asian Developing countries changed and gulf became the first destination (Shrestha, 2004).

Globalization and advance in communication and transportation have greatly contributed to people migrating temporarily outside their home country in search of a better life; also termed as the new era of mobility (united nations, 2006), natural persons move to foreign countries as exports of service labor. According to an estimate made in 2005, 191 million people were living outside their countries of birth, of whom a vast majority had migrated for work (SAARC, 2006).

The movement of natural persons for work makes significant contribution to the social wellbeing and economic development of the countries of destination as well as the countries of origin. On the one hand, migrant workers impel the economy of the host country by acting as the basic factor of production, i.e., labor, better termed as human resources. On the other hand, the economic contributions of migrant remittances, as a source of income, are affecting millions of households around the world to the extent that this income is the only source of families' survival (Bhadra, 2007).

Asia alone accounts half of all migrant workers; and vast majority of migrant worker live and work in developed countries. About one third of total migrant (191 million) migrate from developing country to another and remittance have helped to address the most basic needs of their families (SAARC, 2006; UN 2006)

2.2 History of Foreign Employment and Remittance in Nepal

The history of foreign employment is as old as unification of Nepal. The trend of outgoing was started in 1768. But the systematic migration for employment started after Anglo-Nepal treaty of peace and friendship in the year 1816 that recruited some 3 thousand Nepalese youth in British Gorkha regime; to fulfill the shortage of shoulders in first world war (Khadka 1987). Initially Nepal Govt. policy was not to encourage it but due to political selfishness and financial benefit Rana regime encouraged that policy, and youth were compelled to join British army. It July 1950 was the main turning point in the movement of Nepalese migrant for employment in India as it granted the movement of labor in reciprocal basis and the Nepalese labor need no work permit and other documentation. It also provides Nepalese worker a broader field for employment in India (Kayestha, 2002). Previous foreign employment confined to Army only changed to many formal and informal field in both private and public sectors Like in house hold jobs, security guards, industrial and agricultural jobs, constructions and so on. Nepal's slow pace of development accompanied by high population growth and increased employment opportunities in India contributed to increased momentum to out-migration to India (Shrestha, 2004).

The trend to other countries than India started by early 20's after the enactment with the enactment of Foreign Employment Act, 1985 and restoration of multi-party democracy in Nepal. The main destination of Nepalese labors is Gulf countries where there is oil boom. East fast developing countries like Korea and Malaysia are also among the countries in priority list (Shrestha, 2004).

2.3 Foreign Employment and Remittance in Nepal

As an impact of fast improvement in communication, transportation, globalization and adoption of liberalized economy by many and transportation, countries of the world after 1990, the world labor market was opened for Nepalese worker to go and work in other countries of the world. The official data of department of foreign employment, Ministry of labor and transportation, Nepal government shows consistent growth in the people going outside of country for foreign employment. Up to year 2007; total numbers of people going abroad for employment. Up to the year 2007; total numbers of people going abroad for employment with permission from department of foreign employment were 759 thousand. In the latest

data, at the end of fiscal year 2065/2066 B.S., (2009 AD) it reached to 1.42 million. There are hundred percent growths in people who are crossing the border of country for employment in just 3 years' period. At the same time the people leaving the country, the first six months of running fiscal year accounted 154 thousand. Malaysia has become the main destination for the Nepalese labor to migrate as Korea and Malaysia are slowly coming up from the hangover of recession (DOFE, 2009).

The Gulf countries are the major host of Nepalese Labor. Among Gulf region, Qatar has provided employment to 426 thousand followed by Saudi Arab (9278 thousands) and United Arab Emirates (181 thousand). But Malaysia the fast developing country East Asia alone has hosted some 456 thousand Nepalese migrants. Apart from these countries the migration volume is very negligible (DOFE, 2009). This trend shows that the hosts of most of Nepalese labor are from the developing countries in which the pace of development is very fast.

There is no exact authentic data on migration figure different sources claimed it differently. According to the latest nationwide census in 2001, 762'181 persons have been registered being abroad (CBS, 2001). Estimations of migration figures suggest that real numbers are several times higher than official statistics show, Seddon et al. (2001) estimated that there are approximately 1.3 million Nepalese emigrants working in alone India. An estimation made by Nepal Prabasi Sangh, a Nepali Workers' Association in India, claims that a total of 3 million Nepalese workers are employed in India comprising both private and Public Sectors (Shrestha, 2006). Following these estimations, the number of Nepalese in India would be about Two to Five times higher than official statistics.

For migration of Gulf States, official sources such as the national census speak of 110 thousand migrants in 2001, and Ministry of Labor and Transportation registered only slightly less than 104 thousand migrants (Graner and Gurung, 2003; Subedi, 2003). Estimates, however, suggest that between 200 thousand and 400 thousand persons are working in gulf countries (Graner and Gurung, 2003: 299). Considering the estimations for India and the Gulf States, the percentage of the total population absent from Nepal would be between 6.5 and 14.7 percent, compared to the officially recorded 3.3 percent.

According to NLSS 2003/04 (CBS et al., 2004), the total value of international remittances was 3.6 billion NRS. However informal remittances are estimated for 2001 between 40 and 42 billion NRS (Graner and Seddon, 2004). The main reasons for this discrepancy between official data and various estimation is that the migration between India and Nepal is mostly not documented due to the open border, especially since there is no need of passport visa and any kinds of documentations for cross-border movement.

A large section of foreign employment to countries other than India such as Gulf and Tiger States, is often illegally and undocumented. Remittances are mainly sent informally with friends and kinds, and Hundi hampering statistical documentation of migration.

There is multi fold increase in the remittance floe to Nepal. In the year 2000 the volume of remittance was only 111 million dollars, which reached to US\$ 1453 million in the year 2006 AD, accounting 18 percent to total GDP. Similarly, it reached to US\$ 1600 Million the year 2007 (World Bank, 2007). This clearly shows that the volume of Foreign Employment is increasing very fast day by day.

2.4 Socio-Economic Implications of Remittances

The remittance has not only increased their individual household income but also their social prestige. The many people lying below the poverty level have succeeded to uplift their economic and social standard by receiving the opportunity of foreign employment. Moreover, in the other hands it has created the shortage of labor due to emigration. Which negatively effects on both agricultural production and productivity, as large area of arable lands is barren and due to shortage of labor productivity has gone down, ultimately the country would be liable to import the large quantity of food grains (Gaudel, 2006).

Foreign employment may affect their reproductive age and their vulnerability to communicable diseases may increase as young generations remains far from family for a long time. And they can play role in cross country transmission of STDs like HIV/AIDS. As most of the emigrants belong to rural areas, vulnerability increased due to poverty, illiteracy, gender discrimination, women exploitation, insecurity, and the lack of legal advice as well as proper treatment. Thus, to minimize this problem, especially rural people should be made aware of the communicable diseases through

mass media, education, health care and training cum workshops. Furthermore, a part of remittance income should set aside by the government through welfare scheme that may become the long run solution to the problem of communicable diseases (Gaudel, 2006)

It is also possible that if they come back with good skills and earnings, they may not normally cope with the environment of the homeland and consequently they will have a tendency to leave the country again (Wagle, 2009). Thus, the remittances from foreign employment on the one hand, have played an important role to increase their personal income and thereby improve standard of living and in the other hands it can create various unwanted effects. Thus foreign employment is both boon and bane.

Foreign employment has also played important role in gender empowerment, as male counterpart is away from home. A study conducted in Kerela, India has documented the positive as well as negative impact on women who are left behind by migration of their husband (Shrestha, 2004, quoted Rajan and et al. 2002). The study explored that more important than the visible economic benefits are positive changes in their level of confidence and ability to get the things done independently in the households and in the community with autonomy in financial management of households. The negative impacts are loneliness, added responsibilities, land disputes, problem from in- laws etc.

The migration of Nepalese women in global market has changed the image of women “from dependents to economic actors”. There was positive sign in the improvement in their social prestige, family income and love and respect from family members but love and respect from son and daughter was not significant (Bhadra, 2007). In women migrant negative emotions and feelings such as feelings of being loved, happiness, confidence, independence, and self-worth increased. Shows, traces of violence against women, manifested in various forms in the families before migration, and have been reduced as a result of their migration and remittances. For these women migrant has to play human and social cost too, remaining away from family member especially from children will give them mental burden and will effects on respect from their children (Bhadra, 2007)

Remittance has played very important role in the development countries of developing nation. At the family level, this allowed families to increase incomes,

consumption, savings, and asset formation, greatly affecting overall economic activities and well-being. Despite of internal conflict and displacement of people from rural areas various land were uncultivated but the Nepal was able to register a handsome reduction in poverty. As per 1995/1996 NLSS, 42 percent population was under poverty line but as per 2003/2004 the percentage of people under poverty line has reduced to 38.85 percent in terms of an average annual income of RS. 6596. Likewise, according to the same survey, in term of purchasing power parity (PPP) which is calculated on the basis of an income of US\$ a day, only around 24.1 percent of population is found living below this income level. For this achievement NLSS 2003/2004 has clearly indicated that remittance from abroad has played very important role for this achievement (NLSS 2003/2004; NLFS 2008)

Remittance has played an increasingly pivotal role in narrowing down the trade deficit caused by shrinking exports and bloating imports. During the eight years ending in 2008 alone, for example, the real trade deficit for goods and services increased by almost 150 percent, indicating the necessity of alternative sources of foreign currency such as remittance to narrow gap (Nepal Rastra Bank 2009; NIDS 2007, 2008).

These direct effects of remittance compound with multiplier effects generating enormous impetus for the overall economic growth due to the interconnectedness of remittance with such other sectors as the real estate, construction, banking and investment, trade, health care, and education (Wagle, 2009).

2.5 Status of Legal Framework on labor Migration

2.5.1 International Conventions

There are both general and specific international legal provisions for the protection of the rights of migrant workers. The Universal Declaration of Human rights is the standard setter that recognizes that certain principles are true and valid for all peoples without any form of discrimination. The declaration recognizes the right to leave one's own country. The objective of the declaration is reinforced in two international covenants International covenant on Civil and Political Rights (ICCPR) which recognizes equal rights of men and women to enjoy political and civil rights, including freedom of movement and international Covenant of economic, social and

culture rights (ICESCR). This ensures their right to work to achieve an adequate standard of living, including by joining and forming trade unions and to strike.

The Convention Against Torture and Other cruel, Inhuman or Degrading Treatment or Punishment (CAT) requires states to ensure that anyone living under their jurisdiction are not treated inhumanly; The issue of protection of migrant workers has been highlighted in various International Labor organization (ILO) documents, standards and setting of activities. The ILO conventions specially focus on two issues; first, the condition in which migration vulnerable category of workers. The ILO convention No. 97 (Revised) is even more comprehensive and includes condition governing the orderly recruitment of process takes place; and second, the specific protection required for one of the most migrant workers, principles of equal treatment between nationals and regular migrants, provisions for family reunification, and appeals against unjustified termination of employment or expulsion. Its convention No. 143 addresses the question of irregular migrants and provides minimum norms of protection applicable to migrants in irregular situation, or who were employed illegally, including in situations where their status cannot be regularized.

By realizing the need to formulate common strategy to address the socio-economic impact of foreign workers by receiving countries of Gulf, In May 1, 2007, the Doha Declaration on foreign Workers in the Gulf Corporate Council was Issued at the conclusion of a regional symposium participated by high government officials, academics and decision makers from the sending and receiving countries, including experts in the area of population, labor migration. The Declaration recognized the importance of strengthening cooperation among the GCC states and called for further integration of their policies through exchange of relevant information among member states, including through international agencies such as the ILO and other UN bodies.

2.5.2 Government Policy and Initiatives

Nepal's Foreign Employment Act 1985 aims to regulate provision of recruiting agencies license to procedure of selecting workers. The Foreign Employment Bill 2007 passed by the interim Government is an improvement on the Act and take a 'Right based' approach. It envisions the creation of a board to manage foreign employment and has provisions for creating a new government department

which will be dedicated to this issue. There are additional provisions for establishing tribunals to adjudicate on complaints by migrant workers, the need to set up welfare fund, the rights of recruitment agencies to operate outside Kathmandu. In order to prevent unscrupulous elements from taking advantage of innocent migrant workers, the bill requires recruiting agencies to deposit Rs.3 Million equivalent to US\$ 4,600 to get an operating license.

Through employment generation, skills development and the ninth Five year Plan laid emphasis on various long-term objectives in the employment field, and particularly on the need to reduce the rates of unemployment and underemployment. It also stressed the need for employment promotion and extension, and for the implementation of a “one household, one job” policy. Further, the Tenth Five Year Plan (2002-2007) followed by the Three Year Interim Plan (TYIP) covering the period 2008-2010 has given high priority to the alleviation of poverty rural development.

2.6 Use of Remittance: Some Paradox

There is an additional paradox on how remittances are used. A study in Nepal which looked at the correlation between economic status, destination and remittances discover that it is only that poor do not benefit directly, but that the rather well-off migrants who go abroad to get more lucrative salaries do not send money back home. The poor usually stay home since they do not have network, access to information or resources to go even to India. For those that go to India, they do not usually get the job they are seeking but have to buy the job through networks in India. The migrants going to the Gulf States and Malaysia are the ones that remit the money back home since they cannot keep the money there indefinitely. They are the ones that sustain Nepal's economy since they send back home 100 percent of the money they save those going to UK, USA, Canada, or Australia do not usually remit the money to Nepal. They earn money and invest it in their country of residence, or use it to take family members to their new country of residence. As much it was found that it is not the people who are well-off but the less well to do labor migrants in the Gulf States and Southeast Asia who sustain the Nepalese economy (Khatri, 2007, quoted Gurung).

2.7 Experience from Pakistan and Bangladesh

An important issue on use of remittances is: do migrant workers channel international remittances into productive investment at home, or do they use such moneys merely for consumption goods? There are not many studies on this salient issue, but one study in Pakistan found that remittance have a positive and significant effect on the accumulation of two assets in rural Pakistan: irrigated and rain-fed land. This is a significant finding since it suggests that instead of squandering their money on increased consumption remittances can and do lead to rural asset accumulation. The study found that in rural Pakistan migrants have higher propensities to invest than their non- migrant counterparts. And as a rule, migrants in Pakistan avoid investing in areas that they do not know (such as business) in favor of committing their resources to what they know best namely land (Richard 1998 quoted Khatri, 2007).

Other empirical studies on Pakistan indicate that remittances improve the recipients' standards of living. On the average, Pakistan migrant workers received five to eight times higher income abroad than they received in their home country, and remitted on average 78 percent of their earnings. A reduction in the flow remittances can have a dual impact on poverty: it can reduce the impact of trade liberalization by limiting the inflow of imports: and it can reduce the income, as well as consumption of the households (Khatri, 2007 quoted Siddiqui and Kemal, 1998,). Similarly studies on savings and investment patterns in Bangladesh show that there is higher saving rates for remittance receiving household than for the non-receiving households. The largest share of their disposable income from remittances is spent on land, home construction and home improvements (Khatri, 2007 quoted Siddiqui and Kemal, 1998).

2.8 Conceptual Framework

Remittance has played pivotal role in both macro and micro economy of Nepal. Various source has identified it as a means of poverty alleviation and development of the country. The role of foreign employment and remittance at household level are mainly seen as survival strategy, saving and investment strategy, contribution for poverty reduction and improvements in living standards and improvement in social capital. In all these remittance has brought the positive change.

But the most important thing is to identify whether the change brought by remittance is sustainable. With these issues this proposal is designed.

In these study researcher has tried to identify the push or pull factors through socio- economic and demographical status of migrant labors and mode of utilization of remittances earned by them. The investment of remittance in poverty reductive variables like food, shelter, family health, education and savings. Development variables like awareness, gender empowerment (change in gender role, ownership and decision making) and investment in production sectors like modernization of agriculture, animal husbandry and entrepreneurship development were assumed to bring sustainable change.

The negative effect of foreign employment and remittance on agriculture production and productivity and increase in consumerism like expenditure made on consumer goods and for the celebration of the festival were assumed to bring substantial change. When the change is substantial in nature then the cycle will again start and go generation to generation forming a vicious cycle. The diagrammatic presentation of the conceptual framework is presented in figure 2.1.

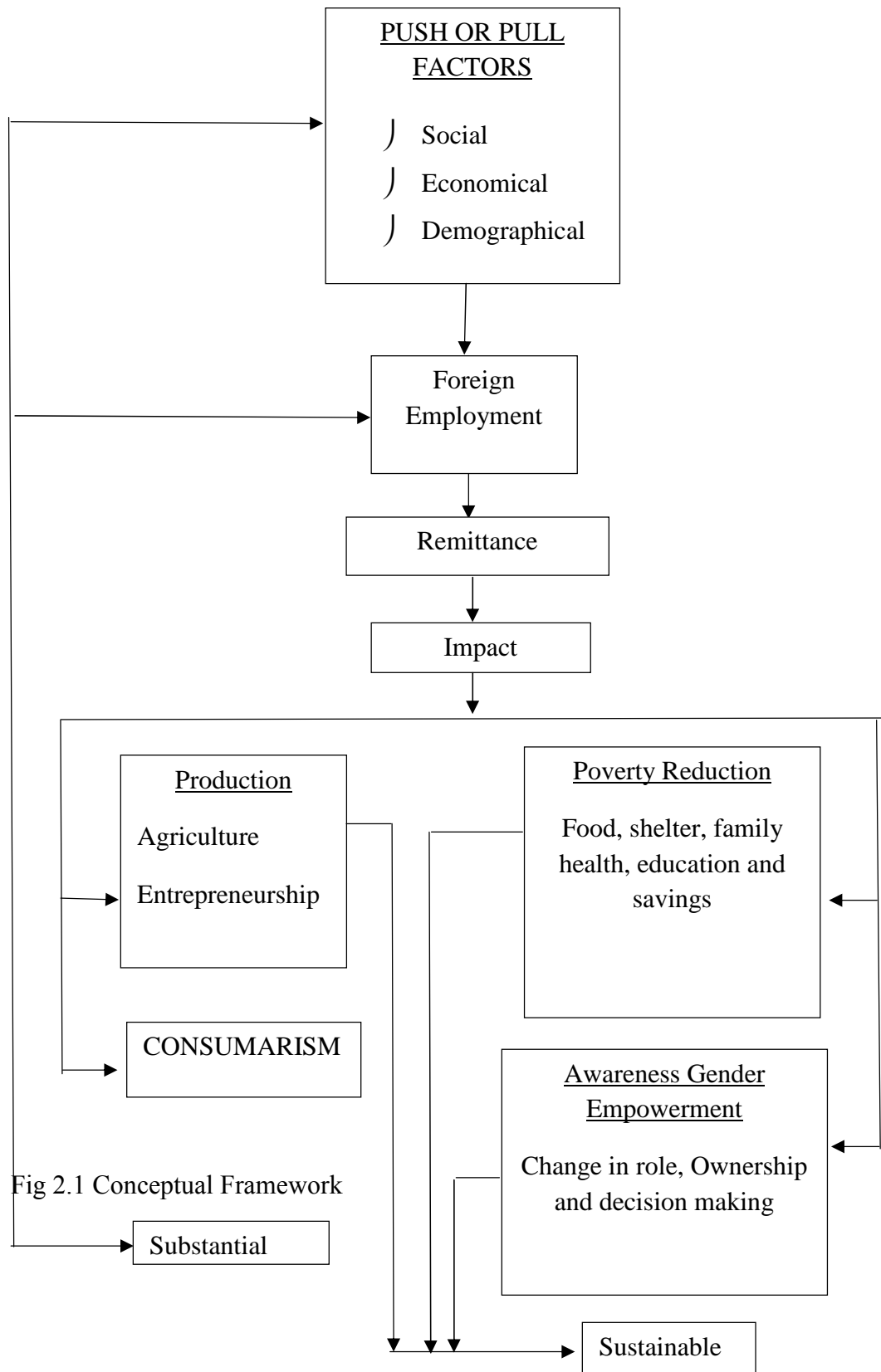


Fig 2.1 Conceptual Framework

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Design

This research is designed to describe the types and nature of people involved in foreign Employment and to measure the impact of remittance on various socio-economic and demographic factors as well as the value of remittance in various aspects, like expense and investments. Both qualitative and quantitative research methods were used. For quantitative method a sample survey was conducted and for qualitative focus group discussions and key informant interview were conducted.

3.2 Site Selection/Rationale behind the Selection of Study Site

Arunodaya, Bhimad Municipality-2 was selected as study area. The study area is pre known for researcher. Whereas, the respondents were familiar with the residents as they gave their insights about labor migration and its socio economic impacts migration flows regarding the information.

3.3 Universe and Study Population

The total households of Arunodaya was 476 with 3458 population in nine wards whereas, among the nine wards the study had been only carried out in the wards 1,2,4, and 9 only. The real study area has about 144 households and 808 population.

3.4 Sampling Procedure and Sampling Size

The sample for the study included 50 respondents. A purposive sampling method was conducted: key informant interview and Snowball sampling were adopted in order to reach the respondent. As per the Census 2011, Arunodaya VDC ward no 1,2,4 and 9 there are 144 household, and as per NLFS 2008, among all Development Region the Households receiving remittance is highest in Rural Western Development Region Hills and Mountain (35.7 %) since the percentage of house hold going for foreign employment is not known so on this basis it was estimated that 100 households of study area may have involved in foreign employment. Among them 50 respondents were selected as sample, which accounts 50 percent of the estimated population. Hence the total sample size was 50 which comprising both returnee

migrants and household members of which at least one member is currently migrating for work.

3.5 Nature and Source of Data

Both primary and secondary data were employed in this study. The primary data was collected through semi structured questionnaire, key informant interview and some points from discussions and interactions, where the secondary data was taken from the different published and unpublished sources such as journals, books, articles, etc. as per need. But primary data was extensively utilized as the main source of this research work.

3.6 Data Collection Techniques and Tools

The questionnaire, interview schedule, focal group discussion were conducted to gather information. On the other hand, researcher referred to secondary data such as online articles, newspapers articles and different thesis conducted on the related issues before.

Interview Schedule

A detail interview schedule was developed with the help of supervisor aiming to capture the demographic socio-economic characteristics of house and migrant workers. The questionnaire was pre-tested and necessary revisions were made before the field visit.

Focal Group Discussion

A focal group discussion was carried out with the returnee migrant workers and house hold head from at least one family member engaged in foreign employment. And participants shared their view regarding foreign employment and improvement required.

3.7 Data Processing, Presentation and Analysis

All the quantitative data were coded and Microsoft office excel 2016 were used to process data. Tally bar and descriptive statistics such as frequency, percentage, mean were used. For the presentation of data necessary figures and tables were drawn and inserted under suitable headings.

CHAPTER IV

ANALYSIS OF DATA AND FINDINGS

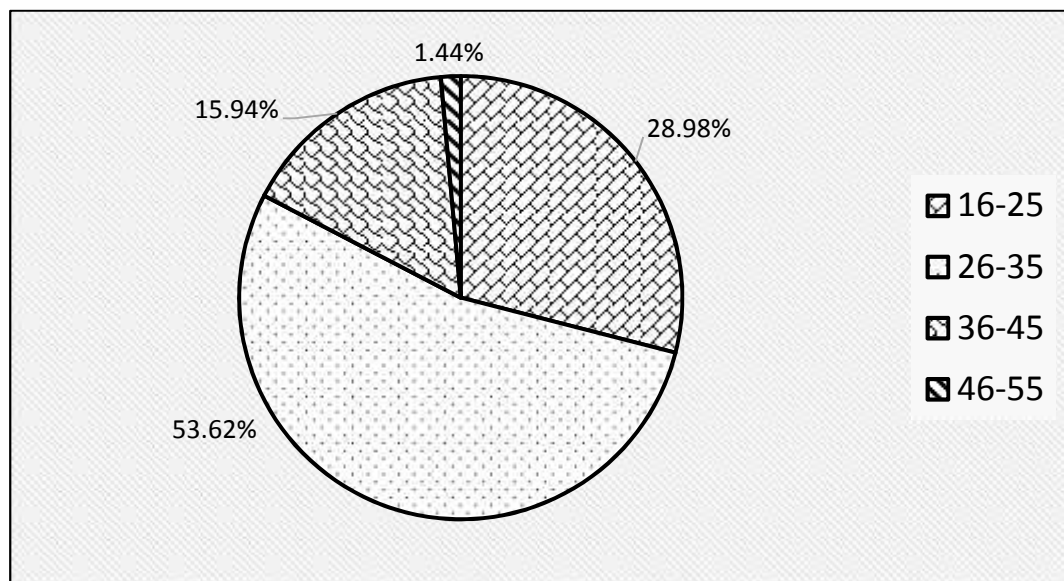
4.1 Demographic Characteristics

In this chapter the demographic of migrant worker has discussed which give all the information about migrant worker and their household. In this part of study age, sex and family size of migrant labor has been studied.

4.1.1 Age of Emigrant's Participation in Foreign Employment

Age is important as many youths are migrated to foreign employment as there is lack of employment opportunities in the nation most of the youths are migrated towards the foreign countries for employment as the study shows that the age factor of the employees who have been gone for Foreign employment.

Figure No 1: Distribution of Migrant According to Age



Source: Field Survey, 2017

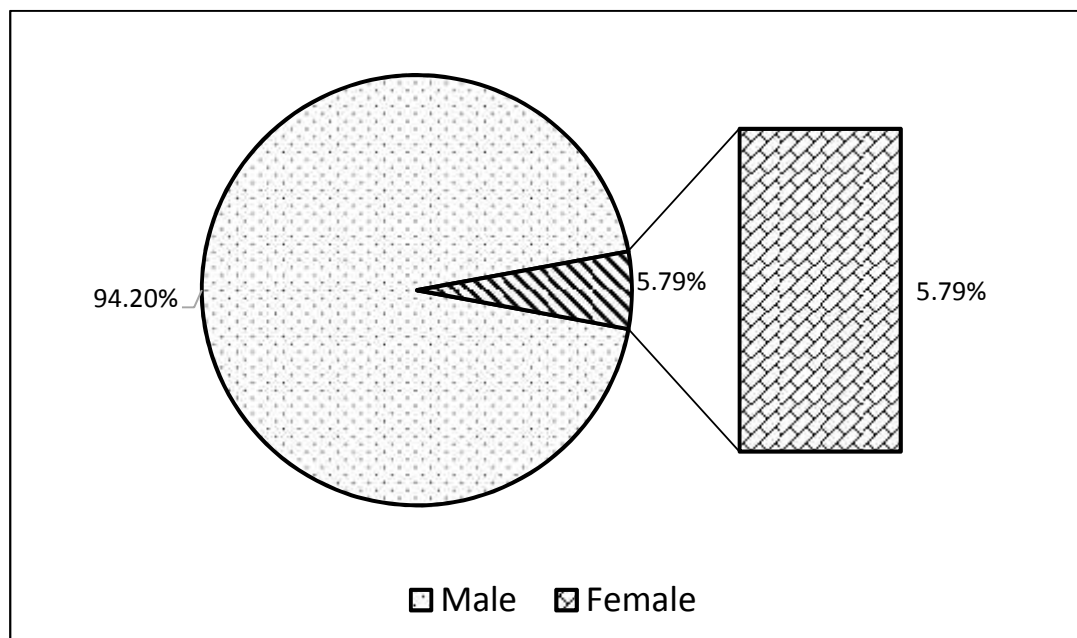
The study reveals the age group from 16 years to 25 years is about 28.98 percent whereas 26 years to 35 is about 53.6 percent, 36 years to 45 years is about 15.94 percent and 46 years to 55 years is about 1.44 percent where the most emigrants where from the 26 years to 35.

4.1.2 Sex

Sex is the responsible of the respondent where it helps to collect the data according to their gender in terms sex is identify as male and female. The sum of the

structural and functional differences by which the male and female are distinguished, or the phenomena or behavior on these differences.

Figure No 2: Distribution of Migrant According to Sex



Source: Field Survey, 2017

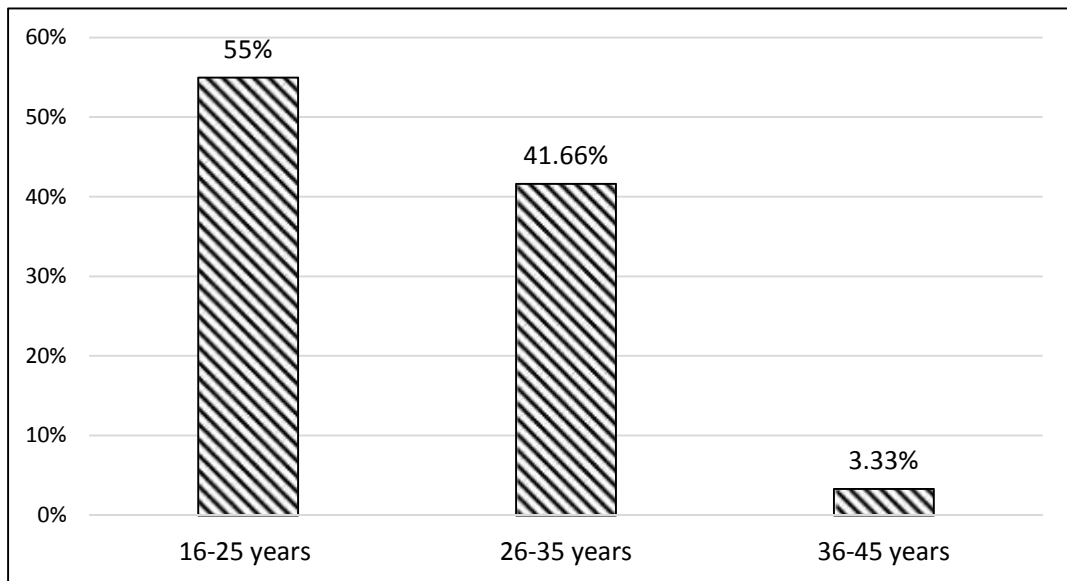
The survey study reveals that 94.20 percent are the male who have been for foreign employment whereas, 5.79 percent are the female who have been for foreign employment.

Most of the foreign employment migrants are male where in 94.20 percent migrants 25.39 percent have gone Qatar, 19.04 percent to India, 17.46 percent to Saudi Arab, 11.11 percent to Dubai, 9.52 percent to Malaysia, 7.93 percent to South Korea, 6.34 percent to Japan whereas as 1.58 percent to Kuwait and Portugal.

4.1.3. Age at first migration for foreign Employment

As there are no age limit bars for the foreign employment due to lack of unemployment opportunities migrant's workers were found working for foreign employment as early.

Figure No 3: Distribution of Migrant According to Age at First Migration



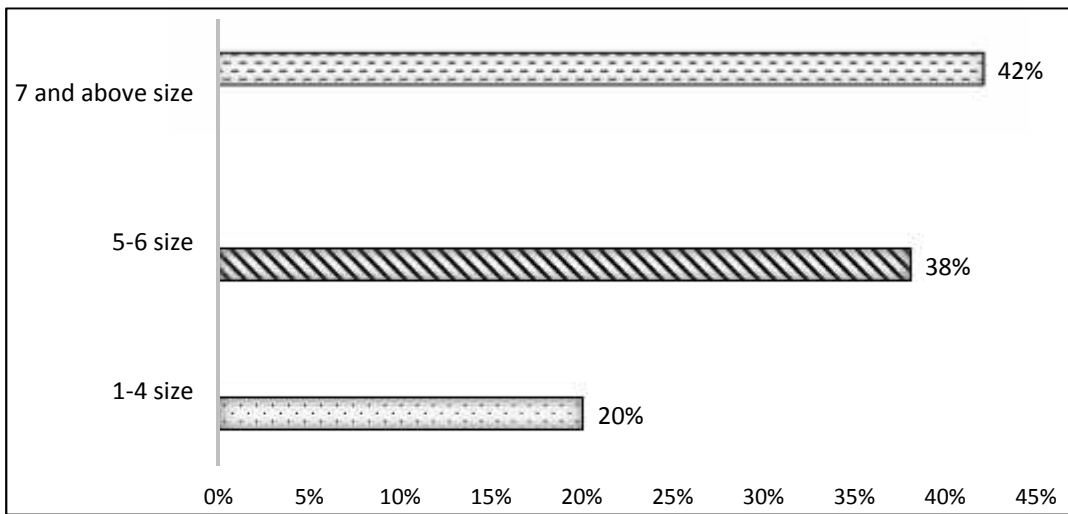
Source: Field Survey, 2017

Survey study reveals that migrant's workers were found, for the first time migration they had started to migration for works, as early as the age of 12 years and up to the age of 45 years. But two third, of migrant workers are from the age group to 16 to 35 years. Followed by the age group 26 to 35 years which accounted about 41.66 percent of all observation, rest 3.33 percent is from the age group of 36-45 years. Hence most of the Nepalese workers who are involved in foreign employment start their carrier in early young age period of time.

4.1.4 Family Size

Two or more people who share goals and values, have long- term commitments to one another, and reside usually in the same dwelling place. Family is the people who are the most responsible to their family members.

Figure No 4: Distribution of Migrant According to Family Size



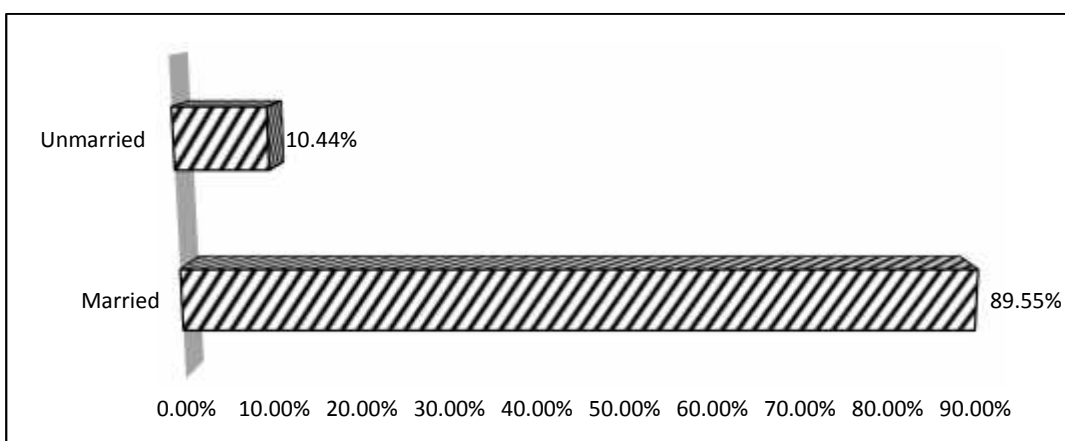
Source: Field Survey, 2017

The survey study reveals that migrants having household size of 7 and above have accounted 42 percent, migrants having house hold size 5-6 with 38 percent whereas family size having 1-4 have 20 percent. Hence, it shows that most of the migrants are from the family size of 7 and above which are from joint families.

4.1.5. Marital Status

Among all migrants 89.55 percent were married where dominant majority of migrants were married.

Figure No 5: Marital Status of Migrants



Source: Field Survey, 2017

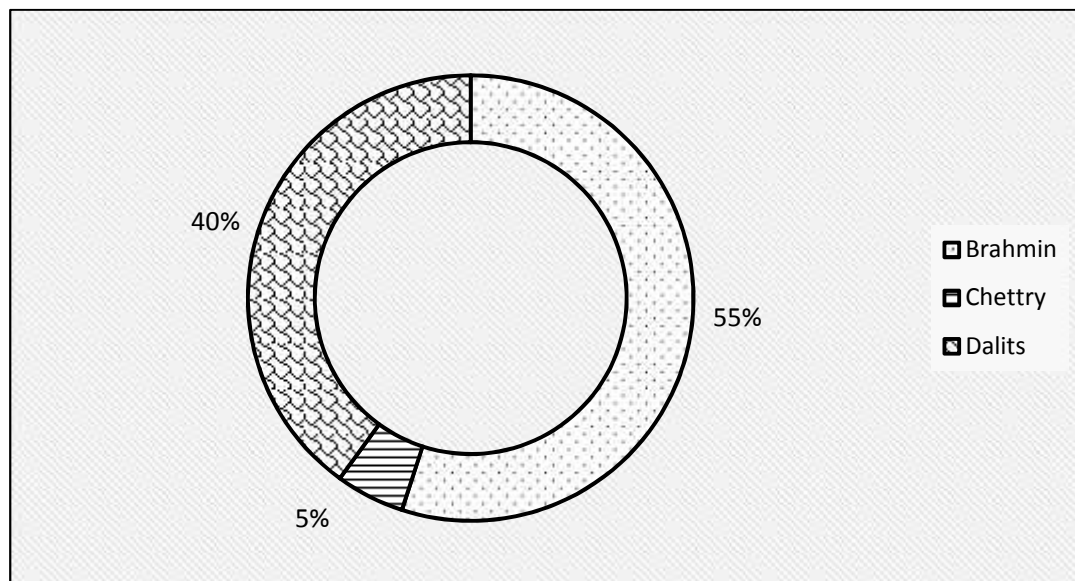
The study reveals that 89.55 percent migrants were married whereas similarly 10.44 percent migrants were unmarried.

4.2. Socio-economic Characteristics of Migrant Labor

4.2.1. Caste/ Ethnicity

Ethnicity and caste is the most important factors in Nepalese socio-economic situation. Nepal has a caste system which divides people into hierarchy of caste down to the lowest of untouchable and government of Nepal has adopted the policy to empower and uplift the marginalized group. Janjatis and Dalits are considered as marginalized group.

Figure No 6: Caste and Ethnicity of the Migrant Labor



Source: Field Survey, 2017

The study reveals that the majority of about 55 percent of migrants were from higher caste (Brahmin and Chettry) whereas 40 percent of the migrants were from Dalits.

4.2.2 Educational Status

As it has a saying from our older one that without education there is nothing in life. Education is a part of life which can fulfill dreams into reality, but in our nation although youths who have secured master degrees are reliance in for foreign employment for better opportunities for future settlement. Due to lack of employment opportunities in the country many Nepalese are being migrated to the foreign employment. According to (labor migration for employment A status report for Nepal: 2013/2014) it is said that a total of 2,226,152 labor permits was issued over the

six-year period representing a staggering 137 percent between 2008/2009 and 2013/2014 which represents about 8 percent of Nepal population which leads foreign employment as a high trend for the Nepalese.

Figure No 7: Educational Status of Migrant Labors



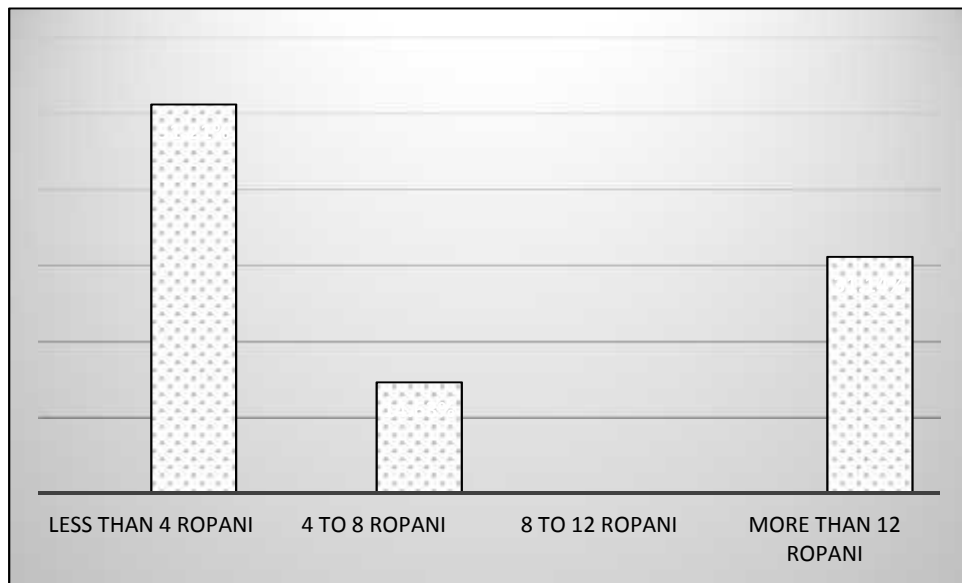
Source: Field Survey: 2016

The study reveals that among the entire migrant, all most all were literate, 36.23 percent were SLC passed and 33.33 percent lower secondary level 28.98 percent higher secondary level.

4.2.3 Economic Status

In this study the economic status of migrant worker was measured in terms of land holding of individual's households.

Figure No 8: Economic Status of Migrant Labors



Source: Field Survey, 2017

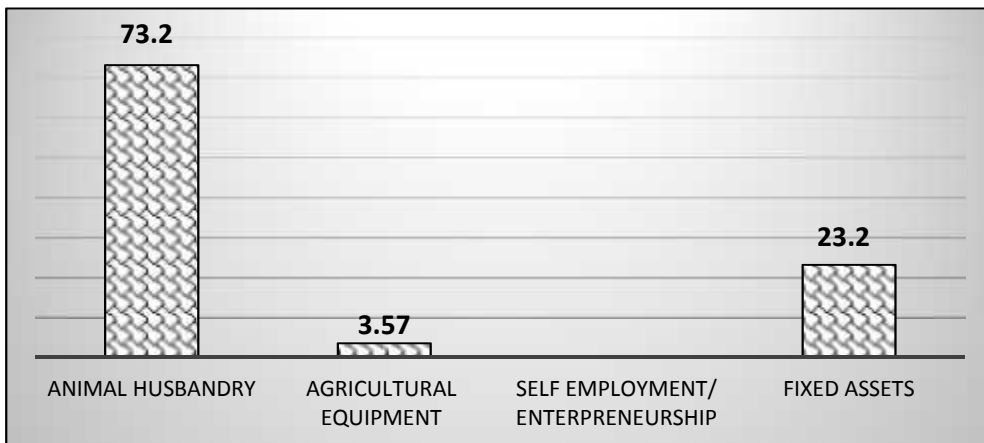
The study reveals that majority of migrant workers of about 51.21 percent were from the family having total land holding of less than 4 ropanies, about one fourth are having land holdings of more than 12 ropanies. Only 14.63 percent are having 4 to 8 ropanies of land holdings. It was interesting to note that majority of migrant workers were from the family, in which there is problem to sustain their family.

4.3 Impact of Remittance on Production, Poverty and Gender Empowerment

4.3.1 In Income Generating Activities

From figure 4.4.1 we can see that remittance was used in income generation. 73.2 percent of respondent reported that they have invested in Animal husbandry to purchase cattle and poultry which will help in income generation. For Agricultural tools and equipment like pump set and sprayer, 3.57 percent of households reported they had invested the money earned in foreign employment. No one had purchased heavy agricultural equipment like tractor, investing in such field would help to improve in productivity and modernization in agriculture. Total of 50 households, 23.21 percent reported they had invested in land and in building house.

Figure No 9: Income Generating in Productive Sector



Source: Field Survey, 2017

4.3.2 Impact of Remittance in Gender Mainstreaming

Directly and indirectly foreign employment has played important role in gender Empowerment. As most of the migrant workers are male, to take part in various types of works which previously were taken as ethical role of male only. At the same time, it increased work load on female but help to empower and gives exposure to them in decision makings and property holdings and mobilization. In this chapter we will discuss about all these.

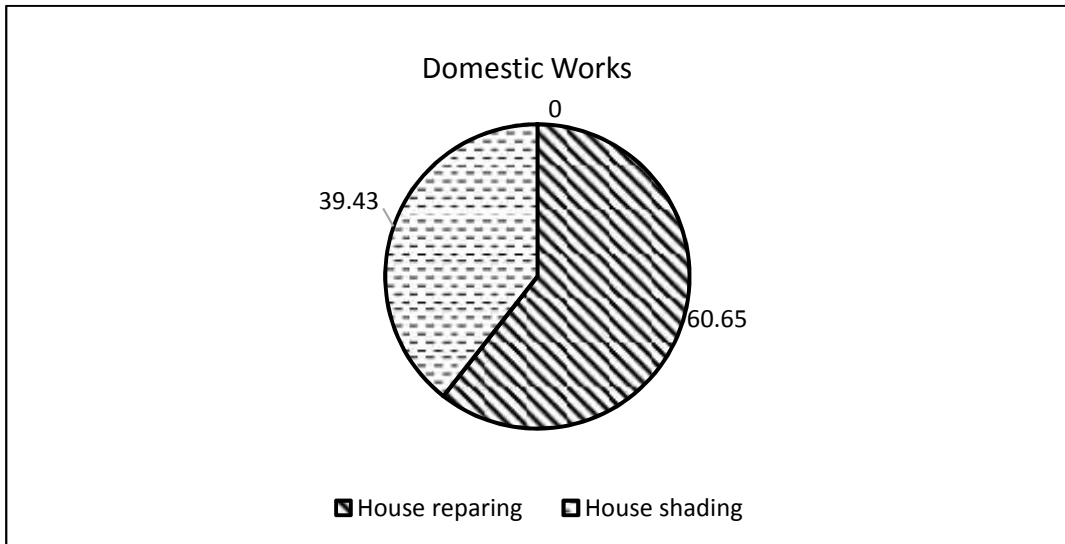
4.3.3 Change in Gender Role

In domestic work previously female were not doing house repairing and house shedding after the absence of their counter parts male member to foreign employment, female was found starting these. In figure no 4.7.1 it shows that 60.56 percent of female started house repairing and 39.43 percent had started house shedding it signifies that female can also so the job which male can do. In social work female were found active, were in community work 38.13 percent were taking part and 32.20 percent were taking parts in development works similarly 29.66 percent had start to take part in funeral also.

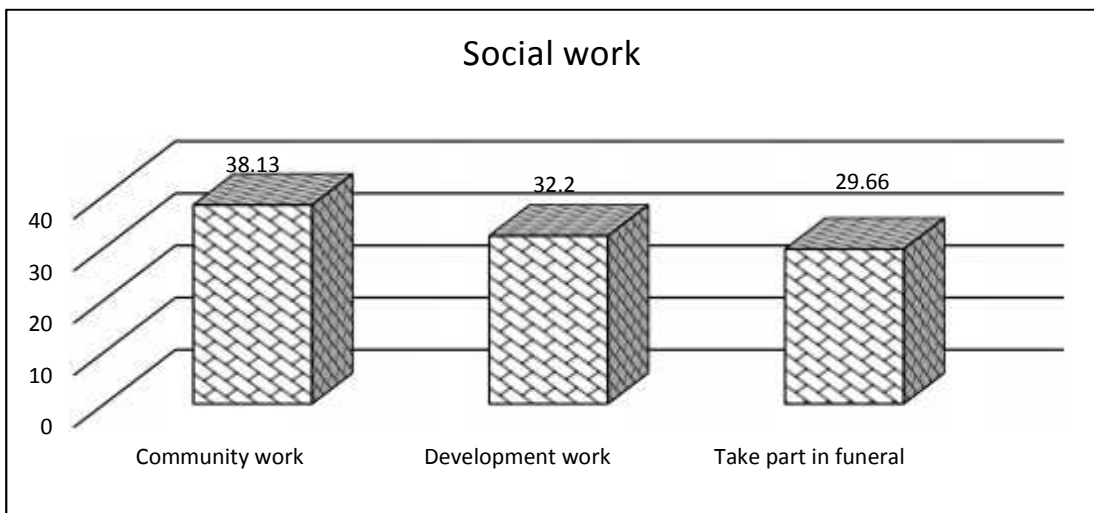
In agricultural works except ploughing in all other activities female were actively participating. In irrigation 25.74 percent, in use of chemical fertilizer 28.14 percent, in kanla khanne 28.14 percent and use of insecticide /pesticide 17.96 percent households reported that here female member had started doing such job. All data reflects that the traditional work division between male and female proved wrong.

Female are equally capable of doing all the works done by male when they got opportunity and exposure.

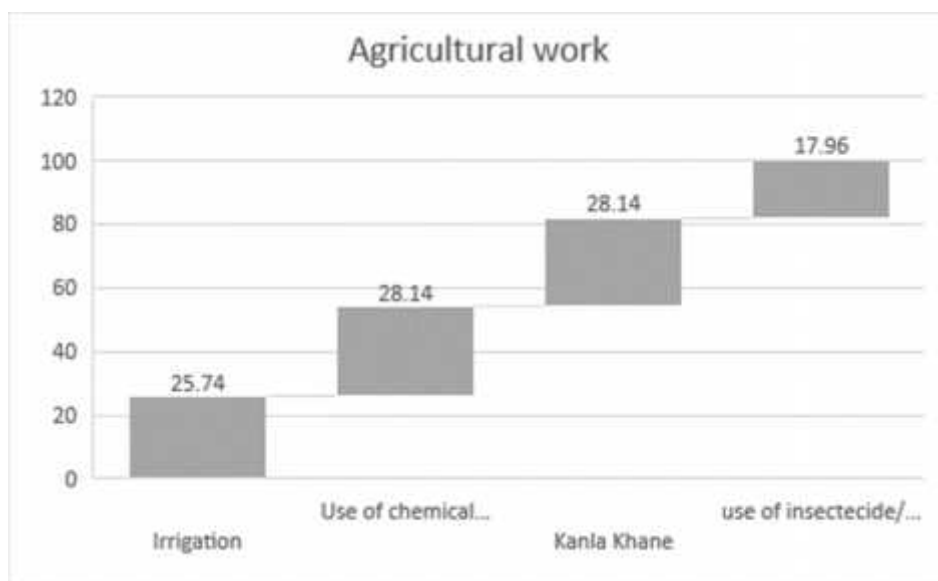
Figure No 10: Changing in Gender Role



Source: Field Survey, 2017



Source: Field Survey, 2017

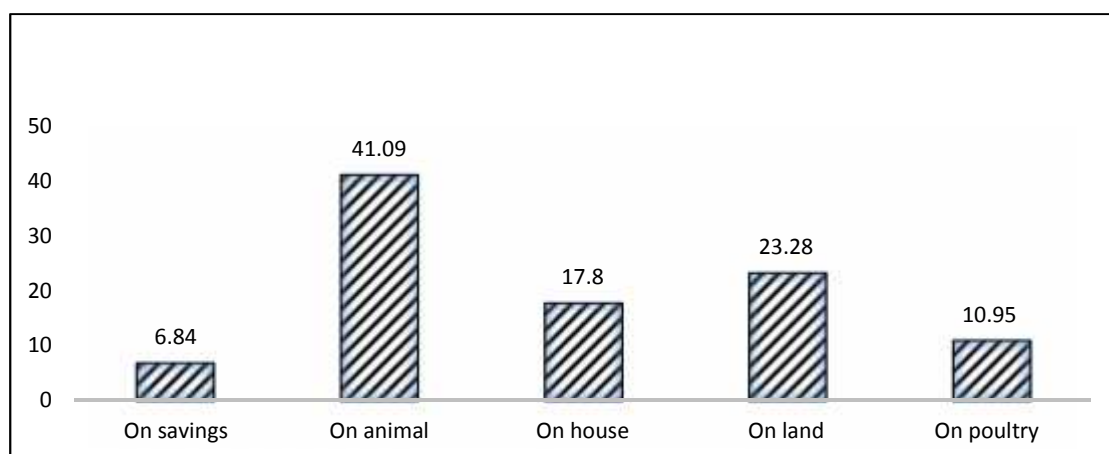


Source: Field Survey, 2017

4.3.4 Female Ownership

Female ownership had increased in the sectors like land holdings and house, animal and poultry, cash savings. This is a positive sign towards empowerment and mainstreaming. Among the entire respondent about two third reported that female ownership on animal similarly 23.28 on land ownership, 17.08 percent on house ownership 10.95 percent on poultry and 6.84 on cash and saving still in the savings like cash and land holdings there is a domination of male member which results that female ownership is till complicated.

Figure No 11: Female Ownership



Source: Field Survey, 2017

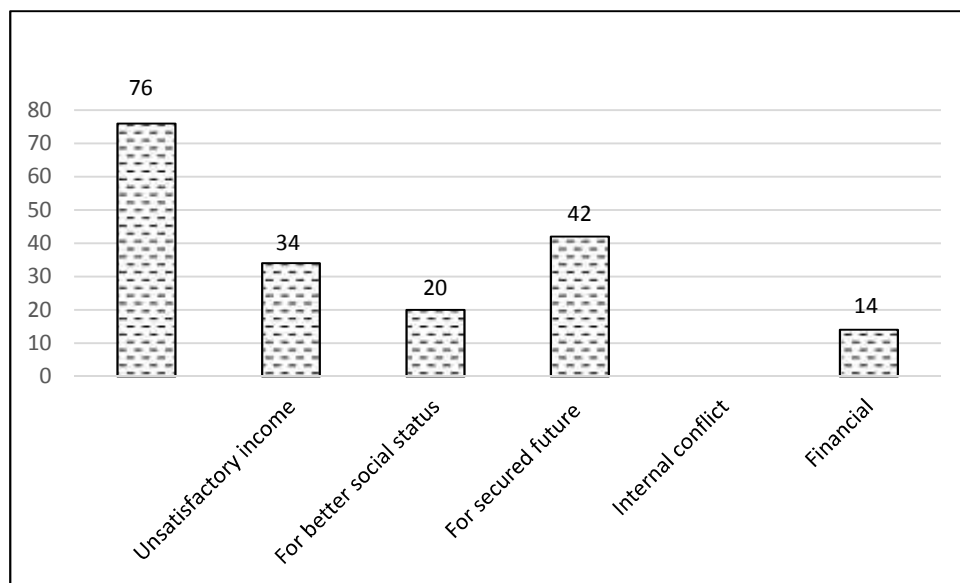
4.4 Nature Types and Financial Aspects of Migrant Workers

This section of study has tried to find out the push and pull factors of labor migration, their number of times involved in foreign employment, their duration of stay, country wise educational status of migrant, their investment for the job and their earning from foreign employment.

4.4.1 Reason for Migration

As there are many encouraging factors for the Nepalese people to migrate foreign employment such as due to political instability and lack of employment opportunities. As many Nepalese are being migrated in huge numbers every day although after achieving education certificates there has no any other choice rather going for foreign countries to seek for the employment whereas for staying in the country with frustration of lacking in getting job the only option made by nation towards Nepalese is to go for foreign employment.

Figure No 12: Reason for Migration



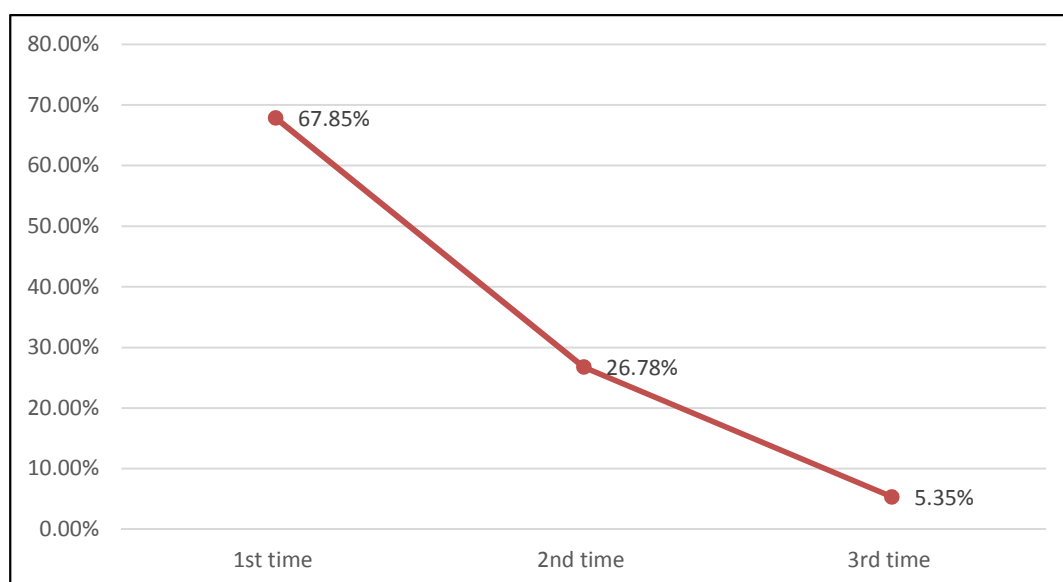
Source: Field Survey, 2017

Study reveals that 76 percent migrated say that they have been migrated because of lack of employment opportunities at home country, where 42 percent of migrant said that they have been migrated for secured future, 34 percent migrants said because of unsatisfactory income, whereas 20 percent for better social status and 14 percent for financial.

4.4.2 Number of Times Involved in Foreign Employment

Among all the emigrants one fifth were found to have migrated only once and, and one fourth had migrated, more than once for foreign employment.

Figure No 13: Migrants according to no of time involved in foreign employment



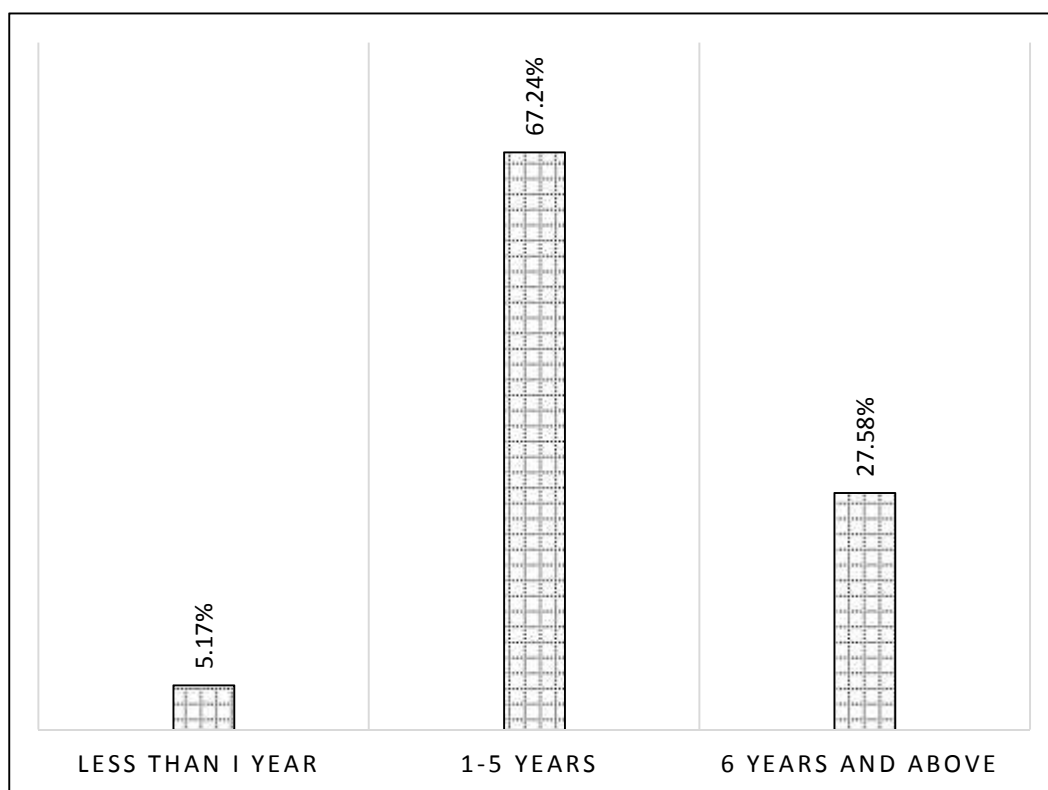
Source: Field Survey, 2017

The study reveals that migrants who have migrated for first time were 67.85 percent whereas migrants who have been for foreign employment for second time were 26.78 percent and similarly migrants for foreign employment for the third time were 5.33 percent.

4.4.3. Duration of Stay

In types of migration temporary migrant (less than 1 year) were 3 person accounted 5.17 percent of all migrant. Semi-permanent migrant (up to 5 years) were highest about half of the total migrant population 67.24 percent, and rest 27.58 percent were permanent migrant (more than 5 years). It showed that there is trend of multiple migration and those who migrated had tendency to spent longer time on foreign employment. Similarly, from 26 percent of the households, more than 1 person was involved in foreign employments. It implies that once one person involved it encouraged other member of household to be involved and they might have taken foreign employment as a suitable way of earnings. And returnee migration was not easily able to adjust them, and their knowledge and skill where not useful to their locality, which encouraged them for multiple migration.

Figure No 14: Duration of Stay in F.E.

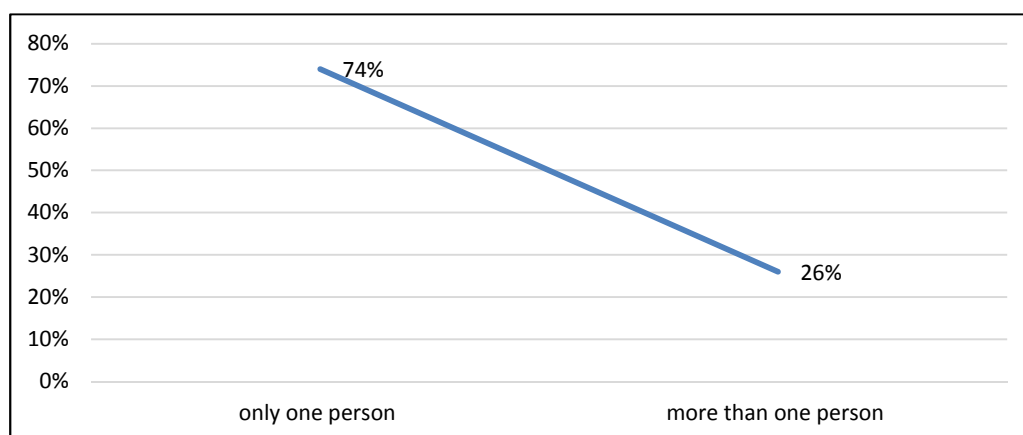


Source: Field Survey, 2017

4.4.4. Number of Person in Foreign Employment

Migrants accounted 74 percent were from the household from only one person where as 26 percent were from the household more than one person where mostly the migrants from household only one person has dominant majority.

Figure No 15: No of Person in Foreign Employment



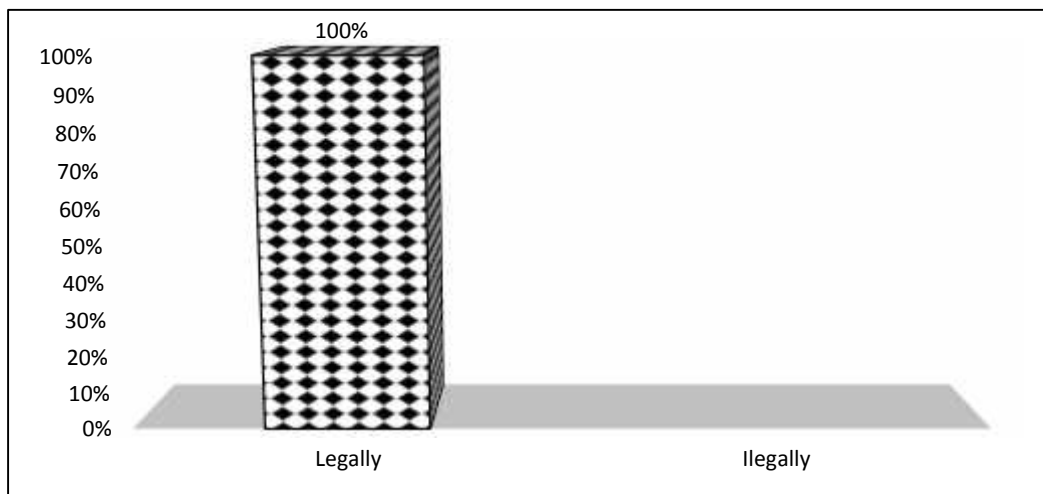
Source: Field Survey, 2017

The study reveals that migrants from the household from only one person was accounted 74 percent whereas the migrants from the household more than one person were accounted 26 percent.

4.4.5 Process for Foreign Employment

As there are many Nepalese migrants who are migrated illegally to foreign countries as well there were many migrant's workers who have been lied by recruitment agencies.

Figure No 16: Migrants labor Process for Foreign Employment



Source: Field Survey, 2017

The study reveals that almost 100 percent of the migrant labors processing to foreign employment where legally recruited with the recruitment agencies having prevailing company Act with the licensed conduct servicer for foreign employment.

4.4.6 Educational Level of Migrant labor and Country of Destination

Table 6.1 shows, there is difference between the educational status and the country of destination. Only higher educational people were having access to developed countries like Europe, Japan and South Korea. Most of the migrants gone to Gulf are 8 class passed with 76.2 percent, whereas SLC passed and above 61.54 percent, among them 2 people were having Higher education which accounted 10 percent of the total migrant to gulf region. It implies that the role of educational status of migrants pays a vital role in the selection of destination.

Table 4.1: Percentage Migrant by Destination and Level of Education

Countries	Illiterate	8 Class	SLC	Higher	Total
India	50	23.8	23.07	0	17.37
Gulf	50	76.2	61.54	10	50.69
Malaysia	0	0	3.84	30	13.03
Japan	0	0	11.54	25	7.24
Korea	0	0	0	25	8.68
Europe	0	0	0	10	2.89
Total	100	100	100	100	100
	12	21	26	20	69

Source: Field Survey, 2017

4.4.7 Cost of Migration and ways Managing Financing Money

There were variation and between the country of employment and the financed money by migrant workers. Mostly economic class of migrants go to India because expensive is very little as compared to other countries. Those who had gone to Gulf countries, 25.71 percent had expensed more than R.s 200 thousand for migration and rest 54.25 percent had expensed between R.s 100 thousands to 1.5 thousand where as 14.27 percent had expensed less than R.s one hundred thousand. The migration to Malaysia, 83.33 percent had expensed more than R.s 200 thousand for migration whereas 16.66 percent had expensed R.s 100 thousand to 1.5 thousand for migrating to developed country it is highest more than R.s 200 thousands, people had to pay more for the country where they cannot go legally and middle man charged them more for such migrants as in some Gulf countries like Qatar have policy regarding not charging any fee from migrant worker where they have their own procedure such as managing all from the company but Nepal government had given permission to Recruitment agencies to charge up to Rs 70 thousand. The findings of this study showed that every migrant had paid more than the limit fixed by the government it implies that most of the migrant were being cheated by recruitment agencies and middle man. It also implies that those who cannot manage at least re 100 thousands i.e. poor people had no access over foreign employment.

Table 4.2: Country wise Cost Migration

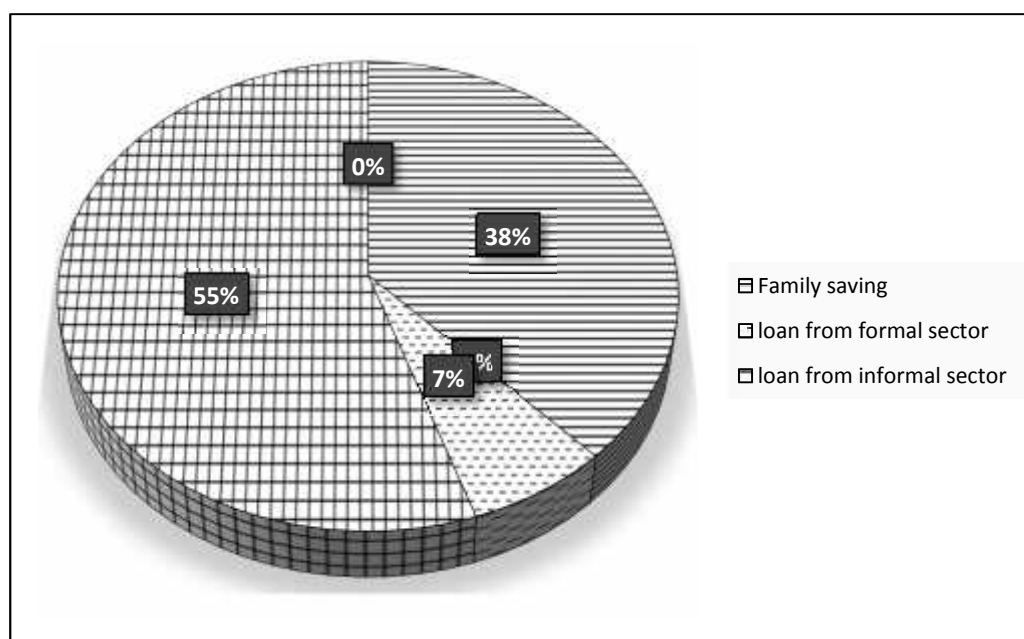
Particulars	Europe	India	Gulf	Malaysia	Korea	Japan
Less than 75000	0	100	5.7	0	0	75
75001-100000	0	0	14.27	0	0	0
100001-125000	0	0	25.7	0	0	0
125001-150000	0	0	28.55	16.66	0	0
More than 200000	100	0	25.71	83.33	100	25
Total	100	100	100	100	100	100
	2	12	35	6	5	7

Source: Field Survey, 2017

4.4.8 Source Managing Money

Loan was the main source for financing money which accounted 62.06 percent whereas from all migrant followed by own saving 37.93 percent. The case of selling property was none.

Figure No 17: Source Managing Money by Migrant Workers



Source: Field Survey, 2017

4.4.9. Country wise Yearly Income Made by Migrant Worker

It was seen that there is variation in income made by migrant workers between the countries and within the countries also. The highest remittance per migrant is higher in Japan, Korea where remittance percent is 100 from more than Rs.400 thousands whereas, in Europe the remittance percent is 100 from Rs.300 thousands to Rs.350 thousands. In terms of number of remittance Gulf countries were at the highest position giving 34 remittances. From Gulf 52.94 percent remittance was from more than Rs.400 thousands. There were huge disparities in the earning from Gulf. It ranged from more than Rs.400 thousands per year, but half of the migrant 38.22 were earning between Rs.300 thousands to Rs.400 thousands. Among those who had gone to Malaysia their earning ranges from Rs.100 thousand to Rs.400 per year, where half of them were earning between more than Rs.400 thousands. The migrant going to Gulf states and Malaysia are the ones that remit the money back home since they cannot keep the money there. They are the one who sustains Nepal economy since they send back home 100 percent of the money they save but those going to developed countries of west like Europe do not usually remit the money to Nepal. They earn and invest it in their country of residence or use it to take family members to their new country of residence. As such it was found that it is not the people who are well- off but the less well to do labor migrants in the Gulf State and Southeast Asia who sustain the Nepalese economy.

Table 4.3: Country wise Yearly Income Made by Migrant Worker in Percent

NRs. In 000's	India	Gulf	Malaysia	Japan	Korea	Europe
Less than 100	25					
100-150	25	2.94	16.66			
150-200	8.3					
200-250	33.33	5.88				
250-300						
300-350	8.3	14.70	16.66			
350-400		23.52	33.33			
More than 400		52.94	33.33	100	100	100
Total	100	100	100	100	100	100
	12	34	6	5	5	2

Source: Field Survey, 2017

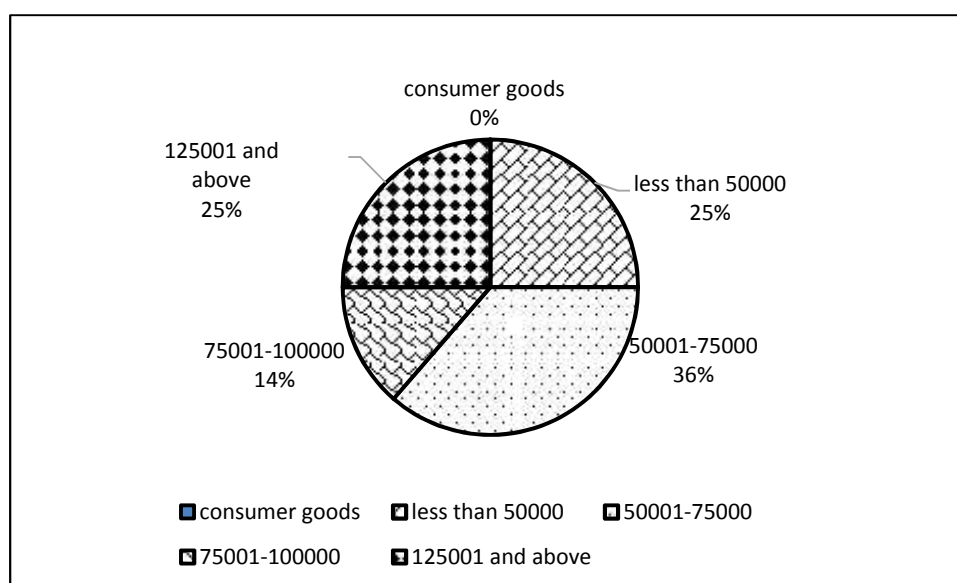
4.5 Saving, Investment and Expanse Made by Household Receiving Remittance

The remittance received were expensed in various ways. In this study, it was categorized as follows to analyze its effects.

4.5.1 Expanse Made in Luxurious and Consumer Goods

Analyzing the data, it was found that the average expenditure made in consumer goods were 36.36 percent of yearly income made by foreign employments, but there was high variation in such expanse, which ranges from 5 thousands to Rs.275 thousands. In this category the investment made to purchase commodities like Radio, TV, cassette player, mobile phone, camera, watch, motor bike private vehicles were kept. In such goods people made time expense where 25 percent of households had expensed less than 50 thousands, 36.36 percent households had expensed 5 thousands to 75 thousands, 13.63 percent of household had expensed 75 thousands to 1 lakh whereas 25 percent of household had expensed 1.25 thousands and above.

Figure No 18: Expanse Made in Consumer Goods



Source: Field Survey, 2017

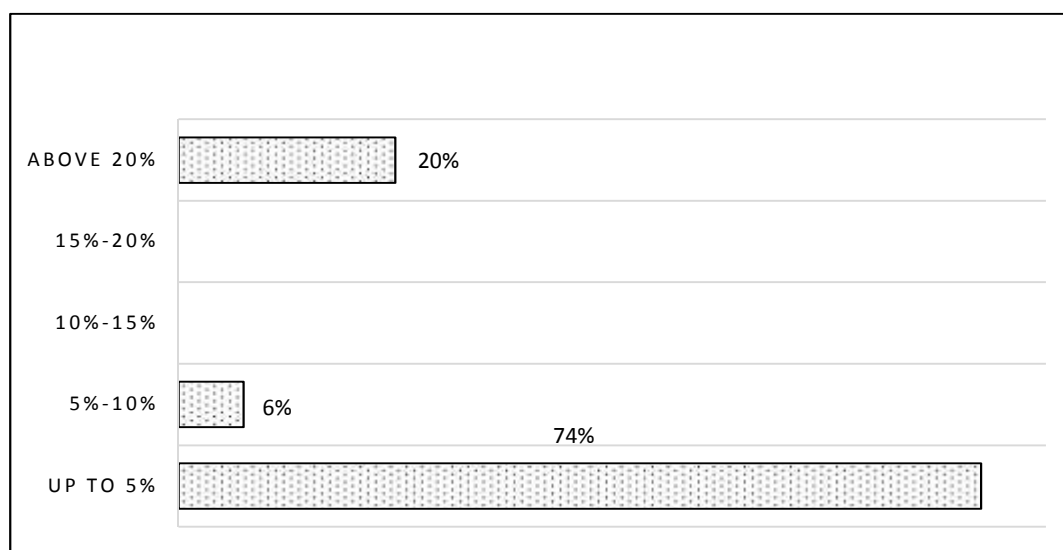
4.5.2 Expanse Made in Essential Goods

Expense made on food, clothing, education and family health were studied under this category. As these are the factors which directly plays vital role in poverty alleviation and improvement in Human development index.

Food

For food about 74 percent of the household were expending up to five percent of remittances they received, 6 percent of households had to expense 5 percent to 10 percent and 20 percent of households were expending between above 20 percent of their income made from foreign employment. This expense has direct relationship with agricultural production of individual family. Family with less agricultural production expense more and vice versa.

Figure No 19: Expense Made on Food from Remittance

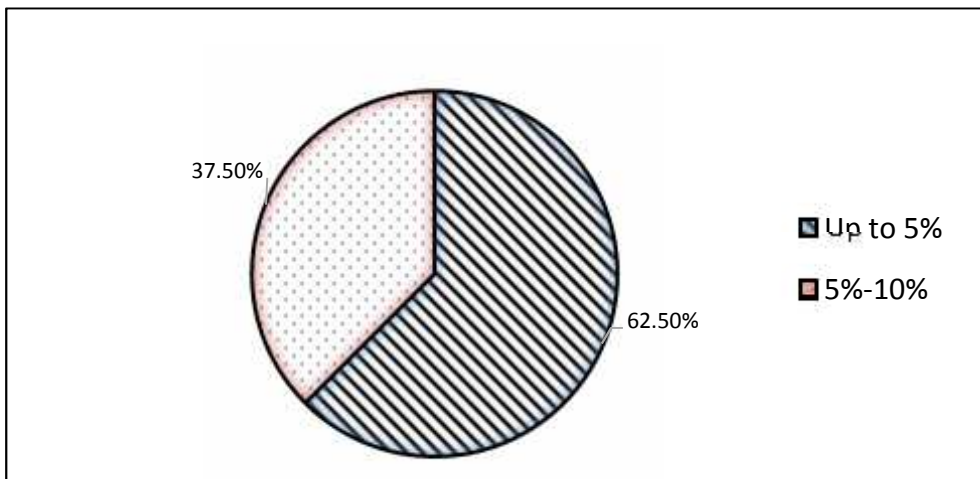


Source: Field Survey, 2017

Clothing

For clothing about 62.5 percent household were expending up to 5 percent of remittances they have received where as 37.5 percent of household were expending up to 5 to 10 percent remittance on clothing. This may be due to change in their life style of adopting so called modernization. Once they were exposed to foreign country they copied the fashion trend as per that country.

Figure No 20: Expense made on clothing from remittance

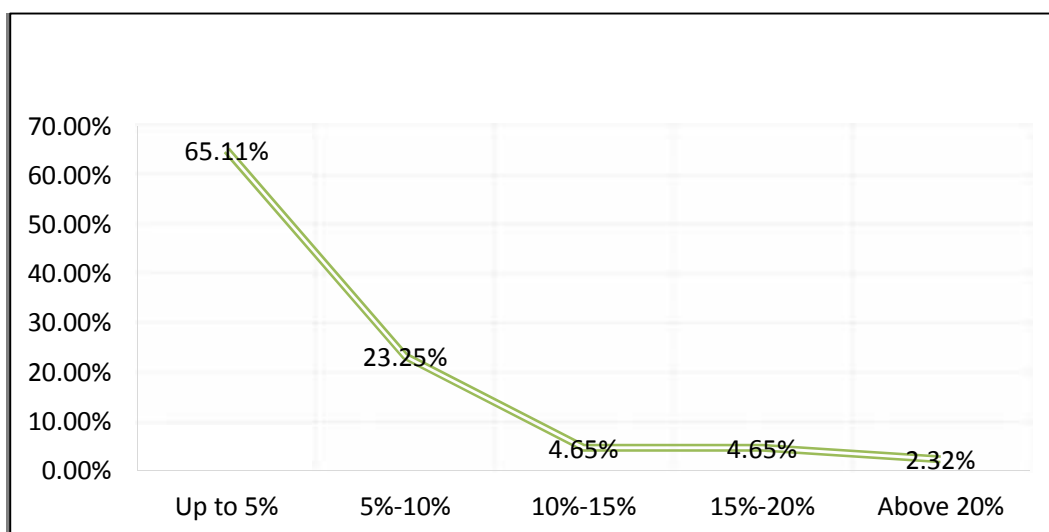


Source: Field Survey, 2017

Education

It was found that among all 50 respondents only 43 respondents were expending remittance amount on education to their junior members, especially to their children. Among 43 respondents, 65.11 percent were expending up to 5 percent of their total earnings from foreign employment. About 23.25 percent of household were expending 5 percent to 10 percent of their remittance, 9.3 percent were expending 10 percent to 20 percent where as 2.32 percent of household were expending their remittance above 20 percent which shows that 43 percent of household are well concerned about the education of their children.

Figure No 21: Expense made on education from remittance

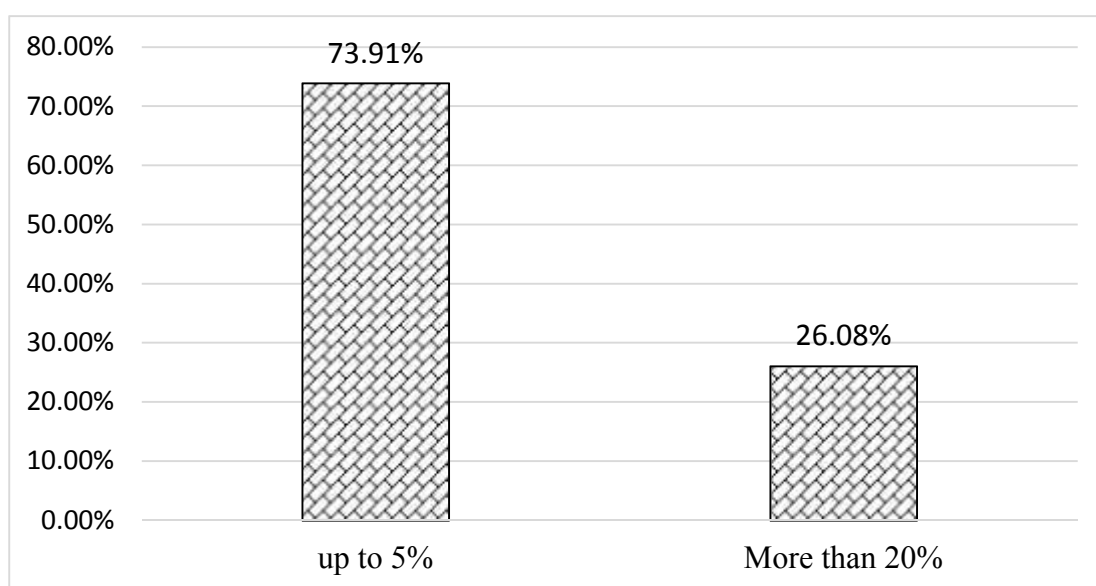


Source: Field Survey, 2017

Family Health

Among 50 households 46 households were found aware on health of their family members and taking medical assistance as and when they required. As medical expense is casual in nature, majority 73.91 percent of households were expending up to 5 percent of their income made from foreign employment whereas 26.08 percent of households were expending more than 20 percent of yearly remittances. It was because those households were having chronic and elderly patients. This shows that such family is aware about health and can expense as per the situation demand. In other factors related to health like water and sanitation, they were well aware and every household were having modern toilet. Such awareness will play reducing the risk of communicable disease and others of which will be overall growth in health indicators.

Figure No 22: Expense made on Family Health



Source: Field Survey, 2017

4.5.3 Impact of Foreign Employment

Most of the people involved in foreign employment are from young and working age group. A young people stay away from their house it may affect their family in various ways like in labor force, agriculture production and productivity. As agriculture is the main source of income of study area this study has given focus on the effect of foreign employment on agriculture.

4.5.4 Impact of Foreign Employment in Agriculture

Table 4.3. shows that 66 percent felt that labor was insufficient for agriculture works at local level. Those were the household hiring labor for agriculture. Especially in cultivating season (Jestha-shrawan) 64 percent of household reported that labor was insufficient, where as 36 percent household reported that labor was in sufficient in harvesting season of main food grain paddy (Kartik- Mangsir). Among the household which felt labor is not sufficient 86 percent pointed foreign employment as a main cause behind it. Some 14 percent households reported that due to change in living standard their young did not support them in agriculture work as they feel guilty on doing so. It has both negative and positive impacts. Negative in the sense, it may affect agriculture productivity and positive in the sense foreign employment has also created employment opportunity for those who don't have access for going abroad for employment.

Table No 4.4: Number of Respondent by Labor Status

Particulars		Frequency(N)	Percent%
Hiring labor for agri. works	yes	28	56
	no	22	44
Labor is enough for agri. work	yes	17	34
	no	33	66
Labor shortage Jestha-Shrawan	yes	32	64*
	yes	18	36*
Labor shortage kartik-mangsir			
Due to F. E	yes	43	86

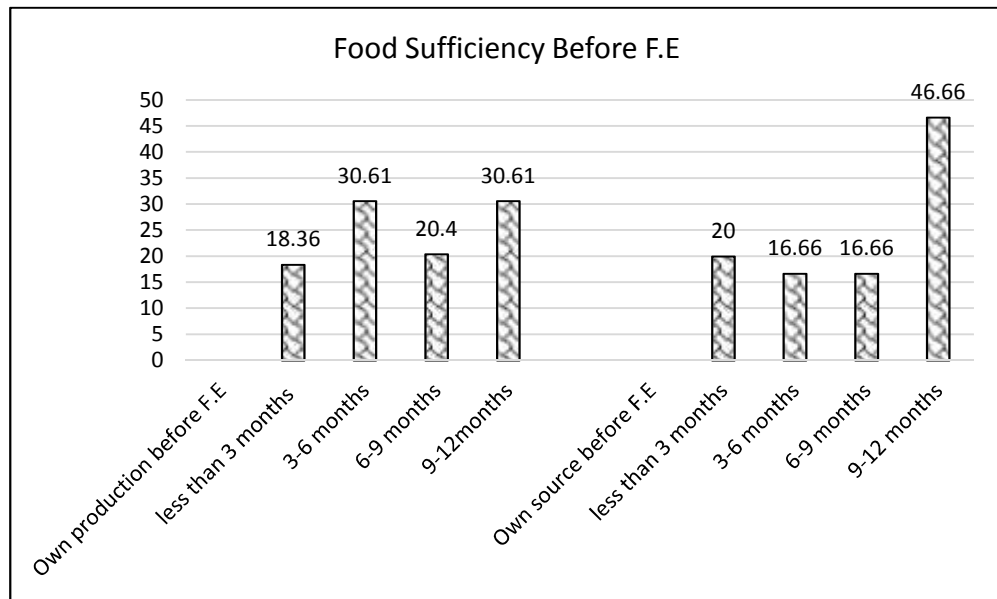
Source: Field Survey, 2017

*among them who said labor is not sufficient

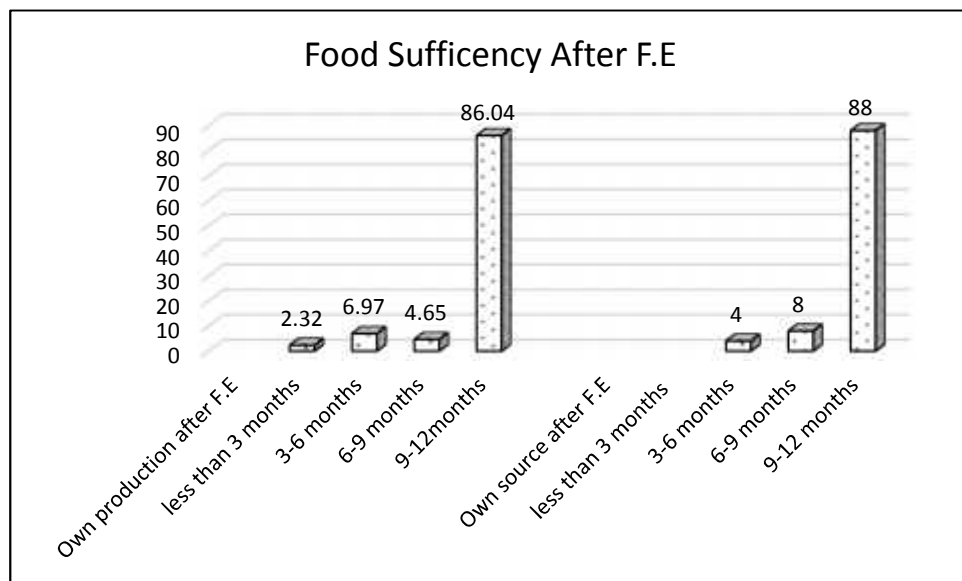
From figure no 4.4.5 it can be seen among all the households before receiving remittance only 46.66 percent were able to manage food for the whole year from their own source but after they started receiving remittance all the household were able to manage it by their own source, even in the family who were unable to manage it for 6 months were able to manage it for whole year. The percentage of households who

were managing it by their own production had increased before migration 20 percent family was there who were unable to manage food for 3 months which decreased to 0 percent approximately 20 percent decreased in this category implies that the productivity had increased although there was a shortage of labor due to foreign employment they however had manage production system by hiring labor from the income of remittance or by themselves they have increased in production.

Figure No 23: Number of Respondent by Food Sufficiency



Source Field Survey, 2017



Source: Field Survey, 2017

4.6 Awareness/Empowerment and Independency Created by Foreign Employment

Foreign employment and remittance was found to be a strong means for the households to make them financially independent and at the same time it has created financial awareness among them. By analyzing data, it was found in one hand there was significant reduction in number of households borrowing loan and in other hand the purpose and source had also changed. Before foreign employment, 99.99 percent of households were borrowing loan and their source used to be informal sectors like persons and loan landers which was 88.88 percent from all source, only 11.11 percent were from formal sectors like financial institutions where the main purpose for loan was foreign employment 61.53 percent followed by the family daily household expense 30.76 percent.

Once they have stated receiving remittance, there was changed in borrowing loan of households as well the source had changed from informal sector to formal sectors like financial institutions commercial banks and cooperatives. The formal sector accounted 58.33 percent loan from loan landers reduced to 41.66 percent which accounts 10 percent lower than before foreign employment and the purpose was also changed to family daily expense and investment all these shows that people became more aware and has started borrowing loan from formal sector which is comparatively more secure and has to pay less interest, it also shows that the confidence level has increased and they are encouraged to invest in other sectors which will play role in employment generation.

Table No: 4.5 Change in loan borrowing Practice and Purpose

Particulars		Frequency (N)	Percent (%)
	Rarely	10	28.57
	Sometimes	15	42.85
	Regularly	10	28.57
Source	Loan landers	32	88.88
	Financial institutions	4	11.11
Purpose	Foreign employment	24	61.53
	Family daily expense	12	30.76
	Child education	1	2.56
	Others	2	5.12

After F.E.			
	Rarely	6	54.54
	Sometimes	5	45.45
Source	Loan Landers	5	41.66
	Financial institutions	7	58.33
Purpose	Family daily expense	4	36.36
	Investments	1	9.09
	Others	6	54.54

Source: Field Survey, 2017

4.7 Perception of Family Member Regarding Foreign Employment

The perception of family towards foreign employment is such an important thing for both absentees and the family members because it plays vital role in many ways, it does not only help in boosting the quality of life of the family members but it also has many dilemmas such as relationships love and affections towards the family members.

4.7.1 Perception towards Foreign Employment

The majority of households 74 percent receiving remittance was thinking that foreign employment should be continued only 26 percent such households thought this should not be continued. Among them who think this should not be continued. 38.46 percent said there should be employment opportunity at the home country to check foreign employment, 34.61 percent pointed towards peace and political stability and 26.92 percent pointed modernization of agriculture which ultimately increases productivity and marketability. This reflects the facts that employment in home country, prevalence of peace and political stability and modernization and marketability of agriculture can reduce the dependency in foreign employment.

Table No: 4.6. Perception towards Foreign Employment

Particulars	Frequency(N)	Percent (%)
Shall be continued	37	74
Shall not be continued	13	26

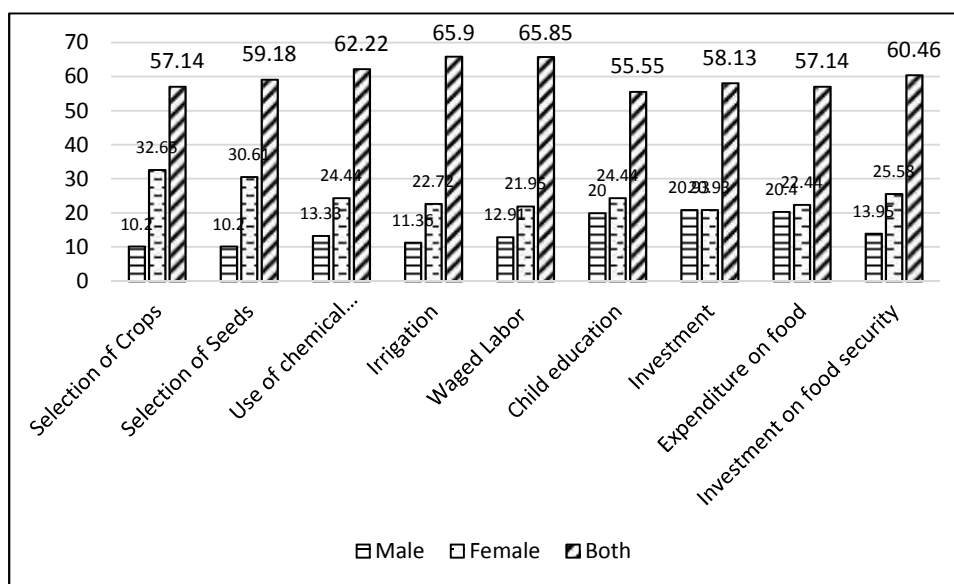
If opportunities are there as local level	10	38.46
Peace and political stability	9	34.61
Increase in agri products and markets	7	26.92

Source: Field Survey, 2017

4.8 Impact of Remittance on Decision Making

From Figure No 4.7.3 it can be seen that there was trend of joint decision making in all the cases but the separate decision making by male and female were found in higher cases. It may be due to absence of male member from house were encouraged to do so. Still in case of decision making male took the leading role especially in technical part. In agriculture works and food storage and management female were active. In selection of crop 32.65 percent of decision were taken by female whereas, 10.20 percent were males taking decision while selecting crops. In selection of seeds also almost all decision was taken by female 30.61 percent. In use of chemical fertilizer and pesticides also female 24.44 percent had made decision whereas, 13.33 percent were males who made decision in use for chemical fertilizer and pesticides likewise in all activities female were more active than male members, because of foreign employment of the counterpart male female are now more active and independent in such works which was previous accounted for male.

Figure No 24: The Role of Sex According to Decision Making Activities

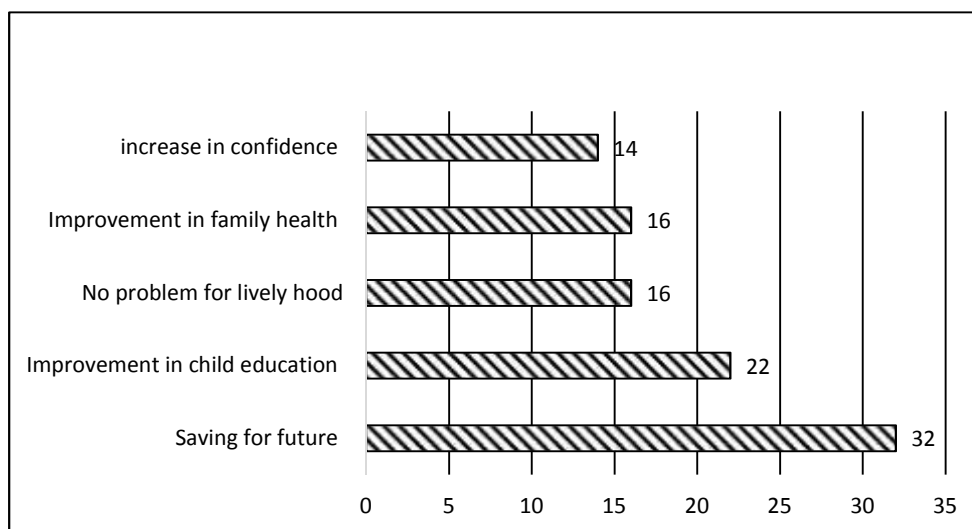


Source: Field Survey, 2017

4.9 Impact of Foreign Employment Observed by Household Itself

Figure No 4.8 shows that about 100 percent of household receiving were found happy with foreign employment and reported that remittance had brought positive change, among who reported positive change 32 percent reported that they had saving for secure future, 22 percent reported that education status of children has improved 16 percent reported there is no problem to run family, 16 percent reported that they have improved in health status whereas, 14 percent reported they had improved confidence level.

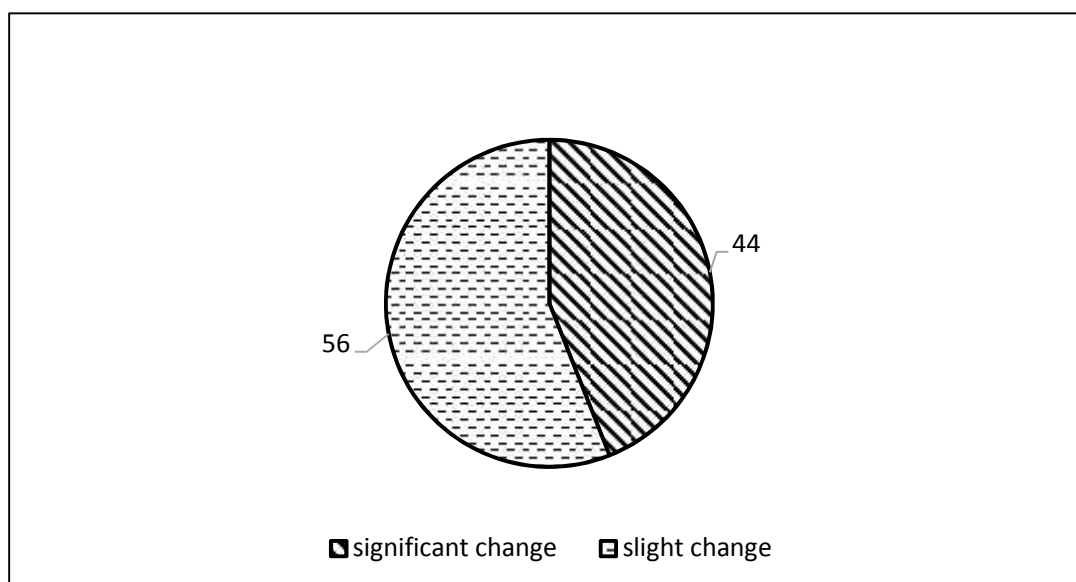
Figure No 25: Impact of foreign employment observed by households



Source: Field Survey, 2017

From figure 4.8.1, financially, 44 percent of households responded that there was significant change in their economic condition, and financial status was highly changed due to remittance sent by their family members. Some 56 percent family observed slight change in their status.

Figure No 26: Number of respondent by change in Financial Condition



Source: Field Survey, 2017

4.10. Findings from Focal Group Discussion

A focal group discussion was conducted in the study area with senior member and dependent migrant worker and returnee migrant workers, regarding the improvement required for foreign employment. Most of them agreed that, they were not getting enough information about the destination and types and nature of job their family member was going to do. Due to lack of information, they were cheated by the recruitment agencies and middle man. Government of Nepal had policies in giving loan for foreign employment, although it was decided but it was not in practice. Such loan arrangements should be there for such poor family who cannot afford to loan by other sectors by which they can have access to go for the foreign employment and can enjoy the benefit of remittance by which it will not reduce their household poverty but also helps to play role in the developing of the Nation.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter is conducted with summary finding, conclusion and recommendation. The study focuses on labor migration and remittance, and its socio-economic implication especially in the field of poverty reduction, development and gender mainstreaming. A study was carried out at Arunodaya (Bhimad Municipality-2) of Tanahun District with the objective to investigate financial aspects of migrant workers, their nature and types of migration (cost and benefit), their field of savings, investment, and utilization of remittance and change in gender role of female member of dependent family. Respondents were selected from returnee migrants and household member from which at least one of the member had emigrated for foreign employment. All the data were collected by using interview schedule and purposive sampling method were adopted. Analyzing the collected information following findings and conclusion were drawn.

5.1 Summary of Finding

) **Demographic and Socio-economic characteristics.**

Most of the labor migrant were from the age group 16 to 25 years which shows that the migration process was started at early young age. Where almost every migrant worker was married.

As the study area was domination of higher caste Brahmin and Chetty, same types of promotion was seen in migrated workers also. Among all migrants nine out of 10 were from this group.

Majority of migrant workers were literate where most of them were having Higher education and SLC which accounts for 65.21 percent, it shows that educated people had more access to foreign employment.

Five out of ten migrant workers had less than 4 ropanies of land holding, followed by 14.63 percent having land holding between 4 -8 ropanies. It shows that people having less land holding are more interested in foreign employment.

) **Nature Types and Financial Aspects of Migrant Workers.**

The main reason behind foreign employment was lack of employment opportunity at home country accounting three fourth of all respondent and 42 percent

pointed towards secured future followed by unsatisfactory income one third and financial constrain 14 percent respectively.

80 percent of the households had more than one person migrated to foreign employment, 67.24 were half permanent migrant (1-5 years), 27.58 percent were permanent migrant who stayed more than 6 years above and 5.17 temporary migrants. It shows that people who migrant for work has the tendency to stay long time away from home.

Almost all migrant was legally proceeded towards their destination country for foreign employment.

Education had important role in migrating to developed countries, but in other country it did not play the significant role in both destination and remittance.

Those migrant workers, who had migrated to Gulf countries had invested relatively high amount 25.71 percent to Gulf and 84.33 percent to Malaysia had invested up to more than 200 thousand whereas, 28.55 percent to Gulf and 16.66 percent to Malaysia had paid Rs.150 thousand for migrant but this amount is higher than permitted amount by government Rs.70 thousand to Gulf Country.

Foreign employment seems to be impossible for households who cannot manage at least Rs.100 thousand.

Loan was the main source for majority of household 62 percent manage finance for migration, followed by savings (38percent).

Migration from Japan and Korea were sending highest remittance more than 400 thousand whereas, after the Japan and Korea Gulf countries were at highest position giving remittances from Gulf countries 52.9 percent remittance was from more than 400 thousands.

In Gulf and Malaysia there were high disparities in earnings that ranged more than 400 thousand annually but 38.22 percent migrants were earning between 300 thousands to Rs.400 thousands.

) Saving, Investment and Expense made by Household Receiving Remittance

Remittance was being used in income generating activities. Seventy-three percent of respondent reported that they had invested remittance in animal husbandry,

3.57 percent on agricultural tools and equipment, thought the amount was less investment in such field will help to improve productivity, modernization and commercialization of agriculture.

Total 23.2 percent respondents reported that they invested in land and housings in building house though it is comparatively unproductive sector but will provide them improved shelter for better life.

36 percent of household had expensed around 50 thousand to 75 thousand on consumer goods like Motorbike, Radio, TV, Mobile phones and so on 25 percent of people had expensed more than Rs.125 thousands, although households had expensed only one time in such goods remittance had increased in consumerism but in case of many family remittances had not increase consumerism.

Food, clothing, education and family health are the field where all the respondents were found giving importance, hence remittance had played vital role in poverty reduction as well as in human and development as dissent living health and education attainment are the main pillar of Human Development.

It was found that two third of households 66 percent felt labor shortage during peak season of agriculture. 86 percent household pointed foreign employment was main cause behind it. It had effected agriculture productivity in food in sufficiency from own production but it was beneficial to people who did not have access to foreign employment.

Almost all households were capable to manage food from their own source but not own products. After involvement of their family member in foreign employment, there was awareness in loan borrowing by households. Frequency of loan borrowing had reduced and source of borrowing had changed from informal sector to formal sector.

) Impact of Remittance on Production, Poverty and Gender Empowerment.

Female were found doing most of the works related to household works, social works and agriculture works which was previously known as male dominant works. This reflects female can also do all the works as male when they get the responsibility.

female ownership was seen increased but among the entire respondent about two third reported that female ownership on animal similarly 23.28 on land ownership, 17.08 percent on house ownership 10.95 percent on poultry and 6.84 on cash and saving still in the savings like cash and land holdings there is a domination of male member which results that female ownership is till complicated.

J) Awareness/empowerment and Independency Created by Foreign Employment.

In many cases there was trend of joint decision making by both male and female. But the trend of individual decision making was also found, in agriculture and house hold works female were more active to take individual decision but in investment that was dominated by male.

100 percent of household receiving were found happy with foreign employment and reported that remittance had brought positive change, among who reported positive change 32 percent reported that they had saving for secure future, 22 percent reported that education status of children has improved 16 percent reported there is no problem to run family, 16 percent reported that they have improved in health status whereas, 14 percent reported they had improved confidence level.

Majority of migrant households (38.46) pointed that if employment opportunities are locally available there will be no need to foreign employment whereas, 34.61 pointed peace and political stability and 29.12 percent said modernization of agriculture and marketability will be better option for replacement of foreign employment.

Most of the people think there should be improvised in information by the government and recruitment agencies towards foreign employment and also should imply policy for providing loan and should be enforced in practice by which the people who cannot afford for the foreign employment and are deprived can also take benefit of remittance and enjoy by which they can reduce their poverty and can contribute to development of Nepal.

5.2 Conclusion

From the foregoing analysis, it can be concluded that majority of people was engaged in foreign employment where they were from early young age group. The poor of the poorest has not access over foreign employment as they cannot manage

money for foreign employment. Remittance and foreign employment is an important source of national income for economic growth and survival of many families. Large number of remitted money are being used in family welfare like food, health and education and also in modernization of agriculture which plays direct role in Poverty alleviation and Human development. Though labor migration has increased work load to female but has given exposure and has played role in empowering them in property ownership and decision making.

Some returnee migrant labors and households had started utilizing their skill, knowledge, experiences and remittances in entrepreneurship development and in productive sectors, which is a good sign. Foreign employment and labor migration have also created employment opportunity for that labor that cannot go for foreign employment. Thus it has double effect in employment creation to bring down the ever increasing unemployment rate.

The expenditure made in consumerism like in consumer goods and celebration of festival were comparatively less as compare to investment made in poverty reducing expanse, savings, fixed assets and entrepreneurship. It shows that the change brought by foreign employment and remittance has sustainable impact rather than substantial. Those household and persons who were engaged in foreign employment look for the substitution and think that foreign employment and labor migration is not their interest but is the compulsion.

5.3 Recommendation

Employment opportunities must be locally created so that there will be no need of going outside of country in search of employment and earnings. This study has been carried out to review the impacts of labor migration and remittance in the context of Nepal in general and in particular Arunodaya (Bhimad Municipality-2) Tanahun district where the study was conducted. This study is concerned with foreign labor migration and remittance in general. For the further research, a comparative study between household receiving remittances and household not receiving remittance is suggested to evaluate the net effect of foreign labor migration.

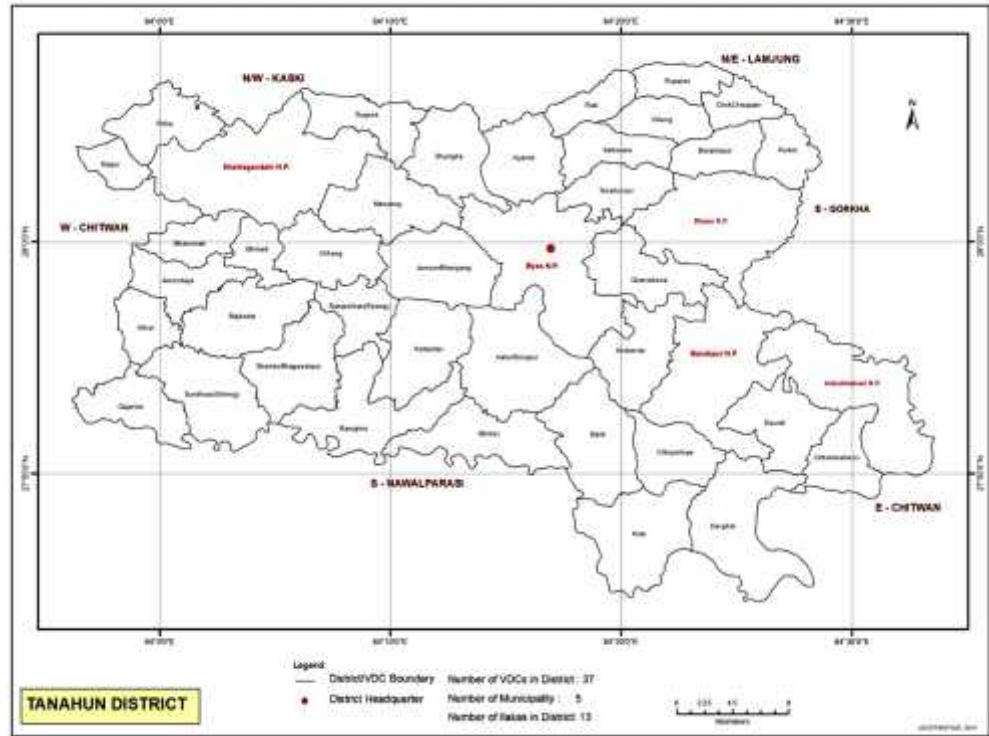
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Annex I

Interview Schedule

Name of researcher:

Date:-

Time:-

Sample Code:-

1. General Information

1.1 Name of household Head:-

1.2 Age:-

1.3 Sex:-

1.4 Cast and ethnicity:-

1.5 Education:-

1.6 Occupation:-

1.7 Total Family Size:-

1.8 Family Description:-

S.No.	Relation with HH	Age	Sex	Education (a)	Occupation (b)	At home	Involved in FE.
1							
2							
3							
4							
5							
6							
7							

a) Education: 1- illiterate only, 2- literate only, 3-8 class passed, 4-SLC passed, 5- higher Education

b) Occupation: 1- Agriculture, 2- labor, 3- Self-employed, 4- Government job, 5- Formal Sector.

2. Status of Foreign employment.

Please give the information that any member of your family is involving in FE or was involved in any time of his/her life.

S. No: as per	Country	Process	Expanses	Source of	Yearly
---------------	---------	---------	----------	-----------	--------

Q.no. 1.8		(a)	made in Rs.	Investment (b)	Foreign income in NC

(a) 1-Legally, 2- Illegaly

(b) 1-family saving, 2- by selling fixed assets, 3- loan from formal sector, 4- loan firm informal Sectors, 4- others

Age at first migration for FE:-

Duration of stay in years:-

Number of times involved in FE:-

What is the main factor encouraging for FE of your family member?

- a. Lack of employment opportunity at home country.
- b. Unsatisfactory income.
- c. For better social status.
- d. For secured future.
- e. Internal conflict.
- f. Financial
- g. Being a lazy in work/ study
- h. Others (specify.....)

2.5. Whether FE has brought any change in your family as compare to previous status?

- a. it has improved; b. No change; c. family status has degraded

- 1. There is no problem to run family
- 2. Education Status of Children has improved
- 3. Improved in Health Status
- 4. Improved Confidence level
- 5. saving for future
- 6. Others (specify).....

- 1. Loneliness/sickness.
- 2. Degrade in child care.
- 3. Degrade health status of family member.
- 4. Increased in workload.
- 5. Others(specify).....

if improved then
if degraded then

2.6. What do you think; what would be your family status if your family member won't involve in FE?

(a) will improve (.....) (b) will degrade (.....)

3. Property detail.

3.1 Land ownership (fixed assets) detail.

Types of Land	Own land		Rented land taken		Rented land given	
	Total	Irrigated	Total	Irrigated	Total	Irrigated
Khet						
Pakho						
Kharbari						
Others						

3.2 Have you purchased any fixed assets with remittance you received?

Yes (.....)

No (.....) if no go to other question

Transaction year	In case of purchase			Whether earning from FE has Used on it or not		In case of sold	
	Where (a)	How much	Cost (Rs)	Yes	No	How much	Price (Rs)

(a)1- at own village, 2- near to road, 3- at town/ bazar/ district head quarter.

3.3 Have you invested remittance in livestock rearing?

(a) Yes (.....), Give the detail

(b) No (.....)

Types of livestock	Number	Kinds*(a)	Total cost	Percentage by yearly remittance
Cow				
Ox				
Buffalo				
Goat				
Sheep				
Pig				
poultry				
others				

(a) Kinds: 1- local, 2- improved/ hybrid.

3.4 Have you invested remittance in purchasing agriculture tools and equipment?

(a) Yes (.....) Give the detail

Types	No	Cost	Whether the earnings from FE has used on it or not?
Pump set			
Sprayer			
Thrasher			
Hand tractor			
Others			

3.5 Expenses/investment in household utensils; Luxurious goods and productive sectors.

Types	No	Cost	Whether the earning from FE has used on it or not?
Household utensils			
Kitchen utensils			
Sewing machine			
Mixture grander			
Cycle			
Others			
Luxurious			
Radio			
Cassette Player			
Telephone/ Mobile			
Television			
Camera			
Watch/ clock			
Car/jeep			
Motorbike			
Others			
Productive sectors			
shop			
Taxi/ truck			
others			

3.6 Investment made in house construction.

House	Constructed on	Where*(a)	Type*(b)	Expected value (Rs)	Whether any renovation has made within 10 years	Whether the earning from FE has used on it or not?
House 1						
House 2						
House 3						

(a) Where: 1- at village, 2- out of village, 3- at town/ bazar/ district head quarter.

(b) Types: 1- morden RCC, 2- Cemented wall with tin roof, 3- mud mortar and RCC/ tin roof, 4- mud mortar and straw roof.

3.7 Is there any change in your total property brought by FE?

- a. There is significant Change
- b. Slightly change
- c. There is no change

4.1 Are you fulfilling the labor deficit by migrated person with paid labor?

4.2 Do you think the labor force available at your village is sufficient for agricultural works?

Yes (.....), if so go to Q no. 4.8 No (.....)

4.3 If it is not sufficient then when there is huge labor scarcity?

- a. Jestha to Srawan
- b. Kartik to Mangshir In other seasons (Specify.....)

4.4 What will be the major cause for labor deficit?

1. Due to foreign employment labor have migrated
2. Due to displacement by conflict

3. Due to improvement in living Status

4. Others (specify.....)

5. Income and expenditure

4.5 How much savings are you making from agriculture: Rs.....?

Ex- Agricultural income sources.

Particulars	Yearly income in Rs
Earning from house/land rent	
Self-employment	
Civil/NGO jobs	
Forest products (fire wood/grass/herbs etc)	
Pension	
Wage	
Others	

Yearly family expenses (feeding and others)

Particulars	Yearly in Rs.	Whether earning from FE has used on it or not
For food		
Clothing and others		
Child education		
Family Health		
Social Works		
Festivals/ ceremony		
Others		

4.6 Family loan Status:-

Loan status	How to prevail the loan				Source of Loan*a	Purpose*b
	Regular	Rarely	Sometimes	Never		
Before FE						

After FE						
----------	--	--	--	--	--	--

- a) Source 1- loan landers, 2- savings and co-operatives, 3- financial institution
- b) Purpose 1- family expense, 2- child education, 3- foreign employment, 4- investment, 5- others

4.7 Food Sufficiency:

4.8 Food sufficiency by own production and own income.

Time period	For how many months your own production is sufficient	For how many months your own income is sufficient	For how many month foods supply is deficit
Before FE			
After FE			

4.9 How you manage food deficit to your family?

- a. By loan
- b. By borrowing from friends/relatives.
- c. By degrading the food quality (atto/dhido)
- d. Reducing the no food intake.
- e. other.

5. Gender Analysis

5.1 Change in Female work from traditional work

Types of work	Previously not done but now they are doing
Domestic work	<ol style="list-style-type: none"> 1. House construction and renovation 2. Roofing 3. Others
Social/ community works	<ol style="list-style-type: none"> 1. To take part in Funeral 2. Developmental and construction works 3. Community works 4. Others
In agricultural works	<ol style="list-style-type: none"> 1. Plunging 2. Irrigation 3. Using chemical Fertilizer 4. Using insecticides/ pesticides 5. Thrashing/ harvesting 6. Digging 7. Others
Poultry Farming/	<ol style="list-style-type: none"> 1. Butchering 2. Others

5.2 Female Ownership in property.

1. Agricultural land
2. Land for house construction
3. House
4. Larger animals (cow/buffalo)
5. Small animal (goat/sheep)
6. Money (in NC)
7. Others

5.3 Role of sex in decision making.

Works	Female (%)	Male (%)
Selection of crop		
Selection of seeds		
Use of Chemical fertilizer (how/when)		
Irrigation (how/when)		
Selection of types and no. of labor		
Expense on child education		
Investment in different works		
Expense on food		
Expense on food storage		
Expense on agricultural works		

5.4 Technology transfer

5.4.1 Do you think that the skill which you have learnt in FE. Is useful and practical?

Yes (.....) go to Q.no. 5.4.2 No (.....)

5.4.2 In which sectors skill and technology learnt during FE is useful?

1. In agricultural works

2. Self- employments (cottage industries)

3. Others.

5.5 General opinion about FE.

5.5.1 Do you feel FE should be continued?

Yes (.....)

No (.....)

5.5.2 If not then in which factor there is need for improvement, by which people won't continue FE.

1. Employment opportunity for earning within the country.

2. Peace, security and political stability.

3. Improvement in agricultural production and easy market asses.

4. Others (please Specify)

5.5.3 Which point is most important for the betterment of FE.

1. Good information channel.

2. Improvement in security.

3. Others (please specify)